

Amherst Retail Academy: Summer 2015

Hosted by Stephanie Keener and Jack Hobbs

Compiled and Summarized by Edmond A. Mintah, Jr.

May-June 2015

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

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Amherst Retail Academy: *Outdoor Recreation and Economic Impact*

Hosted by Stephanie Keener and Amherst Town Manager Jack Hobbs

Amherst Town Hall

Information Compiled and Summarized by Edmond Mintah, Jr.

Wednesday, May 27th 9:00 am

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Amherst Retail Academy

All classes are FREE!

For more information, contact the Region 2000 SBDC
434-832-7295 or keeners@cvcc.vccs.edu

Wednesday, May 27	Outdoor Recreation and Economic Impact	Town Hall	9:00 am	A roundtable discussion to talk about the Outdoor Recreation opportunities that Amherst has and the economic impact that bringing more recreation visitors to town could have. Panelists include experts from SW Virginia's recreation tourism team, Virginia Tourism Corporation, and Amherst County Parks and Recreation.
Wednesday, June 3	Marketing to Visitors and Locals through the Web	CVCC Amherst	10:00 am	Experts from Virginia Tourism Corporation and the Small Business Development Center will help you get signed up on Virginia.org, Yelp, and Trip Advisor. We will do this workshop in the computer lab – so you can get your business listed right then and there. Bring some photos of your business on a flash drive if you have them.
Monday, June 8	Downtown Amherst: A Retrospective and Visions of the Future	Town Hall	7:00 pm	Town Manager Jack Hobbs will give a talk on the history of Downtown Amherst. This seminar will reintroduce businesses and others to the history of Downtown, the historic heart of the town and area.
Thursday, June 11	Financing a New or Expanding Business	Town Hall	9:00 am	Planning for the management of business expansion can seem daunting, whether it's increasing inventory or actually building a new space. This workshop will help business to better understand the financial process and products that can work for them. We'll meet local bankers from Bank of the James and Carter Bank and Trust. We'll also meet representatives with Virginia Community Capital and Community Sourced Capital, who offer alternatives to traditional bank loans.
Monday, June 15	Keep up With the Big Boys 2, with Marc Willson	CVCC Amherst	9:00 am	Retail expert Marc Willson returns to Amherst. Topics include: How to treat your customers, Choose and position your products, Build on community involvement, Create and communicate your niche, Make your business a shopping destination, Out maneuver on social platforms, Create a memorable experience for the customer, Add to your services. Willson will be available for one – on –one appointments for an individualized review for businesses.
Wednesday, June 17	Events: Making Events Work for Amherst	CVCC Amherst	9:00 am	The SBDC's Stephanie Keener, who has planned more than 100 (yep, that's 1-0-0) community events will give businesses some tips on how to create events and promotions that target those attending festivals, games, and graduations in the area. Town of Amherst's Chief of Police Robert Kimbrel will present on the processes for planning for events in Amherst. Permitting, volunteer organization, and best practices for working with the town will be addressed.
Monday, June 22	Legal and Human Resource Issues for Your Small Business	CVCC Amherst	9:00 am	A panel discussion on legal resources, benefits, and employment issues for small business. Joining the panel are Chad Mooney, an attorney with Petty, Livingston, Dawson, & Richards and Blue Ridge Medical Center's Outreach and Enrollment Specialist Martha Tucker. Topics covered will include the employment issues, the ACA for Small Business, and the resources available to help small businesses navigate through the red tape.
Wednesday, June 24	Resources for Your Business	Town Hall	Noon	Get familiar with the organizations that work for and with Amherst Business. Panelists: Megan Lucas, Region 2000 Alliance; Victoria Hansen, Amherst County Economic Development Authority; Nathan Kolb, Region 2000 Small Business Development Center; Mike Russell, Virginia Office of Small Business Supplier Diversity; Linda Cocke, Amherst County Chamber of Commerce; Jack Hobbs, Town of Amherst Manager.



VIRGINIA
SBDC
REGION 2000

The Amherst Retail Academy is funded by a Portable Assistance Grant from the US Small Business Administration. The Region 2000 SBDC is located at Central Virginia Community College (EEO/ADA * VA Relay 711). Part of a network of 29 SBDC's across the Commonwealth, the SBDC is funded in part by a cooperative agreement with the U.S. Small Business Administration.

U.S. Small Business Administration
SBA
Your Small Business Resource

Central Virginia
Community College
WORKFORCE SOLUTIONS
& COMMUNITY EDUCATION

Thank everyone for coming this morning.

This session is an outcome from a Town Council decision to “do something” for our local businesses and for the downtown merchants in particular.

This is the first of a series of seminars modeled on what the Region 2000 Small Business Development Center folks did in Appomattox and Altavista.

The Town has some but not a lot of money for that effort. The Town does have a nice meeting room and money for coffee and donuts (here). And we do have other friends and allies.

Amherst County Chamber of Commerce has good connections with our business community and says it will help promote these sessions through its newsletters and eblasts.

Region 2000 and Amherst County staffs have agreed to serve on panels.

Amherst County Museum and Historical Society and Village Garden Club are promoting the series to their memberships.

Today’s program is a roundtable discussion on outdoor recreation and the business opportunities and benefits that area could bring to Amherst.

Amherst

	2009	2010	2011	2012	2013	Percent Change
Travel Economic Impacts						
Employment	268	255	262	262	267	1.7%
Expenditures	\$ 19,323,826	\$ 19,672,573	\$ 21,418,361	\$ 21,936,895	\$ 22,306,222	1.7%
Local Tax Receipts	\$ 596,022	\$ 591,824	\$ 614,285	\$ 621,650	\$ 641,325	3.2%
Payroll	\$ 4,396,363	\$ 4,337,112	\$ 4,500,511	\$ 4,582,243	\$ 4,770,886	4.1%
State Tax Receipts	\$ 903,787	\$ 892,692	\$ 927,813	\$ 944,552	\$ 955,943	1.2%
Local Excise Tax Rates						
Admissions Excise Tax Rate	0 %	0 %	0 %	0 %	0 %	n/a
Food Service Excise Tax Rate	4 %	4 %	4 %	4 %	4 %	n/a
Lodging Excise Tax Rate	5 %	5 %	5 %	5 %	5 %	n/a
Local Excise Tax Collection						
Admissions Excise Tax Collected	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	n/a
Food Service Excise Tax Collected	\$ 849,401	\$ 835,056	\$ 862,454	\$ 859,607	\$ 810,450	-5.7%
Lodging Excise Tax Collected	\$ 64,890	\$ 58,458	\$ 59,422	\$ 55,231	\$ 52,954	-4.1%
Notes:						

Background

These summary profiles represent locality-specific travel-related data kept by the Virginia Tourism Corporation for the years 2009-2013. Each profile is intended to provide three unique categories of information:

- 1) The economic impacts of domestic travelers' spending
- 2) Local Excise Taxes collections reported to the Auditor of Public Accounts and
- 3) Local Excise Tax Rates imposed within each locality.

The discussion below explains the topics within each major section in more detail.

Travel Economic Impacts (TEIM)



The studies to estimate the **domestic travelers' spending estimates** were conducted by the Research Department of the **U.S. Travel Association (formerly known as TIA)**. The studies provide estimates of domestic traveler expenditures in Virginia and its 134 counties and independent cities, as well as the employment, payroll income, and state and local tax revenue directly generated by these expenditures.

The data represent the direct travel impact **estimates** for the locality. These five impact estimates EXCLUDE indirect, or multiplier impacts.

Expenditures represent the *direct* spending by domestic travelers including food, accommodations, auto transportation, public transportation, incidental purchases, entertainment / recreation and travel generated-tax receipts.

Payroll represents the *direct* wages, salaries and tips corresponding to the direct travel-related employment.

Employment represents the estimates of *direct* travel-related employment in the locality.

State Tax Receipts represents the estimates of *direct* travel-related state taxes generated within the locality. These receipts include corporate income taxes, individual income taxes, sales and gross receipts taxes, and excise taxes

Local Travel Receipts represents the estimates of *direct* travel-related local taxes generated within the locality. These include county and city receipts from individual and corporate income taxes, sales, excise and gross receipts taxes, and property taxes

Percent Change column represents the percentage change in each category over the previous year.

Local Excise Tax Collections

Lodging Excise Tax Collected, Food Service Excise Tax Collected, and Admissions Excise Tax Collected represent the local excise tax collections for lodging, meals and admissions, respectively, if applicable in the locality. Incorporated towns within a county may also impose a separate excise tax. Excise tax collections from incorporated towns are included in this report. If applicable, a separate note identifying a town's collections and tax rate will appear at the bottom of the report.

NOTE: Localities imposing a local lodging excise tax may impose the tax on any or all classes of lodging such as hotels, motels, bed and breakfasts, cabins, and campgrounds. These collections are typically reported in July-to-June fiscal years, not calendar years.

The source for this data is the Auditor of Public Accounts.

Local Excise Tax Rates

Lodging Excise Tax Rate, Food Service Excise Tax Rate, and Admissions Tax Rate show the local excise tax rates (if applicable) for lodging, meals, and admissions as of the most recent fiscal year. These rates are typically for July-to-June fiscal years, not calendar years. The tax rates shown are only for the county or city listed. Incorporated towns may impose a separate tax rate.

The source for this data is an annual survey administered by the Weldon Cooper Center for Public Service at the University of Virginia. The survey is administered between spring and early fall of each year. For this reason, the fiscal year tax rate reported by each county may vary.

More information regarding excise tax rates can also be found in the Economic Impact section of the Virginia Tourism Corporation industry site: <http://www.vatc.org/research/economicimpact/>

**Amherst Retail Academy
Region 2000 SBDC Training Registration**

Name _____

Business Name _____

Business or Home Address _____

City _____ State _____ Zip _____

E-Mail Address _____

Business Phone _____ Home Phone _____

Birthdate _____

Have you lived in Virginia for the last twelve months? _____

If yes, Current Virginia City or County of Residence: _____

If No, where did you live? (please specify) Elsewhere in U.S. _____ Outside the U.S. _____

Is your business currently in operation? _____ Yes _____ No

Do you require assistance with a disability? _____ Yes _____ No

If so, how may we help you? _____

Please indicate in which industry your business is/will be;

___ Service ___ Manufacturing ___ Retail ___ Wholesale ___ Construction ___ Other

Have you attended a workshop here before and/or are you/have you been a counseling client of the Region 2000 SBDC?

___ Yes ___ No

Please check all that apply to you: *I currently...*

___ am involved in international trade

___ am applying for an SBA loan/guaranty

___ getting/have 8(a) certification

___ have a SBA loan/guaranty

___ have a SBA surety bond

How did you hear about this class being offered?

What other training would you like for the SBDC to offer?

___ Accounting/Book-keeping ___ Marketing/Advertising

___ International Trade ___ Sources of Capital

___ Procurement ___ Other(specify) _____

Since our program is partially funded under a federal grant, we are required to track client demographics. This information is confidential and is used only for statistical purposes. Check the description which most nearly applies to the owners of the business.

Race: White ___ Black ___ Asian/Pacific Islander ___ Native American/Alaskan Native ___ Decline to Answer ___

Gender: Female ___ Male ___ Not Indicated ___

Ethnicity: Hispanic or Latino ___ Not Hispanic ___ Decline to Answer ___ **Primary Language:** English ___ Other ___

Military Status: N/A ___ Veteran ___ Vietnam Veteran ___ Disabled Veteran ___ Decline to Answer ___

Citizenship Status

- ___ Native (U.S. citizen at birth)
- ___ Naturalized (became U.S. citizen after birth)
- ___ Alien Permanent *
- ___ Alien Temporary *
- ___ Not living in the U.S.
- ___ Not Indicated *

* Federal Law requires that if you are not a U.S. Citizen that CVCC, as a State Institution, maintain a copy of documentation that legally allows you to be in the United States (with appropriate expiration dates). You will need to submit your VISA, Passport, Green Card or Work Permit to CVCC so that a copy can be made and attached to this registration. If you do not have documentation with you at this time, we will not be able to accept your registration.

Signature _____

Date _____



AMHERST COUNTY RECREATION & PARKS DEPARTMENT



AMHERST COUNTY PARKS

- Mill Creek Lake
- Thrashers Lake
- Stonehouse Lake
- Monocan
- Riveredge
- Coolwell Park



Mill Creek Lake Park



Mill Creek Lake



Thrashers Lake



Stonehouse Lake Park



Monacan Park



Monacan Park



Riveredge Park



RIVEREDGE PARK
AMHERST COUNTY'S POT OF GOLD



Coolwell Recreational Park



Amherst County Trails

- James River Heritage Trail
- Virginia Blue Ridge Railway Trail



James River Heritage Trail



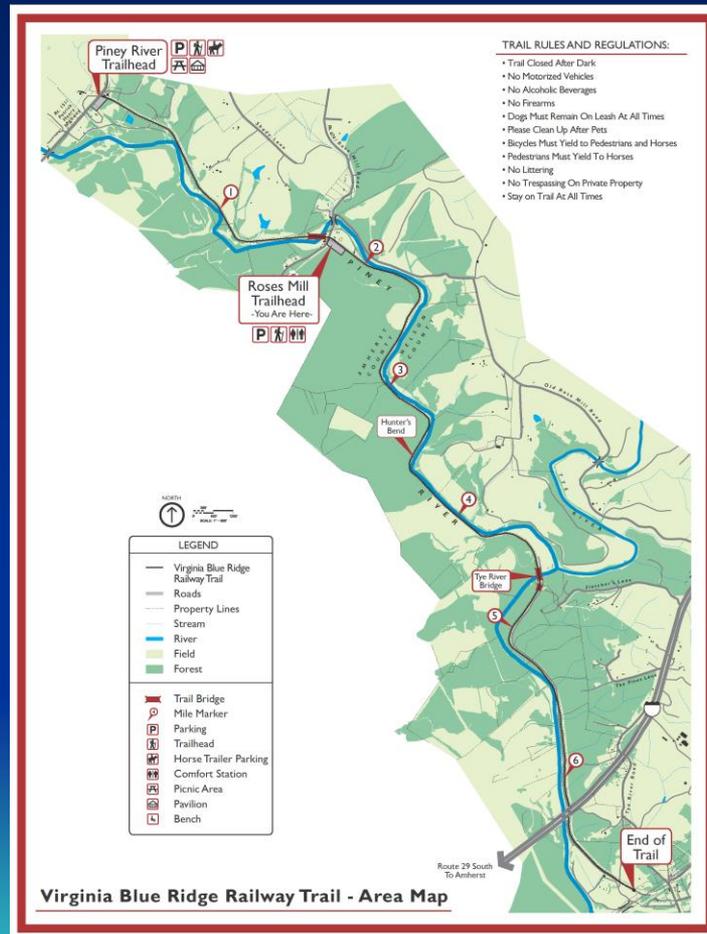




Virginia Blue Ridge Railway Trail



Map of VBRRT



Other Scenic Areas in Amherst County

- Appalachian Trail
- Mount Pleasant Scenic Area
- Blue Ridge Parkway





Appalachian Trail



James River Foot Bridge





Mount Pleasant Scenic Area







Blue Ridge Parkway











benefits

Economic Development

- Increased Retailers who cater to trail users
- Increased Tourism

Modified Behavior

- Reduced Undesirable Activity
- Increased Desirable Activity
- Increased Security
- Reduced Liability of Adjacent Property
- Promotes healthy lifestyle





Virginia Birding and Wildlife Trail

Mountain Phase



the business of nature

Loops



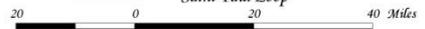
The Virginia Department of Game and Inland Fisheries Birding and Wildlife Trail - Western Phase

Birding and Wildlife Trail Loops

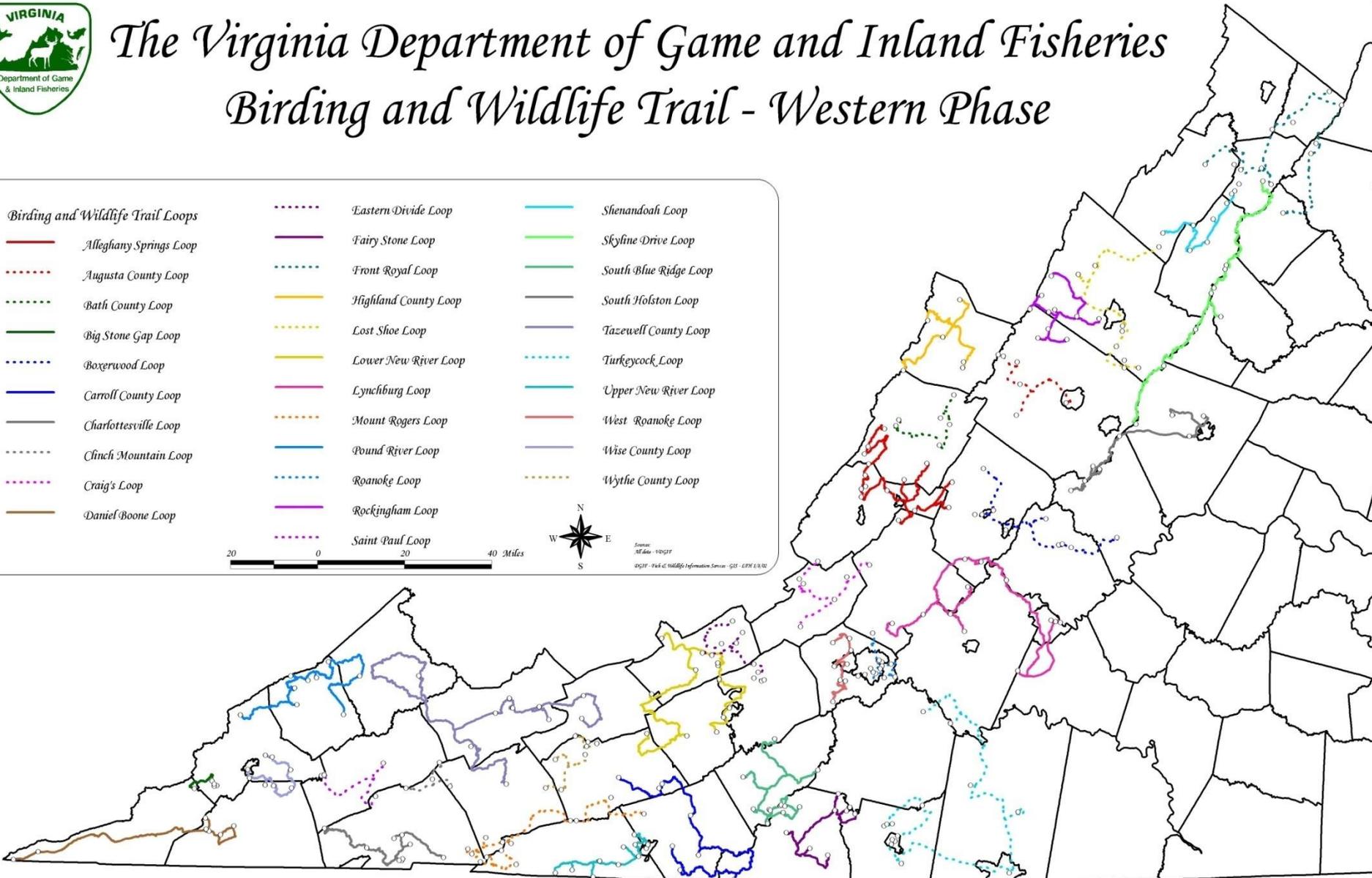
- Alleghany Springs Loop
- Augusta County Loop
- Bath County Loop
- Big Stone Gap Loop
- Boxerwood Loop
- Carroll County Loop
- Charlottesville Loop
- Clinch Mountain Loop
- Craig's Loop
- Daniel Boone Loop

- Eastern Divide Loop
- Fairy Stone Loop
- Front Royal Loop
- Highland County Loop
- Lost Shoe Loop
- Lower New River Loop
- Lynchburg Loop
- Mount Rogers Loop
- Pound River Loop
- Roanoke Loop
- Rockingham Loop
- Saint Paul Loop

- Shenandoah Loop
- Skyline Drive Loop
- South Blue Ridge Loop
- South Holston Loop
- Tazewell County Loop
- Turkeycock Loop
- Upper New River Loop
- West Roanoke Loop
- Wise County Loop
- Wythe County Loop



Source:
SE data - 10/01/07
©2007 - 2008 © Wildlife Information Service - GIS - 07/04/08



Virginia Birding and Wildlife Trail

Discover Our Wild Side!



Recreation & Programs

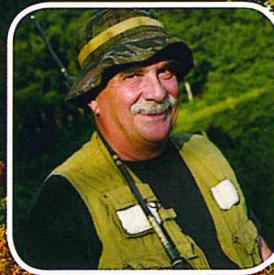
- Youth & Adult Sports
- Health & Wellness Programming
- Arts & Craft Classes
- Special Events
- Bus Trips
- Senior Citizen programming



AMHERST COUNTY

PARKS & TRAILS GUIDE

Brought to you by the
Amherst County
Recreation & Parks Department
(434) 946-9371
www.countyofamherst.com



Amherst County offers an abundance of outdoor recreational opportunities such as hiking, biking, horseback riding, wildlife watching, boating, fishing, picnicking, and more. Couple these things with such renowned scenic assets as the George Washington National Forest, the Blue Ridge Parkway, and the Appalachian Trail, and you'll discover why Amherst County is "Beauty in the Blue Ridge!"

1 MOUNT PLEASANT NATIONAL SCENIC AREA

Located in the George Washington National Forest, it offers solitude and serenity and is also very popular for hiking, and fishing.

Directions: Rt. 60 West from Amherst Traffic Circle; 18 miles, turn R on Rt. 634 (Coffeytown Rd.); 1.6 miles, turn R on Rt. 755 (Wiggins Spring Rd.); follow signs.



2 BLUE RIDGE PARKWAY

"America's Favorite Drive" winds its way 469 miles through mountain meadows and past seemingly endless vistas. Access the Parkway on Rt. 60 and Rt.130/501.

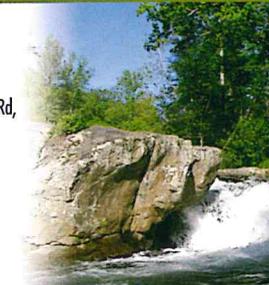
Directions: Rt. 60 West from Amherst Traffic Circle; 22 miles, Blue Ridge Parkway entrance is on the right.



3 PANTHER FALLS

Accessible with just a short bike from your vehicle.

Directions: From Amherst Traffic Circle, Rt. 60 West 18.6 miles; slight L at Reservoir Rd, 2.8 miles; turn R toward Panther Falls Rd, 1.2 miles; slight L at Panther Falls Rd; .6 mile; turn L to stay on Panther Falls Rd. .7 mile.



4 STATON CREEK FALLS

Breathtaking beauty and a half-mile thrill for the white water enthusiast. This is just one of several fine steep creeks in the Nelson/Amherst County region.

Directions: Rt. 60 West from Amherst Traffic Circle; 15.3 miles, turn right at Rt. 605 (Pedlar River Road); 1.9 miles turn right at VA-633, 1 mile.



5 LONG MOUNTAIN WAYSIDE

Nestled in the George Washington National Forest where the Appalachian Trail crosses Rt. 60, this popular site provides a welcome rest and picnic area for both vehicle and pedestrian travelers.

Directions: Rt. 60 West from Amherst Traffic Circle; 17 miles, Wayside is on the right. Appalachian Trail crosses Rt. 60 at this location.



6 THRASHERS LAKE PARK

This 36-acre watershed lake open for fishing only has a boat ramp (no gas-powered boats allowed), picnic and play area, and restrooms.

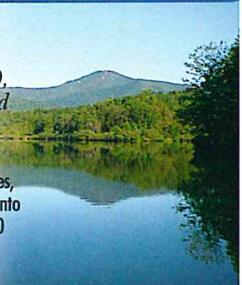
Directions: Rt. 60 West from Amherst Traffic Circle; 6 miles, turn R on Rt. 778 (Lowesville Rd.); 2.3 miles, turn L on Rt. 610 (Sandidges Rd.); 1.4 miles, turn R on Rt. 617 (Thrashers Creek Rd.); .5 mile, turn L on Rt. 829 (Thrashers Lake Rd.).



7 STONEHOUSE LAKE PARK

Resting on a 41-acre watershed lake for fishing only, the park offers a boat ramp (no gas-powered boats allowed), restrooms, a picnic pavilion, grills and a play area.

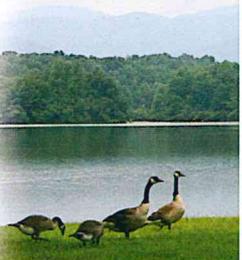
Directions: Rt. 60 West from Amherst Traffic Circle; 6 miles, turn R on Rt. 778 (Lowesville Rd.); 2.3 miles, turn L on Rt. 610 (Sandidges Rd.); .3 mile, turn R onto Rt. 623 (Giddsville Rd.); .2 mile, turn L onto Rt. 830 (Stonehouse Lake Rd.).



8 MILL CREEK LAKE PARK

Resting on a 190-acre watershed lake for fishing only, the park offers a boat ramp (no gas-powered boats allowed), restrooms, picnic tables, grills and a play area.

Directions: Rt. 60 West from Amherst Traffic Circle; 6 miles, R on Rt. 778 (Lowesville Rd.); 1.9 miles, R on Rt. 610 (Turkey Mtn Rd.); 1 mile, turn L on Rt. 645 (Mill Creek Lake Rd.); 2 mile into park.



9 VIRGINIA BLUE RIDGE RAILWAY TRAIL

The trail follows the banks of the Piney and Tye Rivers along the path of the longest running, commercially successful short-line railway in America.

Directions: Rt. 60 East from Amherst Traffic Circle, .7 mile turn L onto ramp for Rt. 29 North; 3 miles turn L onto Rt. 151; 8 miles into Piney River, trailhead is on right.



10 SWEET BRIAR COLLEGE TRAILS

Situated on Sweet Briar College's 3,250 acres are 20 miles of winding trails designed for the enjoyment of hikers and cyclists.

Directions: Rt. 60 East from Amherst Traffic Circle; .5 mile turn R onto ramp for Rt. 29 South; 3 miles, take Rt. 29 Business South (Madison Heights); .25 mile turn R into Sweet Briar College; .5 mile, turn R into Florence Elston Inn and request trail guide.



11 COOLWELL PARK

This recreational park has a picnic and play area, restrooms, all-purpose fields, basketball courts, radio-controlled raceway, a nature trail, and an outdoor amphitheater.

Directions: Travel Rt. 60 East from Amherst Traffic Circle, .5 mile turn R onto ramp for Rt. 29 South; 3 miles, Rt. 29 Business South (Madison Heights); 4.3 miles turn L onto N. Coolwell Road; 2.5 miles, Park is on the R.



12 JAMES RIVER HERITAGE TRAIL

Coming out of Lynchburg (off of Percival's Island) into Amherst County, this blacktop trail extends another 1.5 miles along the James River for hikers and bikers.

Directions: Rt. 60 East from Amherst Traffic Circle; turn R onto ramp for Rt. 29 South; to Rt. 210 West; turn L onto Rt. 334; enter Central Virginia Training Center; cross onto Rt. 1013; turn L onto Fertilizer Rd.; arrive at



13 RIVEREDGE PARK

Located on the James River, this park offers boat and fishing access. Plans are underway for further construction of a biking trail and fishing pier.

Directions: Rt. 60 East from Amherst Traffic Circle, .5 mile turn R onto ramp for Rt. 29 South; 3 miles travel Rt. 29 Bus. South (Madison Heights); 10.8 miles turn R onto Rt. 163 Lynchburg exit; 1 mile turn L onto Rt. 685 (just before reaching bridge); .1 mile make L onto Rocky Hill Rd, .1 mile turn R into park.



14 MONACAN PARK

Located on the James River, this park offers a boat ramp and small dock, a covered picnic pavilion, a play area for children, and restrooms.

Directions: Rt. 60 East from Amherst Traffic Circle; .5 mile turn R onto ramp for Rt. 29 South; 3 miles, take Rt. 29 Business South (Madison Heights); 8.3 miles turn R onto Rt. 130 West; 5.8 miles; turn L onto Monacan Park Rd.; 2.7 miles, Monacan Park on the left.



15 ATV TRAILS

A looping network of approximately 19 miles of trails designed for the recreational all-terrain vehicle rider.

Directions: Travel Rt. 60 East from Amherst Traffic Circle, .5 mile turn right onto ramp for Rt. 29 South, 3 miles, take Rt. 29 Bus. South (Madison Heights); 8.3 miles turn right onto Rt. 130 West, 16.8 miles, turn right off of Rt. 130.



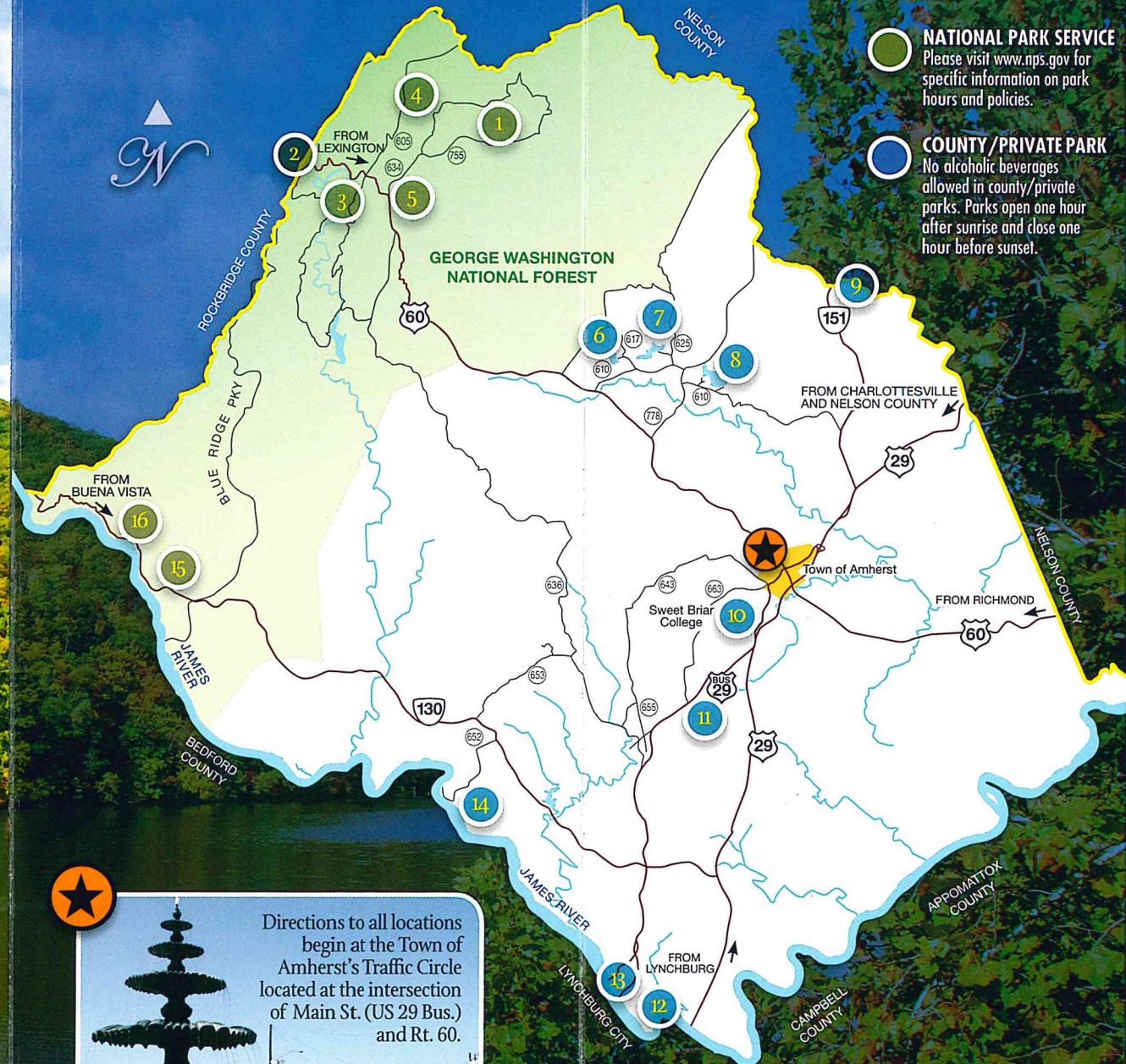
16 JAMES RIVER FOOT BRIDGE/APPALACHIAN TRAIL

This abandoned railroad bridge /turned impressive pedestrian causeway spans the James River, serving hikers, as well as bird and wildlife watchers.

Directions: Rt. 60 East from Amherst Traffic Circle; .5 mile turn R onto ramp for Rt. 29 South; 3 miles, take Rt. 29 Bus. South (Madison Heights); 8.3 miles turn R onto Rt. 130 West; 20 miles, parking lot is on left.



HOW TO GET THERE...

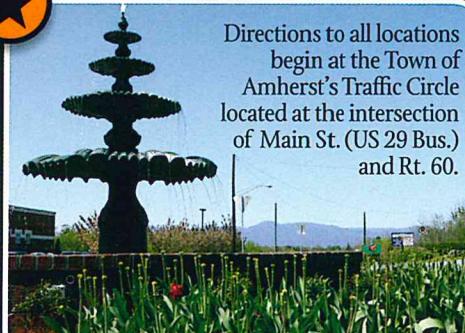


NATIONAL PARK SERVICE
Please visit www.nps.gov for specific information on park hours and policies.

COUNTY/PRIVATE PARK
No alcoholic beverages allowed in county/private parks. Parks open one hour after sunrise and close one hour before sunset.



Directions to all locations begin at the Town of Amherst's Traffic Circle located at the intersection of Main St. (US 29 Bus.) and Rt. 60.



AMHERST COUNTY

Amherst County offers the exhilaration of the great outdoors, tempered by a host of exquisite amenities and activities.

Whether your tastes run to campfires or canoes, wildlife or wineries, Amherst County offers it all. Less than an hour from Charlottesville, and just minutes from Lynchburg, Amherst County is the ideal spot for either a dynamic day trip or a leisurely weekend retreat.



Annual Events & Festivals

Delightful activities for both warm and cool weather... mark your calendar and plan ahead!

APPLE HARVEST FESTIVAL

Third weekend in October at Amherst County High School in the Town of Amherst. Everything apples, plus a huge craft bazaar. Free admission. (434) 845-5606 or (434) 847-7435



JAMES RIVER BATTEAU RACE

This eight-day race begins in June on the banks of the James River in Amherst County with a kickoff festival at the Lynchburg riverfront. Racers in period costumes navigate 19th century tobacco barges on a 100-mile trek to Richmond. www.batteau.org

CLIFFORD RURITAN SORGHUM FESTIVAL

First weekend in October at Clifford Ruritan Club (Rt. 610). Sorghum molasses, Brunswick stew, amusements, crafts, country music, jousting. Parking fee. www.virginia.org/listings/eventsandexhibits/cliffordruritanannualsorghumfestival/



MONACAN POW WOW

Monacan Indian Nation gathers for this annual event held the third weekend in May on Route 130 in Elon. Demonstrations, crafts, and dancing. Admission fee. (434) 946-0389 www.monacannation.com

VIRGINIA WINE & GARLIC FESTIVAL

Held the second weekend in October at Rebec Vineyards. (Rt. 29 S) Everything garlic, local wines, continuous entertainment for adults and children. Admission fee. (434) 946-5168 - www.rebecwinery.com



VIRGINIA SUMMER SOLSTICE WINE FESTIVAL

Held the fourth weekend in June at Lazy Days Winery (Rt. 29N) Celebrate local wines, live music, great festival foods, local growers, arts and crafts. (434) 381-6088 www.lazydayswinery.com



Golf Courses

POPLAR GROVE

This extraordinary Sam Snead Signature Course is among the very finest in the entire state. Its 230 scenic acres offer challenging play for golfers of every skill level. (434) 946-9933 www.poplargrovegolf.com

SHADOW RIDGE GOLF COURSE

18-hole rural course offering very affordable greens/cart fees. (434) 946-2008

WINTON COUNTRY CLUB

18-hole championship course, hosted the 1994 Women's Southern Amateur Tournament. Public course, year-round golfing. 18th-century club house, home of Patrick Henry's mother, Sarah Henry, is on the national register of historic places. (434) 946-7336 www.wintongolf.com

Cultural Attractions

Stops on your visit that can enlighten, inform, and inspire.

AMHERST COUNTY MUSEUM & HISTORICAL SOCIETY

154 South Main St., Amherst. Open Tuesday-Saturday, 10am-Noon & 1pm-5pm. Closed holidays. Free admission. Revolving exhibits updated quarterly; seasonal guided tours. (434) 946-9068 www.amherstcountymuseum.org

MONACAN INDIAN NATION ANCESTRAL MUSEUM

2009 Kenmore Rd. (off S. Main St. in Town of Amherst) Bear Mountain in Amherst County has been home to the Monacan Indian Tribe for thousands of years. Tribal activities include special events throughout the year, educational opportunities, and a museum. (434) 946-5391 - www.monacannation.com

SWEET BRIAR COLLEGE

Twenty-one historic buildings designated as the Sweet Briar College National Historic District. Walking and hiking trails. Babcock, Benedict, and Pannell galleries and Sweet Briar Museum open to the public. Free admission. (434) 381-6100 - www.sbc.edu



Camping



OTTER CREEK CAMPGROUND

National Park Service facility near Parkway milepost 60 offers creekside sites for tent camping and RVs (no power/water hookups). Grounds also include seasonal restaurant and gift shop. (434) 299-5125 www.nps.gov

WILDWOOD CAMPGROUND

Located on Rt. 60 near the Blue Ridge Parkway, this 75 mostly-wooded area has sites for RVs and tents; fishing, swimming, hiking, and other outdoor sports. (434) 299-5228 www.wildwoodcampground.com

OUTDOOR ESCAPE RV (CAMPER RENTALS)

Located 7 miles from intersection of Rt. 29 on Rt. 130, Outdoor Escape offers rentals to meet a variety of needs, including new and pre-owned models. (434) 946-7846 www.outdoorescaperv.com

LODGING & RESTAURANTS

For more information about local accommodations contact the Amherst County Chamber of Commerce. (434) 946-0990 www.amherstvachamber.com



Wineries & Orchards

Virginia wines have earned the affection of connoisseurs near and far, cultivating the reputation of Virginia wines. The fruits of Amherst orchards provide yet another enticement for seasonal visitors.

LAZY DAYS WINERY

Open Wednesdays-Sundays 11-5. (Site of Virginia Summer Solstice Wine Festival) 3.5 miles north of Town of Amherst (1351 N. Amherst Highway). (434) 381-6088 www.lazydayswinery.com

MORRIS ORCHARD

Enjoy the splendor of the orchard in bloom in the spring, the peaches and blueberries in the summer, and pick your own apples in the fall. Gift shop and petting zoo. 226 Tobacco Row Lane (434) 929-2401 www.morrisorchard.com (Open Apr-Dec.)

REBEC VINEYARDS

Open daily 10-5 for tours and tasting of 13 varieties of wine. (Site of annual Virginia Wine & Garlic Festival in October.) Five miles north of Town Amherst on Rt. 29 (2229 N. Amherst Highway). (434) 946-5168 www.rebecwinery.com

ROCK HILL ORCHARD

Enjoying an assortment of fresh apples; old-fashioned candy apples; apple butter, jams and jellies, ham, fresh cider, and more. Some pick-your-own on weekends. Call ahead (434) 384-4039. Located on Route 130 in Monroe. (Open Sept - Nov)



Outdoors
Come outside and play amidst Amherst County's marvelous mountains bordered by the historic James River.

Air Sports

BUFFALO RIDGE AIRSPORTS

Learn to fly lightsport or ultralight aircraft (trike). Aerotowing for experienced hang glider pilots. (434) 841-0074 - www.buffair.com

HIGH PEAK HANG GLIDING

Take a tandem flight and see the beautiful Virginia Blue Ridge from the viewpoint of hawks and falcons. No experience necessary. Hang gliding lessons available. (434) 401-3434 or (434) 841-0074

Hiking, Biking, Birding, and Floating

APPALACHIAN TRAIL

Nearly 50 miles of this grand trail pass through Amherst County as it winds its way from Maine to Georgia. Enter the trail via the Parkway near milepost 50, or from Route 60 near the county's western border.

ATV TRAILS

Amherst County offers 25 miles of trails for all-terrain-vehicles just west of the Blue Ridge Parkway on Rt. 130. For more information, contact the Forest Service at (540) 291-2188. Parking fee.



BLUE RIDGE PARKWAY

Parkway attractions located in Amherst County include Otter Creek campground and restaurant, and Humphreys Gap. Enter the parkway from Amherst County via Route 60, near milepost 45, or via Route 130, a Scenic Byway.

GEORGE WASHINGTON NATIONAL FOREST

Occupying much of the western portion of Amherst County (and more than a million acres in Va. and W.Va.), this vast woodland provides a haven for outdoor enthusiasts. You'll discover numerous spots for hiking, camping, and fishing.



JAMES RIVER HERITAGE TRAIL

This blacktop hiking and biking trail is accessible from the Blackwater Creek Trail at Lynchburg's riverfront. A trestle footbridge carries you to the one-mile stretch of trail running the length of Percival's Island, and a second footbridge leads you across the James to Amherst for another 1.5-mile path.

MOUNT PLEASANT NATIONAL SCENIC AREA

More than 7,500 acres of splendor can be reached via Rt. 631, just off Rt. 60 W. Magnificent overlooks and trails reaching 4,000-foot elevations.

"SLEEPING GIANT" BIRDING LOOP

Part of the Virginia Birding and Wildlife Trails, this 30+ mile loop begins at the scenic peak of Mt. Pleasant and encompasses all three of the county's lakes. www.dgif.virginia.gov/vbwt

VIRGINIA BLUE RIDGE RAILWAY TRAIL

The trail begins at Piney River in Nelson County and continues through the countryside affording views of rolling hills, farms and two rivers. Wildlife and Wildflowers are abundant. Open for hiking, biking and horseback riding. www.blueridge-railtrail.org

AMHERST VOLKSMARCH

Pick up a map and instructions at the McDonald's in Amherst and start your 5K or 10K walk through the historic town of Amherst. (434) 946-9371

Amherst County, Virginia

Points of Interest

Parks and Lakes

- 1 Mill Creek Lake
- 2 Stonehouse Creek Lake Park
- 3 Thrashers Creek Lake Park
- 4 Monacan Park
- 5 Lynchburg Reservoir
- 6 Panther Falls
- 7 Statons Creek Falls

Wineries & Orchards

- 8 Rebec Vineyard
- 9 Lazy Days Winery
- 10 Morris Orchard
- 11 Rock Hill Orchard

Museums & Galleries

- 12 Amherst County Museum
- 13 Monacan Indian Museum

Hiking & Biking

- 14 The Appalachian Trail
- 15 James River Heritage Trail
- 16 Mount Pleasant Scenic Area
- 17 Henry Lanham Trail
- 18 Blue Ridge Railway Trail

Camping

- 19 Otter Creek Campground (with restaurant & gift shop)
- 20 Wildwood Campground

Golf

- 21 Poplar Grove
- 22 Winton Country Club
- 23 Shadow Ridge

ATV Trails

- 24 Amherst ATV Trail

Libraries

- 25 Amherst County Public Library
- 26 Madison Heights Branch Library



AMHERST

Virginia's most

Civil Wild

in the



Tourism Information

AMHERST COUNTY GOVERNMENT
 (434) 946-9400 - www.countyofamherst.com

AMHERST CHAMBER OF COMMERCE
 For mailing addresses of any Amherst County business or attraction,
 contact the Chamber of Commerce.
 154 S. Main St., Town of Amherst
 (434) 946-0990 - www.amherstvachamber.com



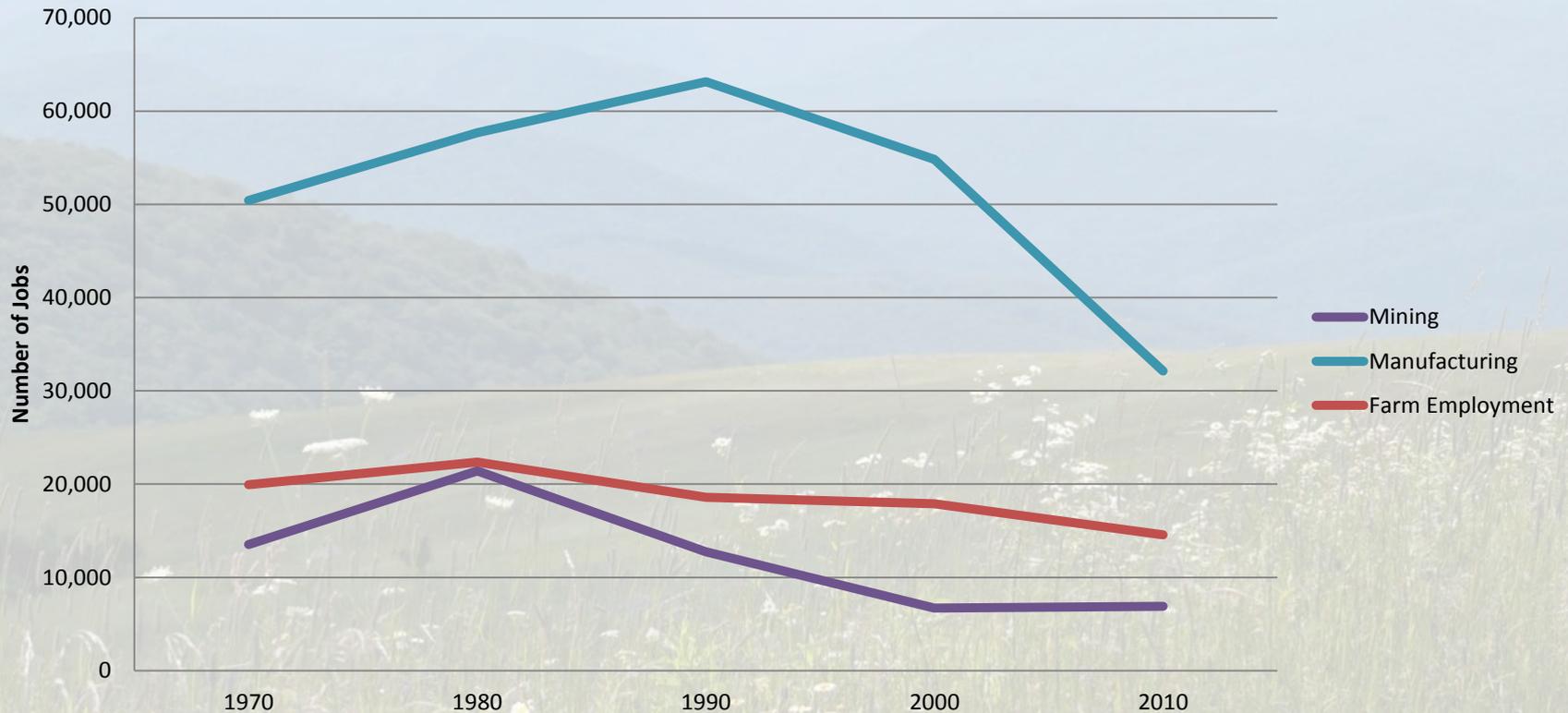
SOUTHWEST VIRGINIA

A Creative Culture . . . Authentic, Distinctive, Alive

Jack Morgan
May 27th, 2015
Amherst, VA

Economic Trends in Southwest Virginia

Southwest Virginia Full-time and Part-time Jobs in Mining, Manufacturing, Farm Employment, and Services 1970-2010



U.S. Department of Commerce Bureau of Economic Analysis

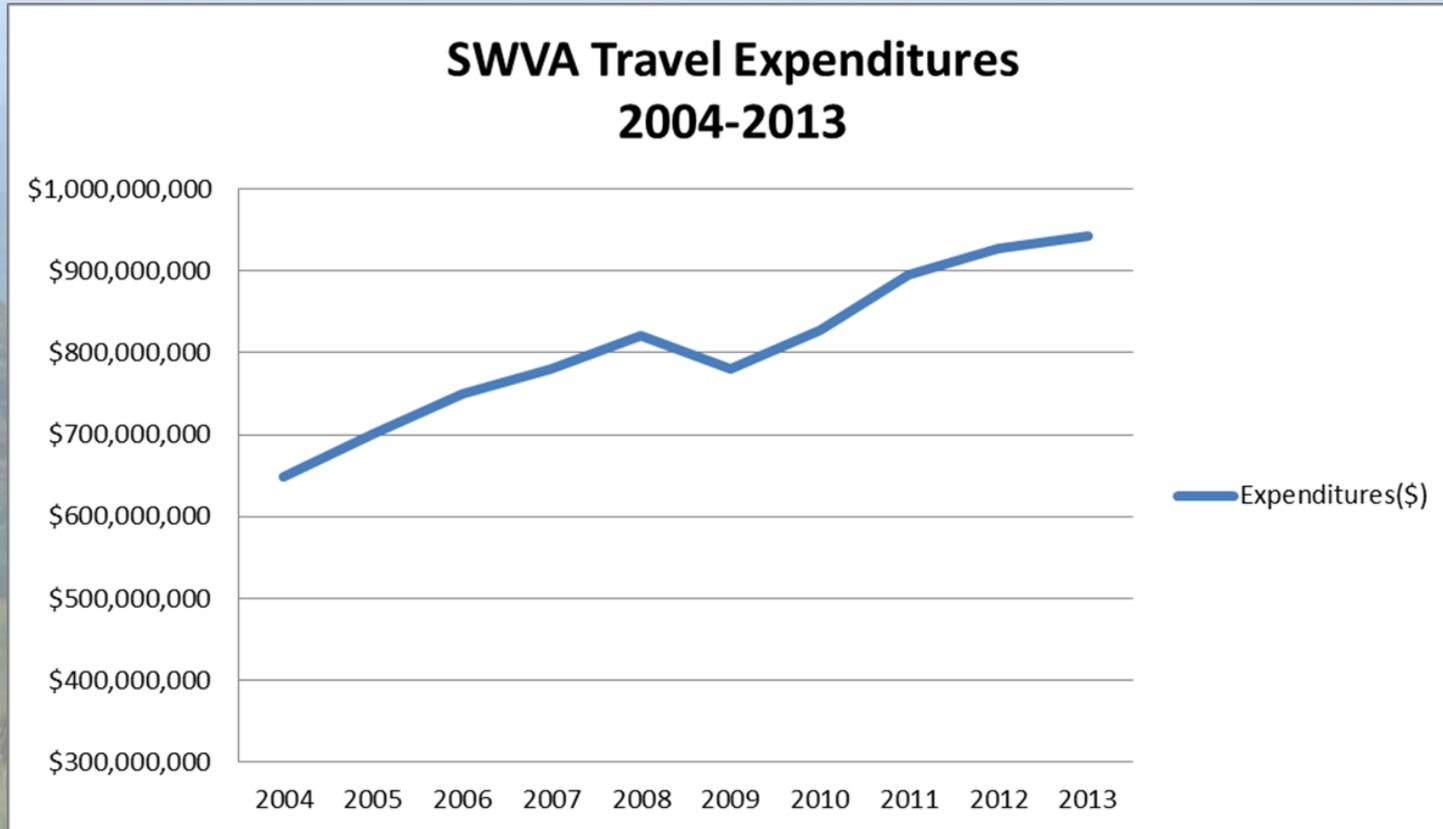
SOUTHWEST VIRGINIA

Authentic, Distinctive, Alive



- A tourist is worth two cows, and is twice as easy to milk” – Virginia Governor John S. Battle, 1951.

Tourism Growth in Southwest Virginia



Virginia Tourism Corporation

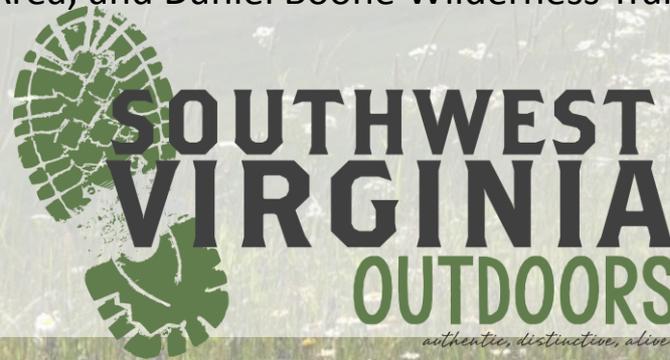
SWVA Travel Data

- 2013: \$942 Million in Travel Expenditures
 - 45% increase since 2004
- 2013: \$23.3 Million in Local Tax Revenue from Travel
 - 28% increase since 2004
- \$243.37 = Average Household Tax Relief from Travel

• (Source: VTC)

Outdoor Recreation/Appalachian Spring

- Rural Jobs and Innovation Accelerator Challenge
- Appalachian Spring initiative
- 8 major recreation ‘anchors’ in SWVA
 - BR Parkway, New River, Appalachian Trail, Mt. Rogers NRA, Clinch River, Breaks Interstate Park, High Knob Rec Area, and Daniel Boone Wilderness Trail.





High Knob
Recreation Area



Breaks Interstate Park



Clinch River Valley



George Washington &
Jefferson National Forest



New River Valley



The Daniel Boone
Wilderness Trail



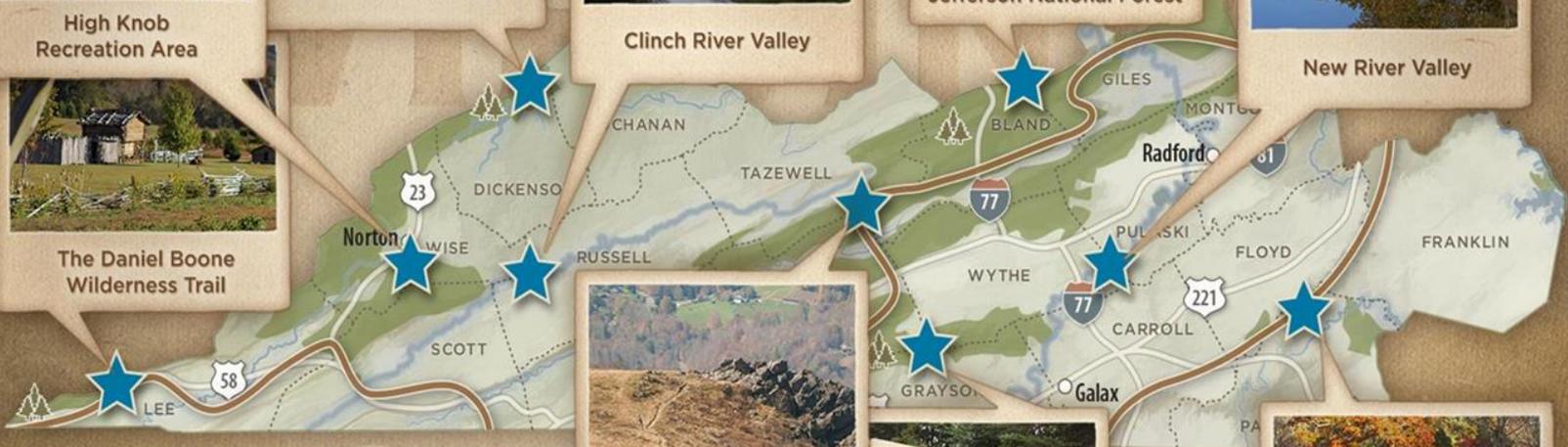
Appalachian Trail



Mount Rogers National
Recreation Area



Blue Ridge Parkway



Appalachian Spring

- Brand and promote SWVA as an international destination for recreation
- Create an outdoor recreation industry in SWVA



Outdoor Recreation Economics

- Outdoor Recreation Industry
- \$646 Billion spent on outdoor rec
 - More than pharmaceuticals, motor vehicles/parts
 - More on bicycling gear and trips than airline tickets
- Outdoor recreation economy grew 5% annually, 2005-2011
- VA: \$13.6 Billion spent, 138k jobs, \$923 Million in state and local tax revenue

SWVA State Parks Impact

- *SWVA State Parks*



- **2.5 Million** visits in 2013



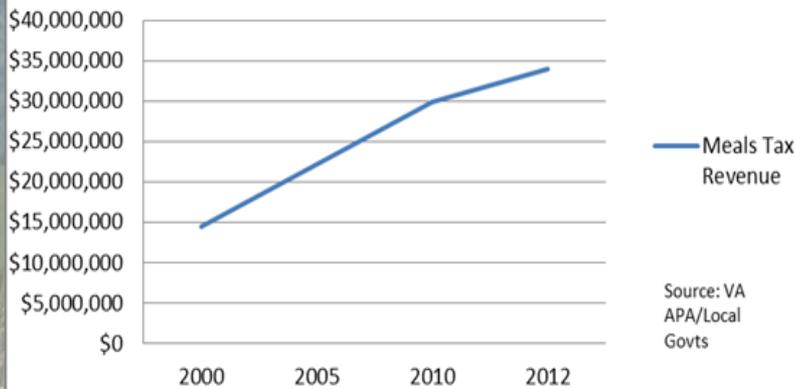
- **\$57.6 Million** economic impact in 2013

SWVA State Parks Impact

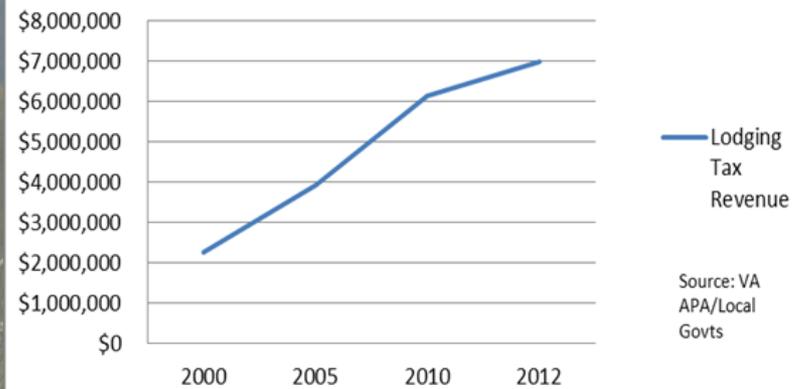
- New River Trail State Park
 - 948,465 visitors in 2013; \$15.6 Million in economic impact
- Breaks Interstate Park
 - 287,593 visitors in 2013; \$9.2 Million in economic impact
- Claytor Lake State Park
 - 275,249 visitors in 2013; \$8.2 Million in economic impact.
- Hungry Mother State Park
 - 240,241 visitors in 2013; \$7.5 Million in economic impact

Meals and Lodging Tax Revenue

Meals Tax Revenue Southwest Virginia

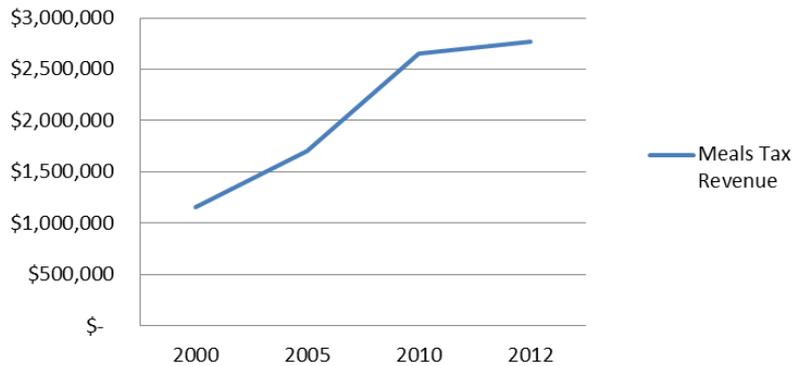


Lodging Tax Revenue Southwest Virginia

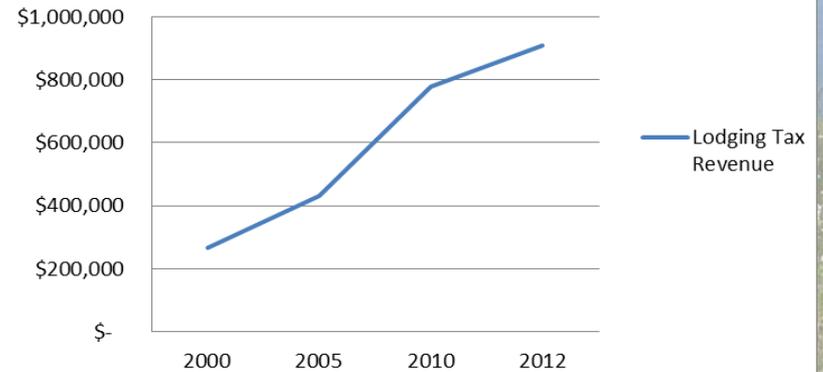


Abingdon Meals and Lodging Tax Revenue

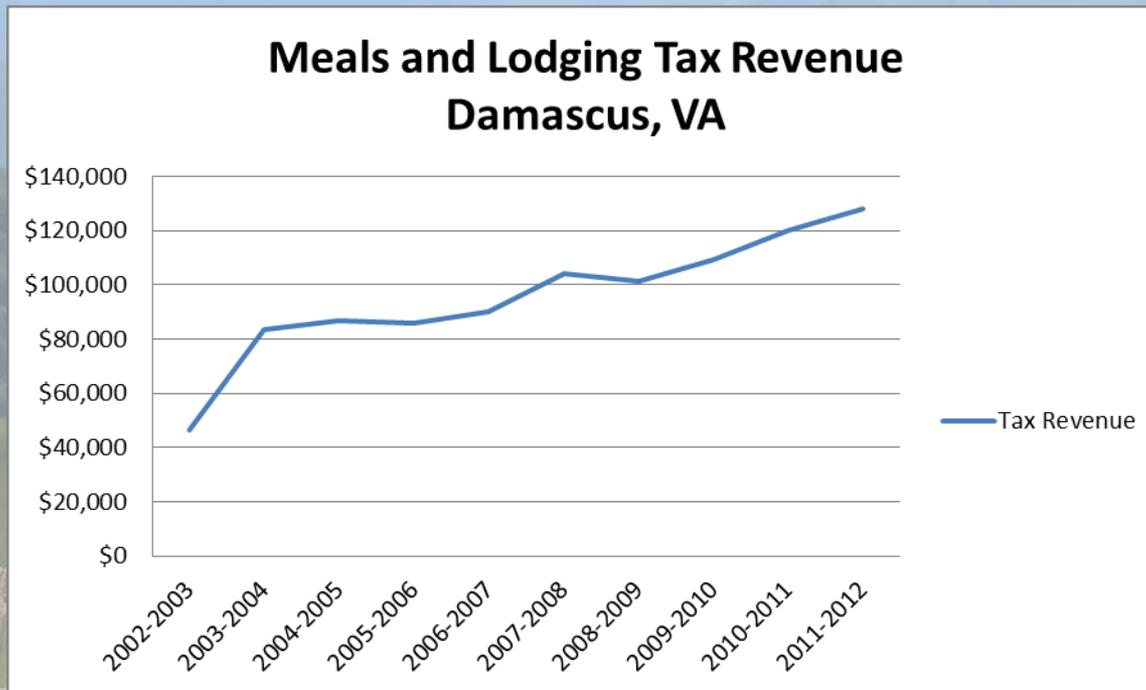
Meals Tax Revenue Abingdon, VA



Lodging Tax Revenue Abingdon, VA

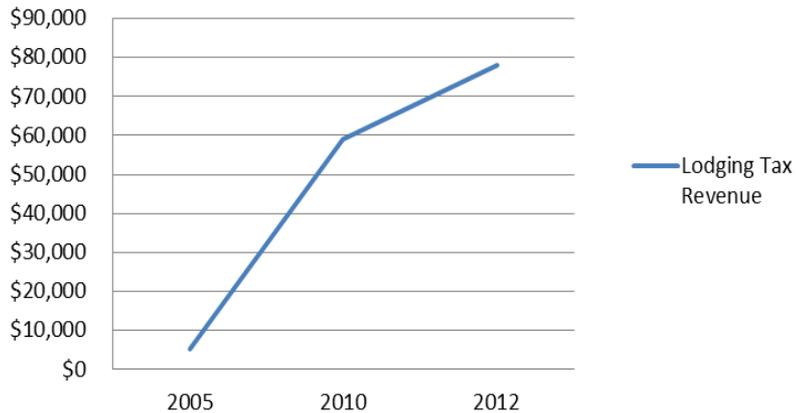


Damascus Meals and Lodging Tax Revenue

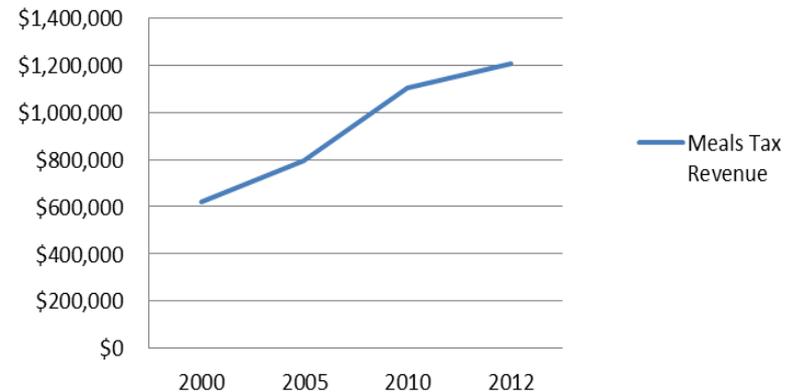


Galax Meals and Lodging Tax Revenue

Lodging Tax Revenue Galax, VA



Meals Tax Revenue Galax, VA



Recreation + Real Estate

- Direct correlation between property values/growth and proximity to trails/recreation
- Trails are the #1 amenity potential homeowners cite when they are looking at moving into a new community. (National Association of Homebuilders/NY Times)
- Recreation/Real Estate amenities in SWVA:
 - Abingdon /Damascus: Creeper Trail, AT, Mt. Rogers
 - Galax: New River, NR Trail, BR Parkway
 - Franklin Co: Smith Mtn Lake, Fairystone SP, BR Parkway
 - Giles Co: New River, AT, National Forest

Outdoor Rec./Rural Creative Class

- Richard Florida: Creative Class theory
- Amenities of place attract the talented 'creative class' and spur job and business growth.
- Florida's research: Outdoor recreation among the most highly valued qualities of place

Outdoor Rec./Rural Creative Class

- **USDA ERS Research**
 - Outdoor Amenities/Rec part of ‘Rural Growth Trifecta’
 - Rural recreation counties growing faster than any other rural counties
 - Significant correlation between rural recreation counties and employment and income growth

Quality of Life → Talent

- QOL attracts visitors, but also attracts and retains residents.
- ‘Brain Drain’ & attraction and retention of young and talented, esp. Millennials.
- **30%** increase in SWVA residents w/ Bachelor’s Degree or Higher, 2000-2012
- **17.5%** increase in 25-34 age bracket with a Bachelor’s Degree region wide, 2000-2012

Quality of Life → Talent

- **Change in Number of Residents w/ Bach. Degree or Higher**
- **Floyd County**
 - 62% increase
- **Washington County**
 - 49% increase
- **Galax**
 - 48% increase
- **Franklin County**
 - 46% increase

Quality of Life → Talent

- **Change in 25-34 with Bach. Degree or Higher:**
- **Galax**
 - **339%** increase
- **Floyd Co:**
 - **129%** increase
- **Washington Co:**
 - **48%** increase

Quality of Life → Talent

- Christiansburg
 - **50%** of 25-34 w Bach or Higher
 - **82%** increase since 2000
- Abingdon
 - **49%** of 25-34 w Bach or Higher
 - **21%** increase since 2000

Quality of Life → Talent

- Employment in creative sectors: 12.5% increase 2000-2011, compared to overall employment increase of 1%
- 53,410 employed in creative sectors
- Norton and Galax over 50% increases
- Other significant increases in Carroll, Montgomery, Dickenson, Giles, Washington, and Floyd counties

Quality of Life → Talent

- ‘Recreation/Culture’ cited as #3 factor reviewed by physicians deciding where to practice(via Family Medicine)
- 70% of rural physicians in Colorado cite ‘Recreation/Leisure’ as ‘Very Important’ to practicing in rural area: the #1 factor. (Colorado Health Institute, 2012)
- JMH in Abingdon created QoL video for physician recruitment.
(http://www.msha.com/hospitals/johnston_memorial_hospital_l_abingdon_va/physician_recruitment.aspx)
 - “Today, I could’ve hiked the A.T., gone fly fishing in some of the best waters in VA, or I could go trail running right out my backdoor on the VCT..”
 - “I like to go out to Grayson Highlands and Mount Rogers and hike and bring my dog out..”
 - “.. a lot of outdoor activities, and a great place to raise a family”

Quality of Life → Business Growth

- “Double Quality of Life Businesses”
 - Wineries: Abingdon, Mt Vale, West Wind Farm, Stanburn, Attimo.
 - Appalachian Mtn. Spirits, Marion
 - Draper Mercantile/The Junction, Draper
 - B&B’s, Restaurants, Specialty Shops
- “Anywhere Businesses”



backcountry.com



rackspace
HOSTING



INORGANIC
VENTURES

SOUTHWEST VIRGINIA
A Creative Culture... Authentic, Distinctive, Alive.



HEARTWOOD
Southwest Virginia's Artisan Gateway



backcountry.com

- “I got off the plane and it just felt like Backcountry. The area’s outdoor culture aligned nicely with the company’s culture.” –Jeff Carter, Vice President for Fulfillment
- “It was important to Backcountry.com to be centrally located to serve our customers, but we wanted an environment that supported our brand focusing on outdoors and adventure.” —Jill Layfield, CEO



- “From the surrounding universities and *mountains*, to the *walking trails* and high-tech capabilities, the NRV was a place that had all the required resources in our business and our personal lives.” —Christopher Gaines, Vice President of Operations



- “The Blacksburg area is a *top ranking place for outdoor enthusiasts* and place to raise a family. Both of these traits are important factors in recruiting experienced talent and making our decision easy to invest in growing our Blacksburg operations.”
--Robert McAden, Business Operations Manager

NanoSonic

- “They like the area. They like the New River; they know what an inner-tube is. They know where the Appalachian Trail is. They enjoy it, and they’re more likely to stay here...You don’t need to be at MIT, and you don’t need to be at Stanford. You can do it right here in Giles County.” — Richard Claus, President & Co-Founder.

Quality of Life/Quality of Place

Tourism

Human Capital/Talent

Local Tax Revenue

Business Development

SOUTHWEST VIRGINIA

A Creative Culture . . . Authentic, Distinctive, Alive

Jack Morgan

Policy Analyst

Friends of SWVA

jmorgan@myswva.org



APPALACHIAN SPRING *presents the*

SOUTHWEST VIRGINIA

OUTDOOR EXPO

authentic, distinctive, alive

SEPTEMBER 12, 2015: 10-4PM

HEARTWOOD: SOUTHWEST VIRGINIA'S ARTISAN GATEWAY





SEPTEMBER 12, 2015: 10-4PM
HEARTWOOD: SOUTHWEST VIRGINIA'S ARTISAN GATEWAY
ABINGDON, VA I-81 EXIT 14 FREE!

APPALACHIAN SPRING
SWVAOUTDOOREXPO.COM

Outdoor Vendors & Raffle
Equipment Demos
2nd-Day Excursions
Live Music
Local Beer

Join us for a weekend full of outdoor adventure with events for the novice nature-lover to the more advanced folks who are looking for that next adrenaline rush. Spend the first day learning about new destinations to hike, bike, kayak, rock climb, or try something new with the many other activities the region provides.

Spend the second day off-site exploring somewhere new with your family or friends by joining a guided excursion.

WITH 19 COUNTIES, 54 TOWNS, AND 4 CITIES, THERE IS AN OUTDOOR EXPERIENCE WAITING FOR EVERYONE IN SOUTHWEST VIRGINIA!

Summary

The first meeting of the Amherst Retail Academy was hosted by Stephanie Keener, a program specialist of Region 2000 SBDC and Amherst Town Manager Jack Hobbs. Other notable attendees included Sarah Lu Christian representing Amherst Parks and Recreation, Jack Morgan representing Friends of Southwest Virginia Outdoor Expo, and Rob Campbell representing the James River Association.

There were two presentations and lectures were given by Jack Morgan and Sarah Lu Christian. Jack Morgan represented Friends of Southwest Virginia Outdoor Expo, a grant funded organization that specializes in developing outdoor recreation into successful business ventures. In his lecture, Morgan emphasized the benefits of promoting outdoor recreational business, and how much revenue it could create if properly advertised.

Sarah Lu Christian gave a presentation emphasizing the many assets that Amherst possess and the potential assets we have yet to tap into. The many parks and trails, such as the Blue Ridge Parkway and the James River Heritage Trail could be great sources of outdoor recreation and tourism, but have not been used to benefit the community.

Overall, the theme of the meeting was educating the community of their potential assets for outdoor recreation and proving that parks and recreation advertising would be beneficial to the community.

*Amherst Retail Academy: Marketing to Visitors and Locals
through the Web*

Hosted by Stephanie Keener and Amherst Town Manager Jack Hobbs

Amherst Central Virginia Community College Center

Compiled and Summarized by Edmond Mintah, Jr.

Wednesday, June 3rd 2015 10:00 am

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Summary

The second meeting in the Amherst Retail Academy was held at the Central Virginia Community College Center in Amherst. Experts from Virginia Tourism Corporation and the Small Business Development Center attended the meeting in hopes to inform the audience of small business owners about online business presence. Other notable attendances included: Tim Ware of Ware House Antiques, Derin and Kitty Foor who own Loose Shoe Brewery, and the Snap Fitness owners, Paul and June Kilgore.

The main objective of this meeting was to bring awareness to small business owners about the importance of an online presence when it comes to attracting tourist and local business. Business owners were encouraged to bring pictures of their businesses on a flash drive so that they would be able to sign their businesses up for websites such as Virginia.org, Yelp, and Trip Advisor right then and there. Many Amherst small business owners do not have any web presence at all, but they were more than happy to be assisted in creating their own web presence.

Downtown Amherst: A Retrospective and Visions of the
Future

Hosted by Stephanie Keener and Amherst Town Manager Jack Hobbs

Amherst Town Hall

Information Compiled and Summarized by Edmond Mintah, Jr

Monday, June 8th 7:00 pm

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Amherst Retail Academy

All classes are FREE!

For more information, contact the Region 2000 SBDC
434-832-7295 or keeners@cvcc.vccs.edu

Wednesday, May 27	Outdoor Recreation and Economic Impact	Town Hall	9:00 am	A roundtable discussion to talk about the Outdoor Recreation opportunities that Amherst has and the economic impact that bringing more recreation visitors to town could have. Panelists include experts from SW Virginia's recreation tourism team, Virginia Tourism Corporation, and Amherst County Parks and Recreation.
Wednesday, June 3	Marketing to Visitors and Locals through the Web	CVCC Amherst	10:00 am	Experts from Virginia Tourism Corporation and the Small Business Development Center will help you get signed up on Virginia.org, Yelp, and Trip Advisor. We will do this workshop in the computer lab – so you can get your business listed right then and there. Bring some photos of your business on a flash drive if you have them.
Monday, June 8	Downtown Amherst: A Retrospective and Visions of the Future	Town Hall	7:00 pm	Town Manager Jack Hobbs will give a talk on the history of Downtown Amherst. This seminar will reintroduce businesses and others to the history of Downtown, the historic heart of the town and area.
Thursday, June 11	Financing a New or Expanding Business	Town Hall	9:00 am	Planning for the management of business expansion can seem daunting, whether it's increasing inventory or actually building a new space. This workshop will help business to better understand the financial process and products that can work for them. We'll meet local bankers from Bank of the James and Carter Bank and Trust. We'll also meet representatives with Virginia Community Capital and Community Sourced Capital, who offer alternatives to traditional bank loans.
Monday, June 15	Keep up With the Big Boys 2, with Marc Willson	CVCC Amherst	9:00 am	Retail expert Marc Willson returns to Amherst. Topics include: How to treat your customers, Choose and position your products, Build on community involvement, Create and communicate your niche, Make your business a shopping destination, Out maneuver on social platforms, Create a memorable experience for the customer, Add to your services. Willson will be available for one – on – one appointments for an individualized review for businesses.
Wednesday, June 17	Events: Making Events Work for Amherst	CVCC Amherst	9:00 am	The SBDC's Stephanie Keener, who has planned more than 100 (yep, that's 1-0-0) community events will give businesses some tips on how to create events and promotions that target those attending festivals, games, and graduations in the area. Town of Amherst's Chief of Police Robert Kimbrel will present on the processes for planning for events in Amherst. Permitting, volunteer organization, and best practices for working with the town will be addressed.
Monday, June 22	Legal and Human Resource Issues for Your Small Business	CVCC Amherst	9:00 am	A panel discussion on legal resources, benefits, and employment issues for small business. Joining the panel are Chad Mooney, an attorney with Petty, Livingston, Dawson, & Richards and Blue Ridge Medical Center's Outreach and Enrollment Specialist Martha Tucker. Topics covered will include the employment issues, the ACA for Small Business, and the resources available to help small businesses navigate through the red tape.
Wednesday, June 24	Resources for Your Business	Town Hall	Noon	Get familiar with the organizations that work for and with Amherst Business. Panelists: Megan Lucas, Region 2000 Alliance; Victoria Hansen, Amherst County Economic Development Authority; Nathan Kolb, Region 2000 Small Business Development Center; Mike Russell, Virginia Office of Small Business Supplier Diversity; Linda Cocke, Amherst County Chamber of Commerce; Jack Hobbs, Town of Amherst Manager.



VIRGINIA
SBDC
REGION 2000

The Amherst Retail Academy is funded by a Portable Assistance Grant from the US Small Business Administration. The Region 2000 SBDC is located at Central Virginia Community College (EEO/ADA * VA Relay 711). Part of a network of 29 SBDC's across the Commonwealth, the SBDC is funded in part by a cooperative agreement with the U.S. Small Business Administration.

U.S. Small Business Administration
SBA
Your Small Business Resource

Central Virginia
Community College
WORKFORCE SOLUTIONS
& COMMUNITY EDUCATION



Town of Amherst Today



See more pictures at www.amherstva.gov & <https://www.facebook.com/AmherstVA>

1

A Presentation on

Downtown Amherst: A Retrospective

By Jack Hobbs, Town Manager

June 8, 2015

2

Overview

1. **Welcome to the Town!**
2. **Pre-Incorporation**
3. **Town Formation & the Amherst Century**
4. **Downtown Planning**
5. **Going Forward**

3

Amherst Institutions & Their Buildings

Amherst Library
Amherst County Courthouse Complex (jail, health dept, etc.)
Amherst Life Saving Crew
Amherst Fire Department
Town Hall
Dixie Youth Baseball
Christian Aid Cemetery
Amherst Cemetery
Amherst Recreation Center
Village Garden Club
Museum and Historical Society
Post Office
Clinton Lodge
Banks
Municipal Court

Existing Buildings

Edgewood
 Amherst Milling Company
 Train Depot
 Edge Hill
 Sandidge
 Tinsley
 Dulwich Manor
 Hunting Tower
 Goodwin Building
 Travelers Building

Demolished Buildings

Mountain View
 Wood Hotel
 Voorhees House

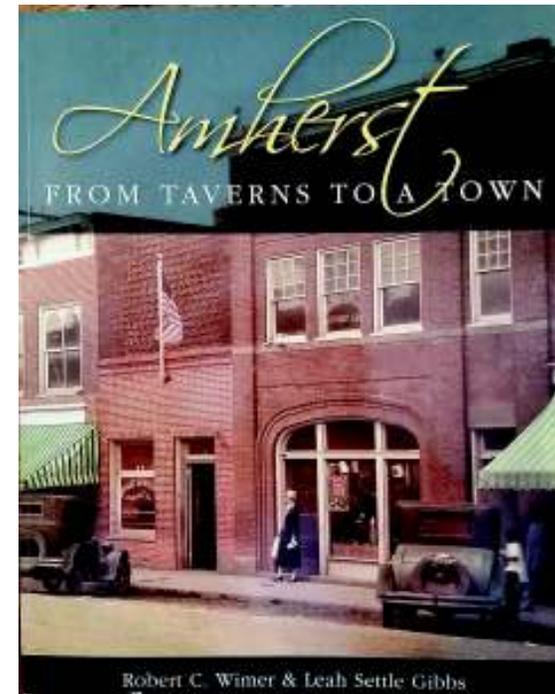
Schools

Amherst High School
 Amherst Elementary
 Central High/Middle
 Amherst Middle
 Higginbotham Academy
 Strode Academy
 Amherst Academy (Dulwich)
 CVCC

Churches

Emmanuel United Methodist
 Amherst Presbyterian
 Amherst Baptist
 Ascension Episcopal
 Mount Olive Baptist
 Morning Star Baptist
 St. Francis of Assisi
 Church of the Epiphany
 Blue Ridge Baptist

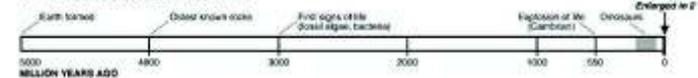
1. Welcome to the Town



2. Pre-Incorporation

The History of Life on Earth and Human Evolution

1. THE GEOLOGICAL RECORD



2. APES AND MEN



3. THE HUMAN POPULATION SPIKE



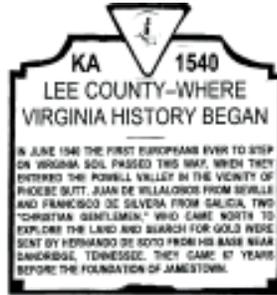
Enlarged in this Presentation

Graph credit – Dr. William Stanton

http://www.phibetatota.net/wp-content/uploads/2011/05/evolution_timeline.jpg

1540, 1567 - Spanish Entradas

The First Amherst Bypass



Approximate routes of the De Soto (1540, solid) and Pardo (1567, dotted) entradas.

Note: This marker is “conjectural” (a cartoon), not actual.

www.holstonia.net/files/Conquistadors2.pdf

<http://www.holstonia.net/files/Conquistadors2.pdf>

1612-John Smith’s Map of Virginia



<http://www.seakayak.ws/kayak/kayak.nsf/0/A353FEB8E01703AD85256C8800509F70>

1634-Eight shires designated



- Accawmack
- Charles City
- Charles River
- Elizabeth City
- Henrico
- James City
- Warrosquoyacke
- Warwick River

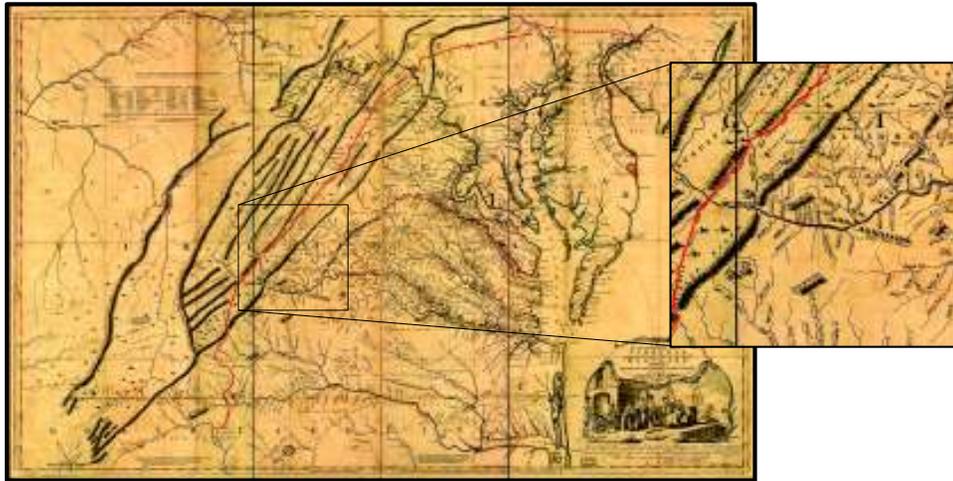
<http://homepages.rootsweb.ancestry.com/~george/countyformations/virginiaformationmaps.html>

Amherst County Lineage

- 1634 Henrico formed
- 1728 Goochland formed from Henrico
- 1744 Albemarle formed from Goochland
- 1761 Amherst formed from Albemarle
- 1807-1808 Nelson formed from Amherst
- 1910 Town of Amherst incorporated

1751- Great Wagon Road

Second time Amherst was bypassed



http://en.wikipedia.org/wiki/Great_Wagon_Road

1755 – Pre-Revolution



<http://www.davidrumsey.com/luna/servlet/detail/RUMSEY-8-1-231390-5508817-A-Map-of-the-Middle-British-Colonie>

Revolutionary War



- Captain James Franklin, 10th VA. Regt. Contl. Line
- In fall of 1776, recruited his whole company and joined the main army in battles of Brandywine, Germantown & Guilford Expedition.
 - Born in Amherst County
 - Buried in Maher Cemetery (Brockman Park)

Amherst County, Virginia in the Revolution (p. 127)

Thomas Jefferson's Route

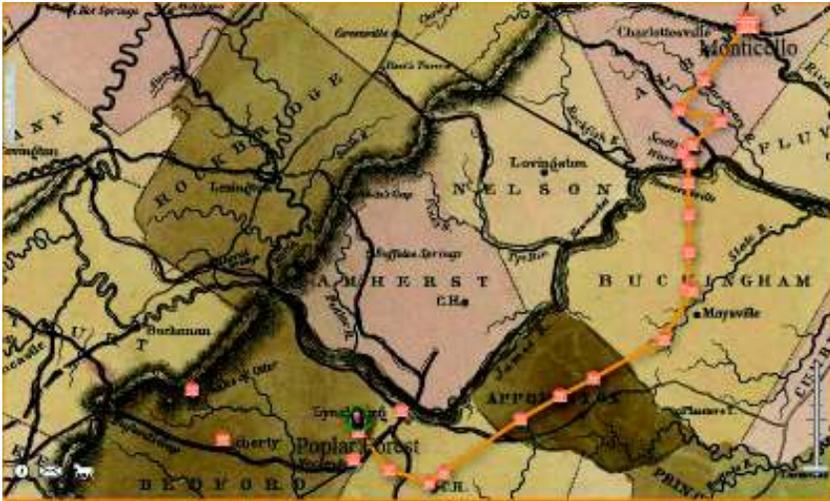
Monticello to Poplar Forest

Third time Amherst was bypassed



http://encyclopediavirginia.org/media_player?mets_filename=evr6582mets.xml

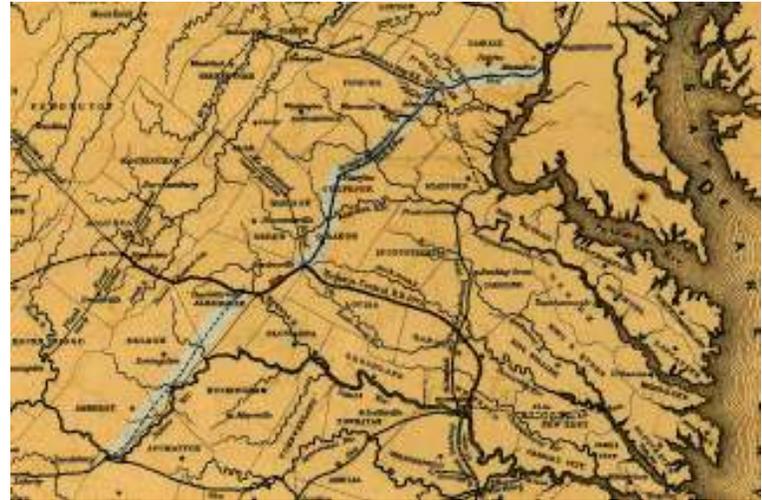
Jefferson's Route in August 1817



<http://www.historybrowser.org/browser.php?base=jt2>

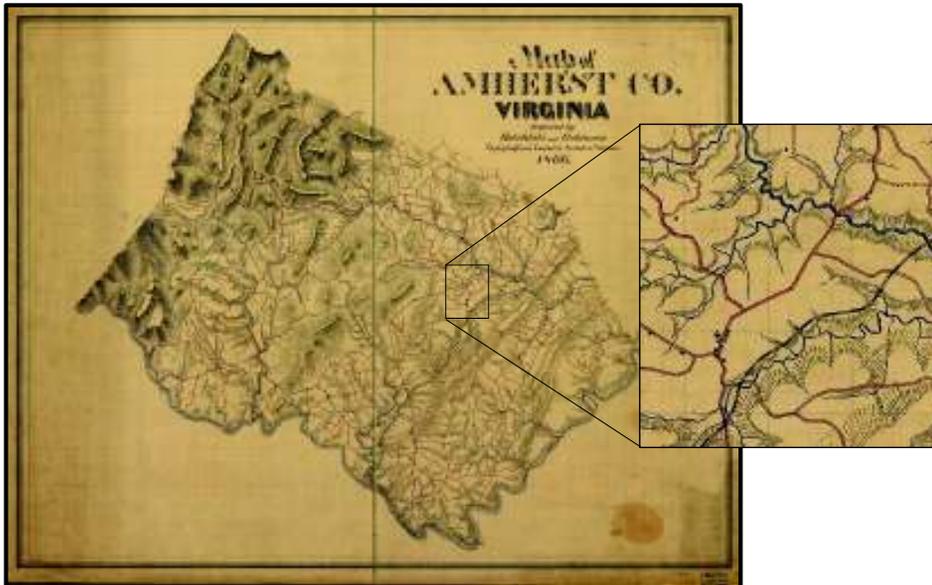
17

1860-Railroad Completed



http://en.wikipedia.org/wiki/Orange_and_Alexandria_Railroad#/media/File:Map_showing_the_Orange_and_Alexandria_Railroad.jpg

1866



<http://www.loc.gov/maps/?q=amherst&st=grid>

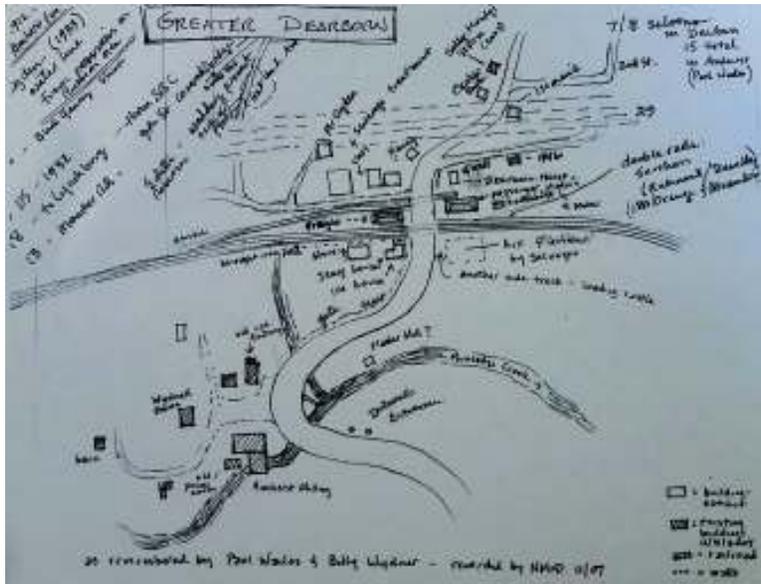
1895-Railroad Era



<http://www.livgenmi.com/1895/VA/County/amherst.htm>

20

Dearborn



21
Per Wailes and Wydner, mapped by Nancy McDearmon, November 2007

Community Factoids as of 1900+/-

- Courthouse
- 2 Railroad depots
- North-South road
- Flour mill on Rutledge Creek
- Agriculture and some mining
- National economy still recovering from Civil War
- 15 Saloons

22

Evaluation as of 1900+/-

- The unincorporated area around the depots, mill and courthouse was fairly undeveloped.
- The community was a typical rural southern area with an economy based on agriculture.
- Paved roads, automobiles, electricity, telephones, indoor plumbing and other modern conveniences had been invented but were not prevalent locally.

3. Town Formation and the Amherst Century

1900

Amherst County Courthouse

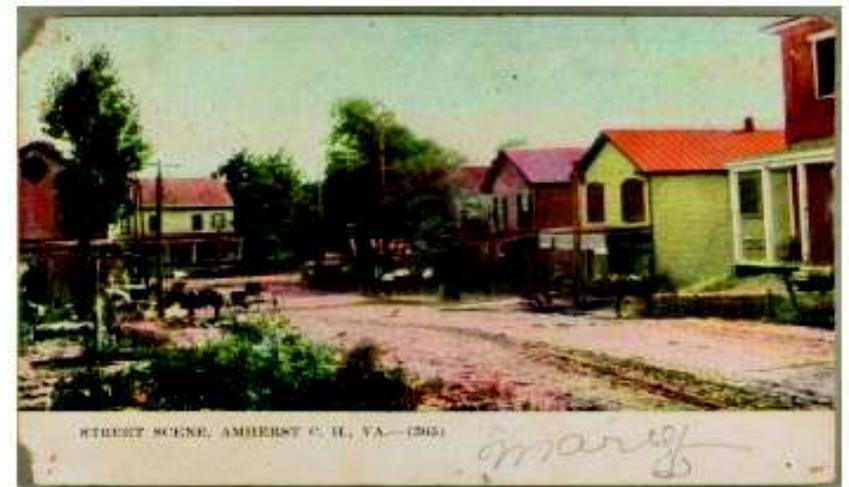


Amherst County Court House, Amherst, Va.

1902-Campbell-Crawford Affair



Amherst in Early 1900's



STREET SCENE, AMHERST C. H., VA.—(1915)

Mary

1910

29

1910-Town Incorporation

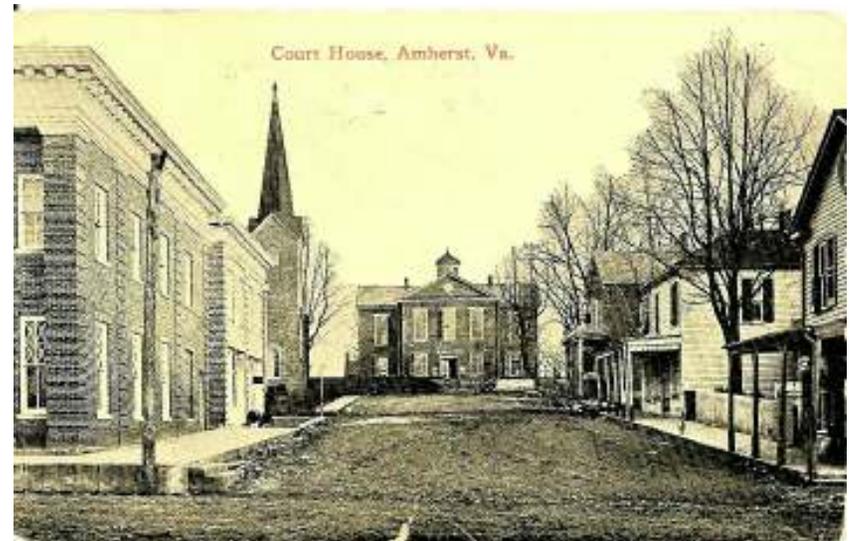
- 20-signature petition considered 4/15/1910
- Judge says “You’re a Town”
- First Business: Taxes and licenses
- First Hiring: Attorney and Sergeant
- First Regulations:
 - Concealed weapon prohibition
 - Peace, order and morals ordinances

Downtown in 1914



31

Downtown in 1914



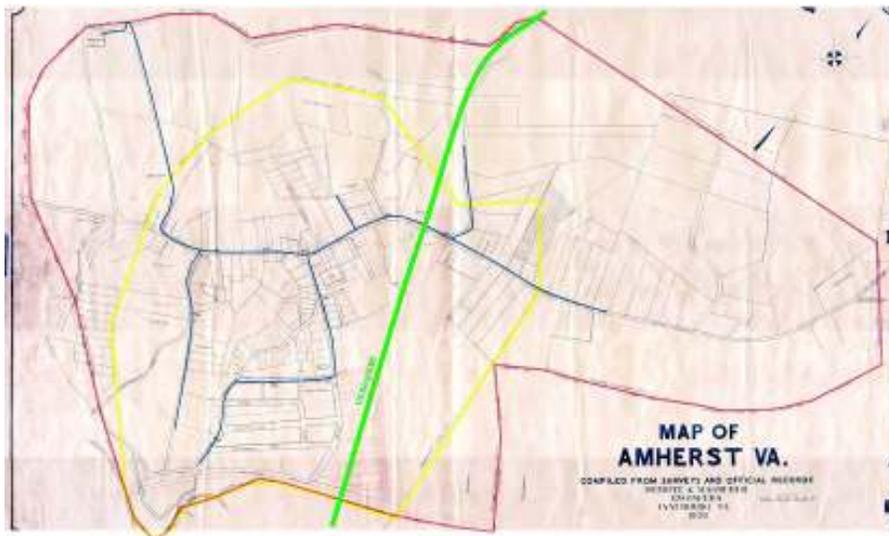
32

1920

November 1924

- Referendum for \$79,000 water supply and electric system bond
- Municipal water source was Tribulation Creek near Kenmore Road

1926 Town Limits & Water System



Changes to Town Boundary

- 4/15/1910 Incorporation LOB#12 p. 251
- 6/25/1926 Annexation LOB#16 p. 332
- 6/13/1936 De-annexation LOB#19 p. 404
- 10/7/1993 Annexation COB#72 p. 412

1927 Sanborn Insurance Map



37

1930

38

Expansion of Virginia Road System

Virginia's Highway System Mileage					
Year	Interstate	Primary	Secondary	Urban	Total
1918*		4,002			4,002
1930		7,191			7,191
1940		9,404	37,660	228	47,292
1950		8,643	35,189	2,527	50,359
1960	154	7,526	41,823	4,337	54,240
1970	825	7,781	42,303	6,954	57,863
1980	1,018	7,895	43,851	8,166	60,930
2000	1,118	8,012	47,247	10,224	66,601
2006	1,118	8,074	49,993	10,491	69,676

*The first state highway system was established in 1918.

State Secondary System Mileage				
Year	Hard-Surface	Soil or Gravel	Unsurfaced	Total
1932*	2,000	8,500	25,000	35,900
1940	6,093	17,742	13,825	37,660
1950	12,092	22,906	4,191	39,185
1960	20,615	19,424	1,784	41,823
1970	25,808	16,074	421	42,303
1980	30,637	12,952	262	43,851
1990	34,978	10,370	137	45,485
2000	37,561	9,551	135	47,247
2004	38,390	9,467	137	47,994

*The state secondary system was established

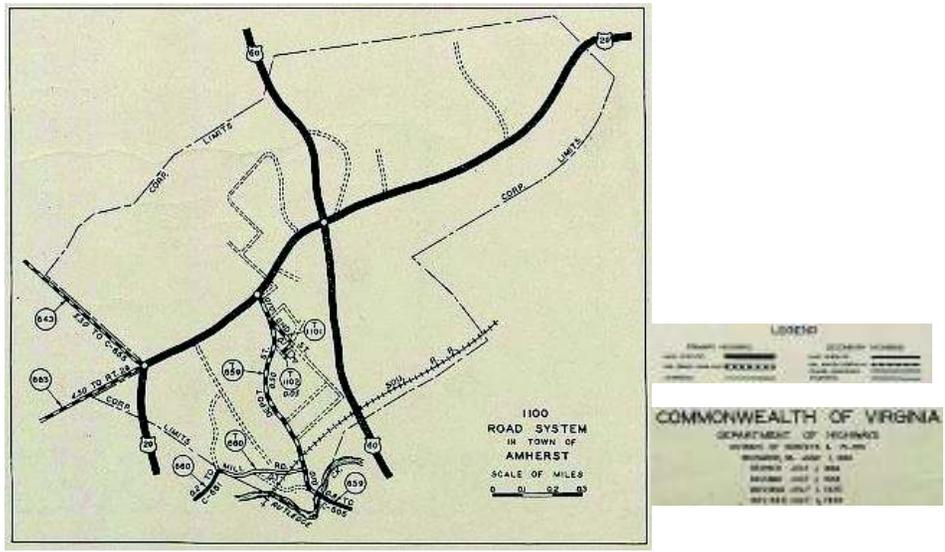
<http://www.virginiadot.org/about/resources/historyofrds.pdf>

Downtown in 1935



40

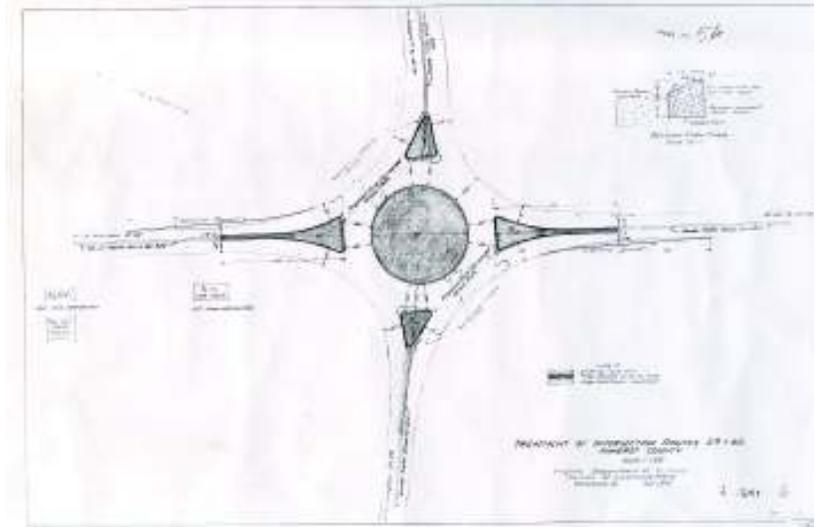
Town Streets in 1936



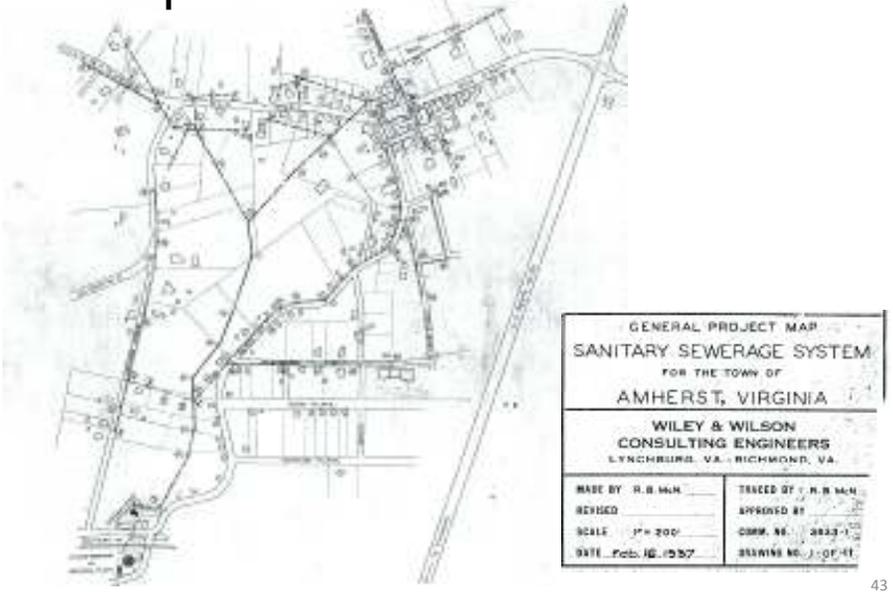
http://digitool1.lva.lib.va.us:8881/R/FS7BY7UFR7SNRRE3HMLYFXRJSNTISID7321DPB324L1UPB296R-00778?func=search-simple-go&LOCAL_BASE=1258&REQUEST=%28%28WPA+%3D%28+vht%29%29+AND+%28WTI+%3D%28Amherst+County%29%29+AND+%28WTI+%3D%28Dwellings%29%29&ADJACENT=N&pds_handle=GUEST 41

Traffic Circle

Designed in 1936 by W.M. Jeffries



1937 Sewer Project Depot Street Treatment Plant



Amherst High School



1940

45



46



47



48



53



54



55

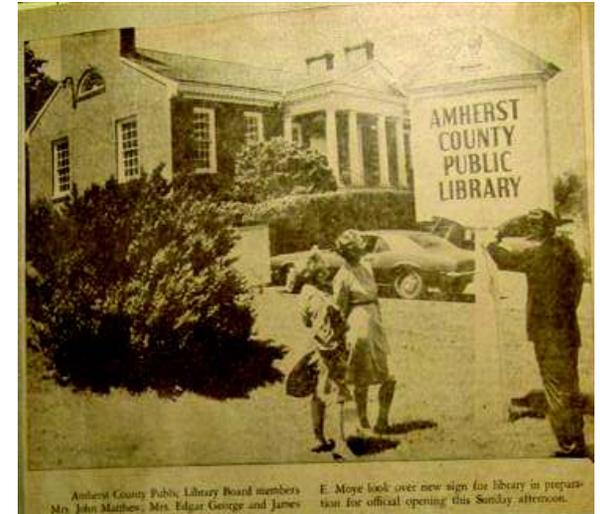
Downtown in 1956



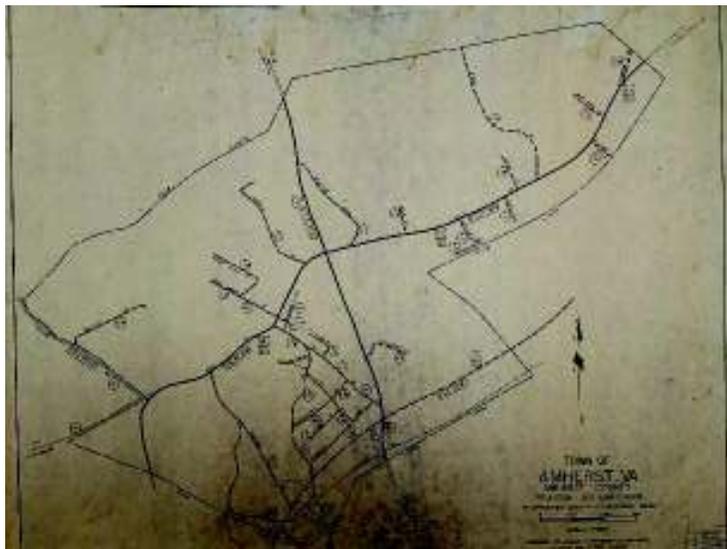
56

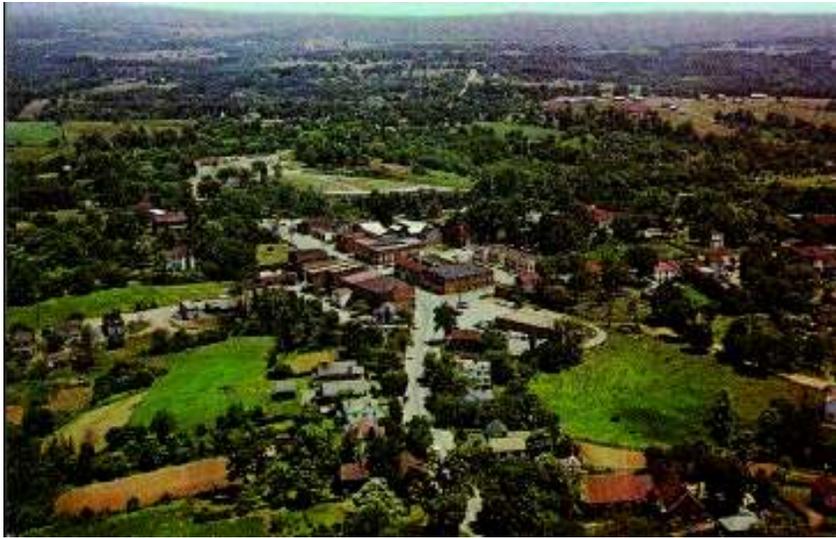
1960

Library, 1964/1973



Town Streets in 1967





61



62

1970

Seminole Restaurant



63

64

Demolition of Seminole Restaurant



65



66



67

View Across Traffic Circle from Par Bil's



68



69



70

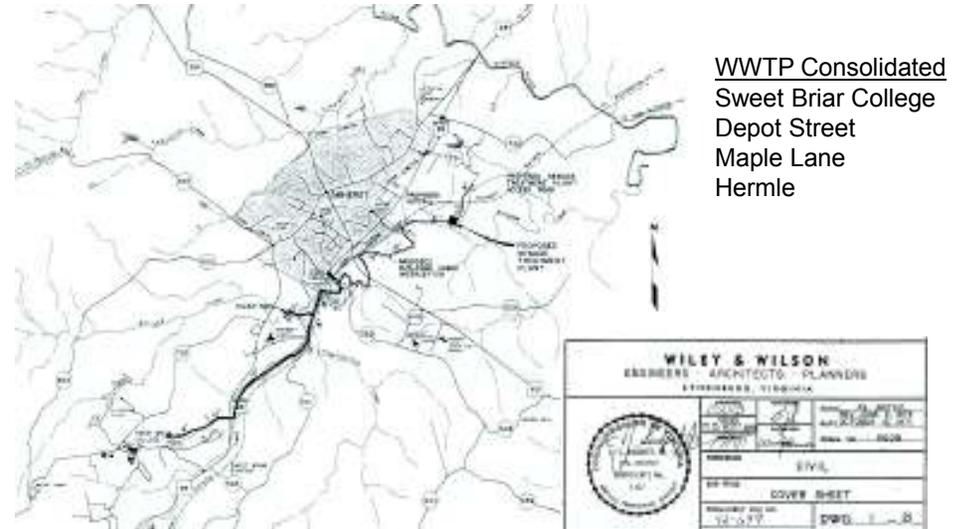


71



72

1972 Sewer Project Rutledge Creek Treatment Plant



73

74

Elimination of Privies



75

Amherst Rt. 29 Bypass

- Amherst was bypassed again.
- Diverted traffic away from downtown.
- Exodus to Ambriar Shopping Center began.

1974 Amherst per Judge Mike Gamble

- Smaller Town
- The Amherst bypass had just been completed
- No Shopping Centers
- New folks in Town greeted by business leaders

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Local Industry Evolution

- Cattle, farming, apples, etc.
- Titanium mining (1931-1971)
- Burkeville Veneer
- Greif
- Zane Snead Industrial Park
 - Hermle
 - Buffalo Air
 - Central Telephone Company
 - First Brands/Glad/Clorox

78

Ambriar Shopping Center Developed

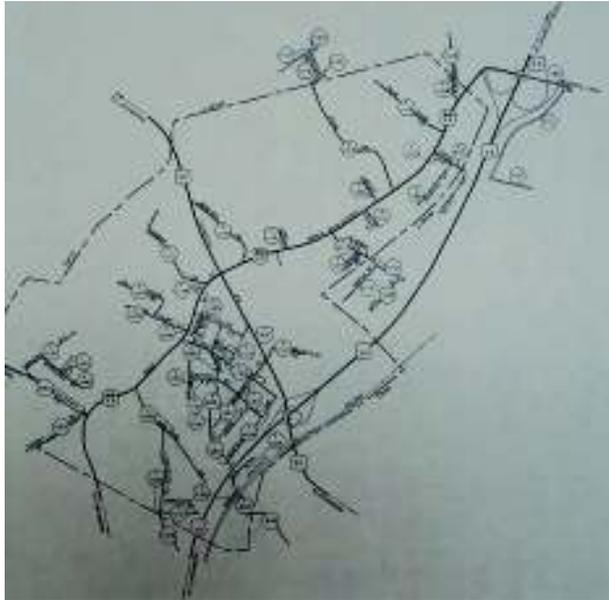


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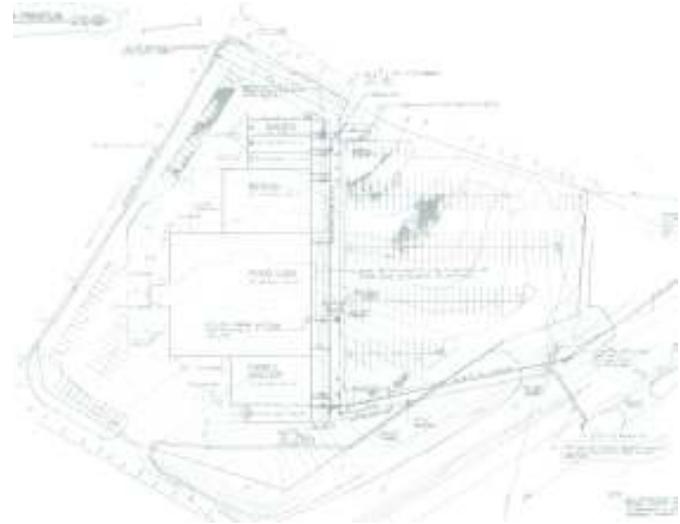
1980

80

Town Streets in 1985

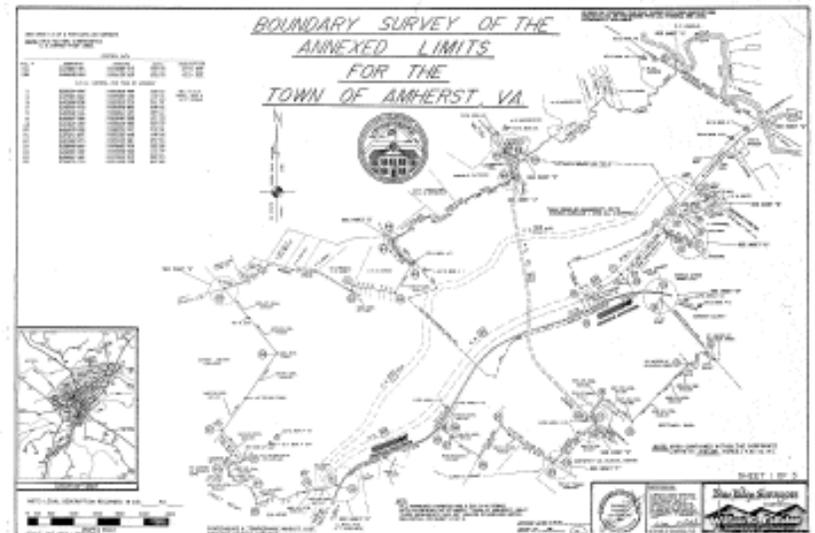


Mountain View Shopping Center - 1986



1990

1994 Annexation



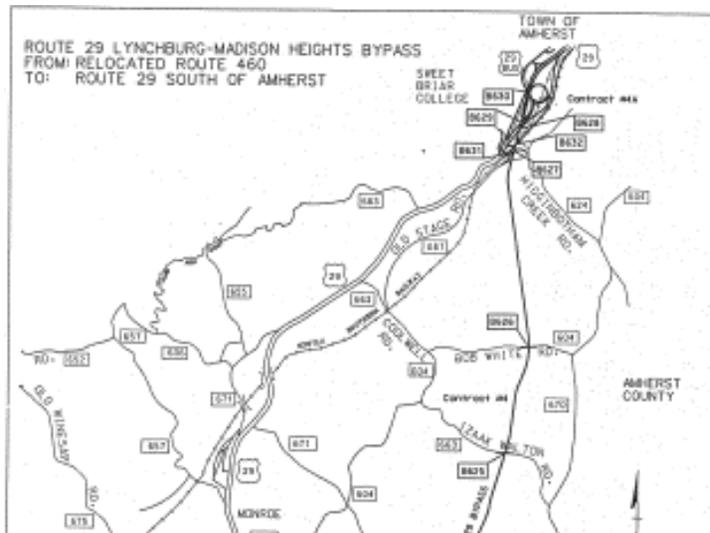
2000



Town Streets
in 2001

Madison Heights Bypass

October 6, 2005



2010

Traffic Circle in 2014



Duane Watts

Downtown in 2014



Duane Watts

90

Downtown in 2014



Duane Watts

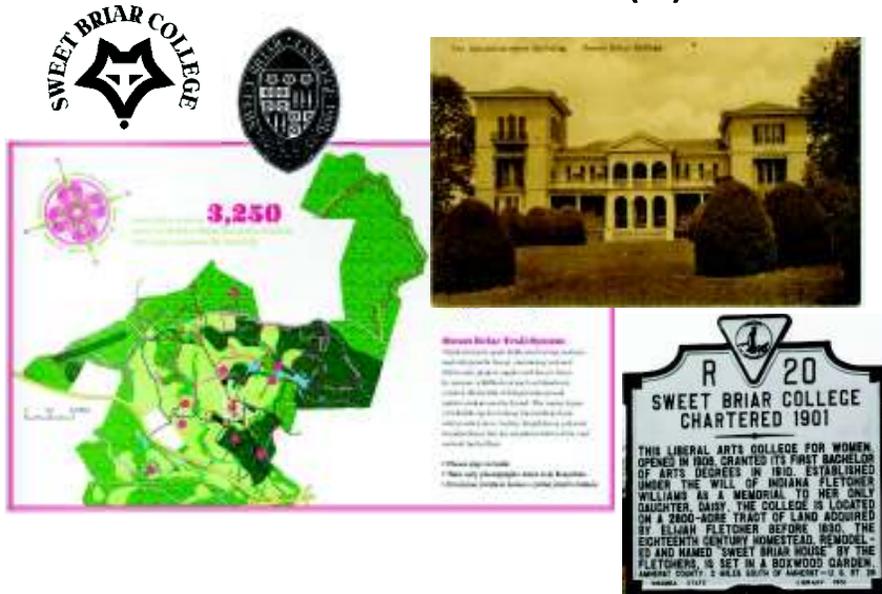
91

Status Report as of 2015

- Diverse but endangered/embattled employers
- Improved infrastructure
- Various economic development initiatives
- Good attitude

92

Sweet Briar Closes (?) 2015



4. Downtown Planning

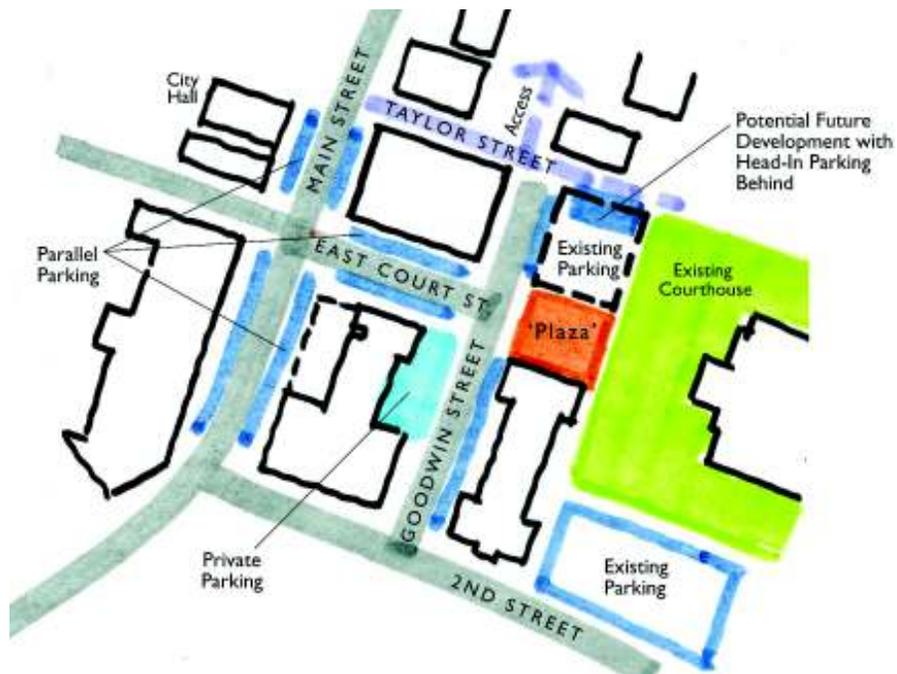
Major Planning Regulations

- Byrd Act – roads (State, 1932)
- Zoning – (Town, 1951)
 - Updated 1970, 1989, 2003
- Clean Water Act – water, sewer(Federal, 1972)
- Planning Regulation – subdivision, building codes (State/Town, 1970's)

Some Factors that Affect Planning

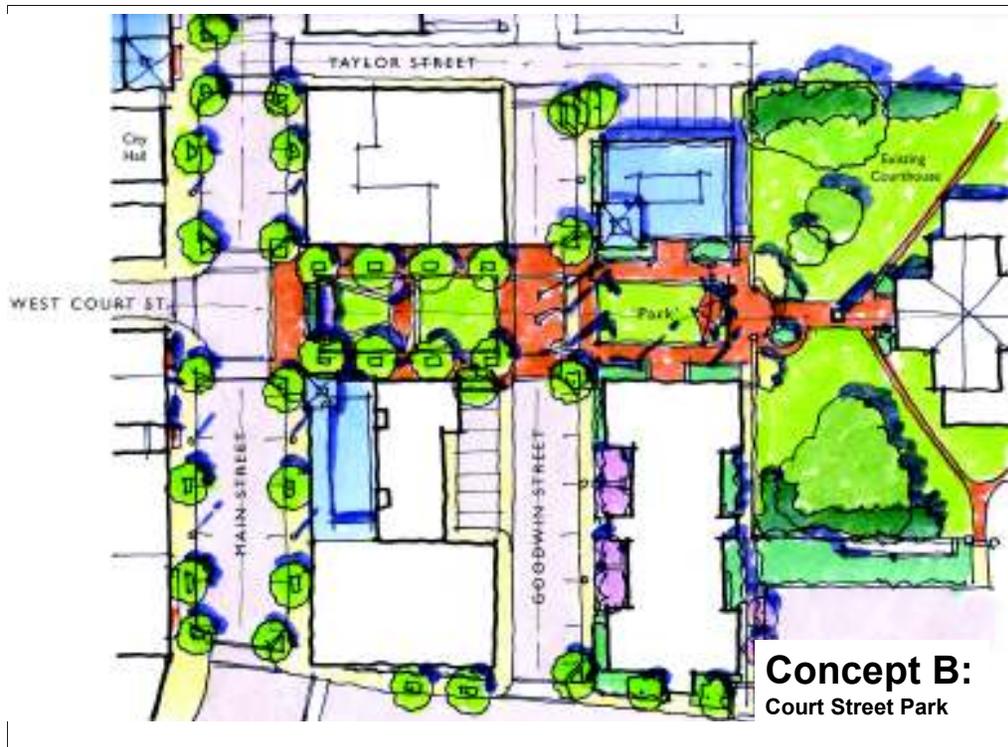
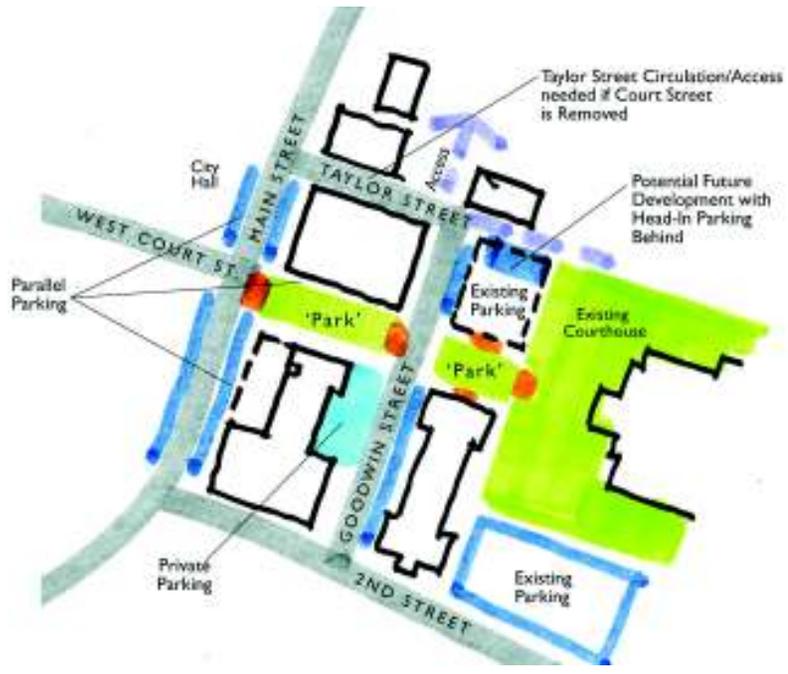
1. Authority (probably mandate)
2. Where's the money coming from?
3. **Do we have the will?**
 - The proper role of the Town
 - Balancing property rights with community improvements
 - Ideas come and go
 - Changing times, opportunities and crises
 - People come and go

2007 ArnettMuldrow: Concept A



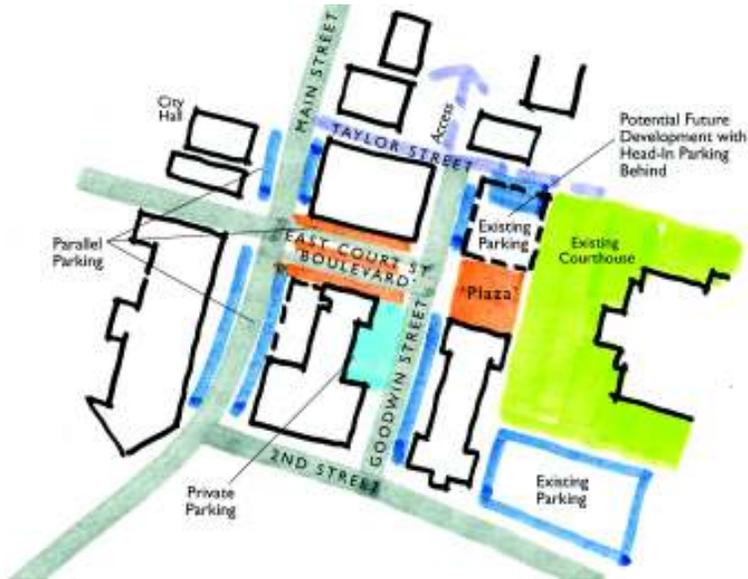
Concept A:
Court Street Square

2007 ArnettMuldrow: Concept B



Concept B:
Court Street Park

2007 ArnettMuldrow: Concept C



Concept C:
Court Street Boulevard

2007 ArnettMuldrow: Proposal



2007 ArnettMuldrow: Town Square



2007 ArnettMuldrow: Main @ Second St.

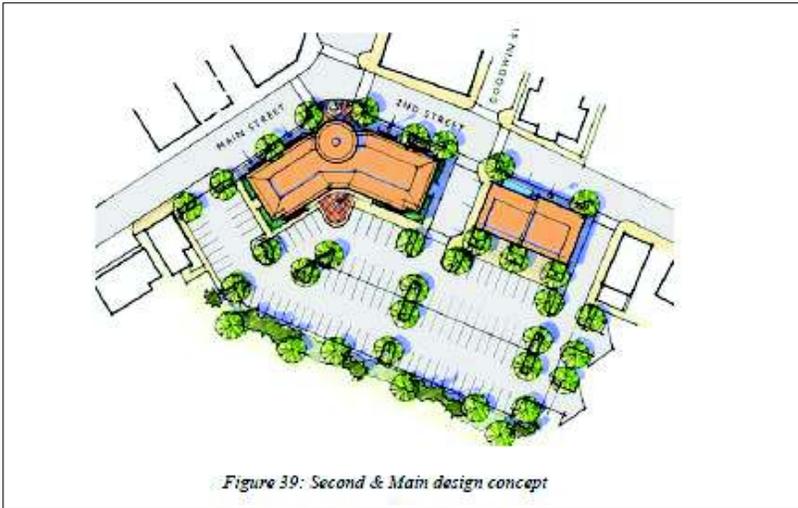


Figure 39: Second & Main design concept

Amherst, Virginia – Downtown Revitalization				
The projects, programs and policies listed below represent a broad approach to the implementation of the Downtown Revitalization Plan for Amherst, VA. This strategy-based document is seen as a "Living Document" which will be reviewed often. As a result, certain projects and programs may be added, altered, eliminated, and priorities changed. The table is presented below in five key strategy areas. Each goal is accompanied by clear, actionable, and long-term tasks.				
Strategies	First Steps: 2007	Next Steps: 2008-2010	Final Steps: 2011 – 2016	Future
Expanding the Reach: Marketing Downtown	<ul style="list-style-type: none"> Adopt a unified "brand" for Amherst Focus on building local identity specifically targeting local trade areas Create directories (online) Expand brand to other areas of the community (Amherst, Andrews, etc) Incorporate local style into existing signage, as well as new signage Partner with Shenandoah College to host annual "Welcome Back" Student Orientation 	<ul style="list-style-type: none"> Launch advertising efforts on built off local identity marketing campaign (open houses, Amherst, Amherst County) Coordinate events through joint promotion (local outdoor, landmarks, etc). Develop an "Amherst Week" Promote Arts, History, Culture of Amherst Create branded collateral pieces 	<ul style="list-style-type: none"> Expand promotion of downtown Amherst to broader geographic market Capitalize on regional destination <ul style="list-style-type: none"> Look for opportunities to partner with Shenandoah Valley State University, Shenandoah State University, etc. Develop a "Welcome Back" program for returning students At marketing efforts market, continue market definition exercises. Evaluate if efforts marketing strategies 	Downtown Amherst will position itself as the most updated destination downtown for local residents, visitors, as well as the expanding residential market in greater Amherst County
The Heart of Amherst: Physical Strategy	<ul style="list-style-type: none"> Prepare inventory of buildings as preparation for National Register Designation for downtown district Virginia Landmarks designation Public gathering space – Commercial Square Install comprehensive gas application project Revised street lighting system 	<ul style="list-style-type: none"> Work with property owners to take advantage of historic tax credits Work with regional banks to develop a loan program for restoration Complete bicycle master plan Begin streetcarage improvement working out of Amherst from Commercial Square Install primary secondary multi-lane signs 	<ul style="list-style-type: none"> Public-private partnerships to develop parking structure 2nd & Main walk opportunity Farmers + Market Local funded primary groups Establish local Business District & Design Districts to promote buildings 	Downtown Amherst will once again become the center of an active community where residents and visitors can gather in a pleasant, pedestrian-friendly environment
Preparing for Investment: Economic Restructuring	<ul style="list-style-type: none"> Begin study/repeat comprehensive area based off of market analysis Improve services by reviewing area restaurants Utilize downtown for same as pop retail and hotels) use. Identify other uses for general retail and office related uses Partner with the Region 2008 OIGC for business development entrepreneurial training Complete analysis annual infrastructure 	<ul style="list-style-type: none"> Finalize downtown area based on the economic potential development area, market analysis, master plan, incentives Focus on downtown area in completion business, cultural, and tourism resources Consider local incentives for private investment (tax breaks, incentives, grants, etc) Facilitate a parking management plan 	<ul style="list-style-type: none"> Attract private sector in creating financial incentives (rehabilitation tax credits, low profit hotel loans, etc) Identify opportunities and create joint investment in downtown (upper floor, walk, etc) Recruit lodging – bed & breakfast Update master analysis and reflect based on findings 	Downtown Amherst will strengthen its existing retail and commercial base, while ultimately becoming a more complete center with new shops, restaurants, and residences
Partnering for Successful Organizational Strategy	<ul style="list-style-type: none"> Form of Amherst officially adopt plan Create partnership organization to own and implement plan Form leadership committee, assign implementation tasks Complete OIGC committee grant application Downtown Business Association Marketing brochure to promote plan 	<ul style="list-style-type: none"> Identify other relevant business and resources (OIGC, TRACT, etc) establish an coalition, etc Downtown business organize to implement primary downtown Create guidelines for regular communication of strategy, goals and implementation tasks Communications and business – marketing Virginia Blue Trust Affiliates 	<ul style="list-style-type: none"> Collaborate to local based projects focused on revitalization with the public and various stakeholder groups 	Local allies will be active partners with the goal to promote downtown, recruit business, and enhance the community

2008 Town Square Design



Events

- Pulpwood Festival, Street Dances (old days)
- Parades: Xmas, Fourth of July, Centennial
- Amherst LIVE!
- Unveiling public art
- Fundraising dinners
- Chamber business after hours
- Car shows
- Farmers markets
- GardenFest
- Art shows
- Second Stage art and performances

Urban Art

- ArtMeters
- ArtWindows
- Mural



Beautification & Downtown Work

- Traffic circle apron, fountain
- Welcome signs
- Sidewalk
- Sponsorship/support of art initiatives
- Relaxation of parking & setback regulations
- Paving Town Square
- Installed new trash cans

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Downtown Businesses

Baseline

- Offices
- Churches
- Warehouses
- Insurance
- Barbers
- (Chain Stores)

Desired

- Restaurants
- Specialty Shops
- Antique Stores
- (Mom/Pop, Local)

Ideal

Retail shops and restaurants where you can deal directly with the business owner who also owns the building.

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Summary

- A mix of regulation, promotion and investment is necessary and possible
- Property and business owners need to see profits
- The Town has limited means to
 - Finance improvements
 - Fund promotions
 - Sponsor events
- The Town must rely on other parties for ideas and to sponsor improvements, promotions and events.

5. Going Forward



Overall Town of Amherst Profile

FACTS

- ◆ 2010 Population: 2,231
- ◆ Area: 4.92 Square Miles
- ◆ Mayor, 5 Councilors
- ◆ 18 full-time employees
- ◆ Amherst County seat
- ◆ Many good restaurants

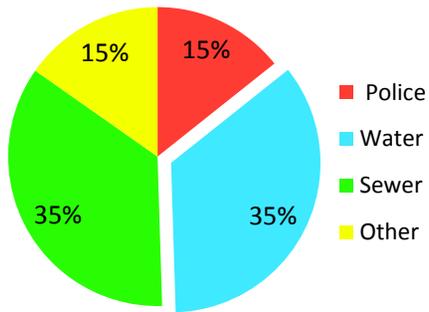
DIVERSE EMPLOYERS

- ◆ Sweet Briar College(?)
- ◆ K-12 & Courthouse
- ◆ General Businesses
(Retail/Restaurant, Service)
- ◆ Clorox & Other factories
- ◆ Health care industry
(Others in Lynchburg & Charlottesville)



Town of Amherst Services

Services by Operating Budget Fraction



"Other" Includes:

- ◆ Economic Development
- ◆ Refuse Collection
- ◆ Planning & Zoning
- ◆ Street Lights
- ◆ Community Improvements
- ◆ Information Clearinghouse
- ◆ Beautification

Our philosophy: We are working hard to ensure the long-term prosperity of our community.

We are building on foundations constructed by the ones that came before, just as the ones that follow that will build on ours.

(Rufus Scott)

Thus, in all these ways, we will transmit this City not only, not less, but greater and more beautiful than it was transmitted to us.

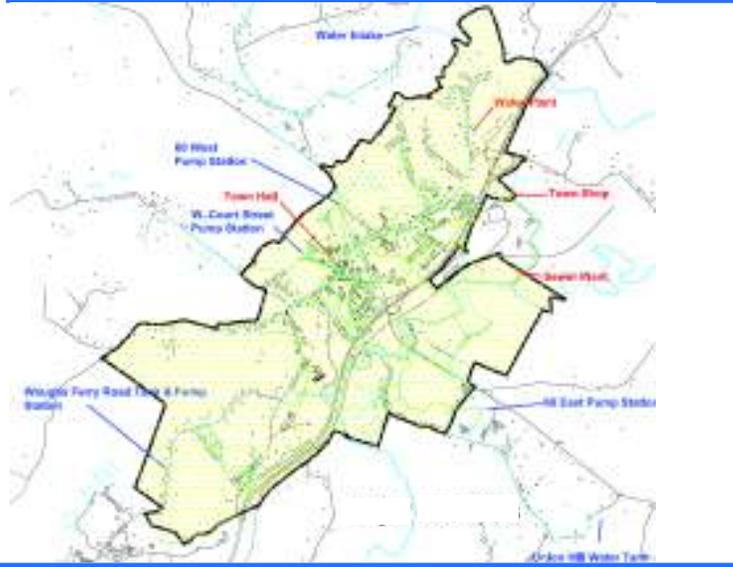
(Athenian Oath)

What's good for the Town is good for the County.

(Common Sense)



Town Physical Development



Infrastructure

Overview

- Water
 - Quality, quantity, availability
 - Reliability (redundancy)
- Sewer
 - Capacity, availability
 - THE critical factor for ED
- Developed land
- Electricity
- Telecom/Internet
- Roads

Net Effect

- 600,000 gpd water for sale
- 350,000 gpd sewer for sale
- Ready to go land, including 14 lots at Brockman Park
- Reliable electricity, near transmission lines
- Comcast & Verizon; proximate to long-haul fiber
- Uncongested 4-lane, limited access highway

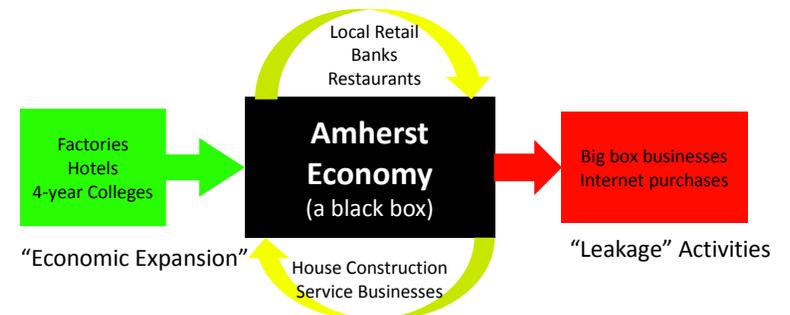
Infrastructure improvement/expansion is a never-ending process.

Community Factoids as of 2015

- Good infrastructure
 - Roads, Water, Sewer, Electric, Telecom
- Developed institutions
 - Schools, Fire/EMS, Churches, Sweet Briar, Town & County
- Connections to the outside world
 - Travel, Communications
- Local industry
 - Sweet Briar, Clorox, Hermle, Buffalo Air, Black Box, Greif
- Local economy stable/National malaise
- Good restaurants

Why do we want Economic Development?

- More and better jobs for residents
- Higher tax base
- Diversification of the local economy
- Protection and promotion of local businesses



Is there a Secret Sauce for Economic Development?

- Infrastructure: Roads, airports
- Utility availability/capacity: water, sewer, electricity, internet, gas
- Prepared sites/industrial parks
- Shell buildings
- Education
- Workforce availability (engineers, technicians)
- Quality of Life

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Brockman Park

Recent Activities

- Fairmont Crossing, Black Box
- Horizon Behavioral (soon)
- 14 Lots for sale
- Hollingsworth initiative
- Screening level proposals:
 - Data centers
 - Light assembly manufacturers
 - Warehousing

Marketing Program Features

- Coordinated by IDA
- Hollingsworth angle
- General site maintenance
- Posting ALL info on web site
- Fliers
- Participation in Region 2000 (as it evolves)
- TOA counts on the county, R2k & VEDP for active marketing effort

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The Main Street Approach A Downtown Revitalization Program

- Nationally recognized playbook
- Probably not 100% appropriate for Amherst
- But we can learn from it

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What is “downtown”?

- Soul of a community
- The community’s heart
- Barometer of town’s economic health
- Place for community celebrations
- “Our” architecture
- Typically post office, library, churches, institutions
- Group of multi-story buildings touching Main Street
- **Home**

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What happened to Main Street? (Nationally, over last 50 years)

- Cars (we are vehicalholics)
- Regional malls
- Pedestrian malls
- Strip shopping centers
- Power centers/category killers/big box stores
- Wal-Mart
- The internet
- Ebay, etsy
- Changing demographics
- Residents moved from apartments to houses
- Downtown was not nurtured/defended

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Stakeholders

- Business Operators
- Property Owners
- Residents
- Consumers
- Town Staff
- Other Public Agencies
- Civic Organizations
- Professionals
- Bankers
- Econ Development organizations
- Schools
- Media
- Chamber of Commerce
- Artists
- Other

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The “Four” Points of the Main Street Approach

- Design
- Organization
- Promotion
- Economic Restructuring

(But don't forget Safety, Cleanliness, Services)

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Main Street Approach **DESIGN**

Coordinate efforts to improve the physical appearance of individual businesses and the Main Street area as a whole

- Public Improvements
 - Streetscape Improvements
 - Cultural Arts
 - Banners
 - Landscaping
 - Art
- Preservation in Historic Context
 - Building Restoration
 - Building Maintenance
- Façade Improvements
 - Funding
 - Standard Design Palette

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Beautification Projects



- Public Art
- Volunteers
- Community Buy-in
- Maintenance Plan



Main Street Approach Promotion

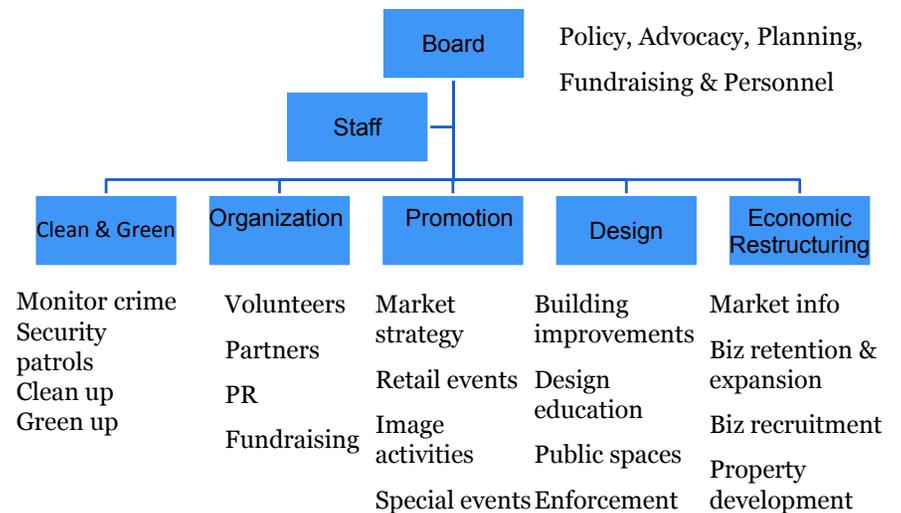
Market the commercial district creating an identity that residents are proud of and that helps local businesses succeed

- Image Enhancement
 - Business Support
 - Billboard Advertisement
 - Banners
 - Maps and brochures
- Events
 - Car shows
 - Amherst LIVE!
 - Parades
 - Nonprofit fundraisers

Main Street Approach Organization

- Will to organize
- Critical mass
- Funding
- Unified organization
- Dedicated, pro-active Manager
- Coordinating, tying things together
- Action Plan –Tangible accomplishments

Typical Main Street Organizational Chart



Main Street Approach
Economic Restructuring

***Strengthen
and broaden
the economic
base of the
neighborhood
commercial
district***

- Market Analysis
 - Community Market Strategy
 - Customer Surveys, etc.
- Business Assistance
 - Group Workshops
 - One-on-one business assistance
- Business Attraction
 - Outreach Program
 - Space Locator Service

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Why Main Street Works

The 8 Guiding Principles

- Comprehensive
- Assets
- Incremental
- Quality
- Self-Help
- Change
- Partnerships
- Implementation

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Downtown Revitalization: Enhancing Infrastructure

Infrastructure Features – 1/3

- Building facades
 - Improvements
 - Awnings
 - Attract attention to buildings
 - Second story enhancements
 - Color coordination/subtle business identification

Infrastructure Features – 2/3

- Town Square
 - Designs
 - Multipurpose areas
 - Kiosks
 - Visual display boards
 - Seating
- Landscaping
 - Downtown environment
 - Themes

Infrastructure Features -3/3

- Signage
- Personal touches
- Removal of overhead utility lines
- Street crossings
- Trash cans
- Lighting

Downtown/”Main Street” Support

- **Events** - Car shows, parades, fire/rescue, Chamber BAH
- **Art** – Artmeters & murals
- **Beautification** – crape myrtles, landscape maintenance
- **Zoning** – relaxation of setback & parking regulations
- **Promotion** – FaceBook, map sponsorship
- **Small business support** – SBDC sponsorship, hosting seminars, etc.

The Town:

- Is doing what it can without spending a lot of money
- Wants to get behind good initiatives proposed by community groups

In conclusion:

We want good ideas

- We might not like them or be willing to support them
- We lack the kind of pride that would prevent
 - Consideration of “outside the box” thinking
 - Admitting other people have good ideas
 - Trying something new
 - Taking (a little bit of a) risk

Summary

The third meeting of the Amherst Retail Academy series was held at the Town Court House Monday, June 8th 2015 at 7:00 pm in the evening. Jack Hobbs and Stephanie Keener once again hosted the meeting. Other notable attendees included former Town of Amherst mayor, Jack Bailey, Chamber of Commerce member Martha Tucker, and Julie Simmons.

Town Manager Jack Hobbs gave the presentation for the night entitled, "*Downtown Amherst: A Retrospective and Visions for the Future.*" In the lecture, Mr. Hobbs gave a brief history of the Town of Amherst and its evolution over the times. In the past, many famous individuals had a chance to visit the Town of Amherst, but every time they had an opportunity, they bypassed Amherst. In modern times, Amherst continues to be bypassed when it comes to tourists and local business.

Mr. Hobbs illustrated how the town has evolved over the centuries and decades, and shows that it is time once again for the town to evolve and diversify its assets and develop a higher tax base. Potential initiatives that could assist this process is a project known as Main Street. The Main Street program encourages local business owners to collaborate and promote events that could help the city create revenue.

The theme of the night was adapting to the economic surroundings. In the past, Amherst has changed and developed to meet the pressures of the times. In 2015, with a slowly recovering economy and the potential closure of Sweet Briar College, the Town of Amherst must once again reinvent itself.

Financing a New or Expanding Business

Hosted by Stephanie Keener and Amherst Town Manager Jack Hobbs

Amherst Town Hall

Information Compiled and Summarized by Edmond Mintah, Jr

Thursday, June 11th 2015

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Amherst Retail Academy

All classes are FREE!

For more information, contact the Region 2000 SBDC
434-832-7295 or keeners@cvcc.vccs.edu

Wednesday, May 27	Outdoor Recreation and Economic Impact	Town Hall	9:00 am	A roundtable discussion to talk about the Outdoor Recreation opportunities that Amherst has and the economic impact that bringing more recreation visitors to town could have. Panelists include experts from SW Virginia's recreation tourism team, Virginia Tourism Corporation, and Amherst County Parks and Recreation.
Wednesday, June 3	Marketing to Visitors and Locals through the Web	CVCC Amherst	10:00 am	Experts from Virginia Tourism Corporation and the Small Business Development Center will help you get signed up on Virginia.org, Yelp, and Trip Advisor. We will do this workshop in the computer lab – so you can get your business listed right then and there. Bring some photos of your business on a flash drive if you have them.
Monday, June 8	Downtown Amherst: A Retrospective and Visions of the Future	Town Hall	7:00 pm	Town Manager Jack Hobbs will give a talk on the history of Downtown Amherst. This seminar will reintroduce businesses and others to the history of Downtown, the historic heart of the town and area.
Thursday, June 11	Financing a New or Expanding Business	Town Hall	9:00 am	Planning for the management of business expansion can seem daunting, whether it's increasing inventory or actually building a new space. This workshop will help business to better understand the financial process and products that can work for them. We'll meet local bankers from Bank of the James and Carter Bank and Trust. We'll also meet representatives with Virginia Community Capital and Community Sourced Capital, who offer alternatives to traditional bank loans.
Monday, June 15	Keep up With the Big Boys 2, with Marc Willson	CVCC Amherst	9:00 am	Retail expert Marc Willson returns to Amherst. Topics include: How to treat your customers, Choose and position your products, Build on community involvement, Create and communicate your niche, Make your business a shopping destination, Out maneuver on social platforms, Create a memorable experience for the customer, Add to your services. Willson will be available for one – on –one appointments for an individualized review for businesses.
Wednesday, June 17	Events: Making Events Work for Amherst	CVCC Amherst	9:00 am	The SBDC's Stephanie Keener, who has planned more than 100 (yep, that's 1-0-0) community events will give businesses some tips on how to create events and promotions that target those attending festivals, games, and graduations in the area. Town of Amherst's Chief of Police Robert Kimbrel will present on the processes for planning for events in Amherst. Permitting, volunteer organization, and best practices for working with the town will be addressed.
Monday, June 22	Legal and Human Resource Issues for Your Small Business	CVCC Amherst	9:00 am	A panel discussion on legal resources, benefits, and employment issues for small business. Joining the panel are Chad Mooney, an attorney with Petty, Livingston, Dawson, & Richards and Blue Ridge Medical Center's Outreach and Enrollment Specialist Martha Tucker. Topics covered will include the employment issues, the ACA for Small Business, and the resources available to help small businesses navigate through the red tape.
Wednesday, June 24	Resources for Your Business	Town Hall	Noon	Get familiar with the organizations that work for and with Amherst Business. Panelists: Megan Lucas, Region 2000 Alliance; Victoria Hansen, Amherst County Economic Development Authority; Nathan Kolb, Region 2000 Small Business Development Center; Mike Russell, Virginia Office of Small Business Supplier Diversity; Linda Cocke, Amherst County Chamber of Commerce; Jack Hobbs, Town of Amherst Manager.



VIRGINIA
SBDC
REGION 2000

The Amherst Retail Academy is funded by a Portable Assistance Grant from the US Small Business Administration. The Region 2000 SBDC is located at Central Virginia Community College (EEO/ADA * VA Relay 711). Part of a network of 29 SBDC's across the Commonwealth, the SBDC is funded in part by a cooperative agreement with the U.S. Small Business Administration.

U.S. Small Business Administration
SBA
Your Small Business Resource

Central Virginia
Community College
WORKFORCE SOLUTIONS
& COMMUNITY EDUCATION



Virginia Community Capital

**Amherst Roundtable Discussion
June 11, 2015
Amherst, Virginia**

June 2015



Community Development Financial Institution Impact (CDFI's nationwide) (FY2011)

- 100% dedicated to financing projects for low-income, low-wealth, and other disadvantaged people & communities
- \$10.3 billion in assets
- Low risk – 1.7% net charge off ratio
- \$30.6 billion investments
 - 84,000+ businesses
 - 940,000+ affordable housing units
 - 9,300+ community facilities (health care, etc.)

VCC CDFI Focus – Virginia

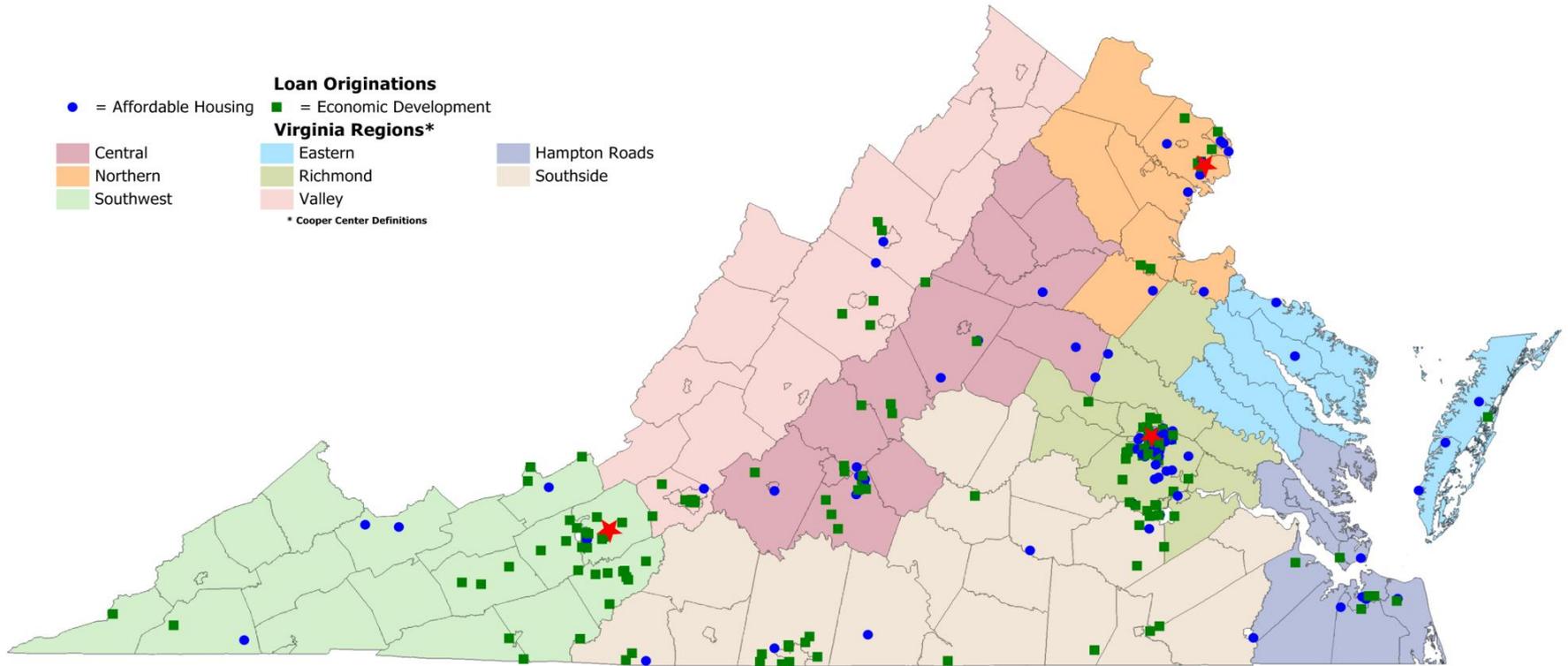
- Affordable Housing
- Access to health care (community facilities)
- Access to fresh foods
- Job Creation → Small Business
- Community Vibrancy



VCC Footprint

Virginia Community Capital Loan Originations

As of December 31, 2013



★ VCC Office

©2013 CALIPER

Economic Impact

Our economic impact:

- 324 Loans
- \$176 million in loans originated
- Leveraged additional \$359 million from public/private sources
- \$58.1 million socially conscious deposits from businesses, banks, institutional investors & individuals



Social Impact

Our social impact:

- 1,958 jobs created/retained
- 4,676 affordable housing units
- 1,376k sq. ft. new & rehab commercial
- 6 healthcare centers & 2 rural hospital



Real Estate Projects

Types of Projects

- Residential Mixed Use
- Affordable Housing/LIHTC
- Communities Facilities
- Historic Tax Credits
- New Markets Tax Credits



Types of Loans

- Predevelopment Loans
- Acquisition Financing
- Construction Loans
- Mini-Perm Loans

Small Business Loans

- Working Capital
- Expansion Financing



Omegus Prime (NOVA)

- Asset Based Lending
- Healthy Food Financing



Virginia Fresh Food Loan Fund

Other Projects



Investing in VCC

Deposits-Equity-Grants

Banks

Capital One

Wells Fargo

Bank of America

BB&T

PNC

Bank of Botetourt

Goldman Sachs

Union First Market

Foundations

Bon Secours

Cabell Foundation

Jessie Ball duPont
Fund

Institutional investors

Domini Social
Investment Fund

HNW Individuals



Contact Information:

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Sr Vice President
930 Cambria Street, NE
Christiansburg, VA 24073
540-797-2628
ddehart@vccva.org

Summary

The fourth meeting of Amherst Retail Academy series was entitled, *Financing a New or Expanding Business*. The meeting was hosted by Amherst Town Manager, Jack Hobbs and program specialist Stephanie Keener. The meeting was attended by, Senior Loan Officer of Virginia Community Capital Dawn Dehart, Bank of James representative Garth Calhoun, Steve Wilder of Amherst County High School, and Norvin Rockwell representing Carter Bank and Trust.

The lecture was given by Dawn Dehart of Virginia Community Capital, and emphasized how Virginia Community Capital could potentially assist the small businesses in the Amherst community. Virginia Community Capital is a loan company that desires to assist potential small business owners start their business. They work alongside local banks to ensure the new entrepreneur that his business will receive the funding they need to begin launch. During her lecture, Dehart stressed the potential beneficial financial and social impact that Virginia Community Capital could have on a community. VCC has many programs that support food banks, affordable housing, and other initiatives that better a community.

Because the meeting attendance was fewer than in previous sessions, the attendees were able to ask Mrs. Dehart questions they might have had about the organization she represented. Both representatives of the bank were also given the opportunity to present themselves as well.

When starting a small business, many of the initial cost are too much for the new owner to pay out of pocket. This situation does not make it impossible for the owner to begin the business. Local banks, such as the Bank of the James and Carter Bank and Trust, and organizations such as Virginia Community Capital are willing to fund newly founded business owners and assist them

through loans to launch their business. Starting any business is a tedious process, and Virginia Community Capital, along with local banks can assist small business owners in the beginning stages of their business.

Amherst Retail Academy: Keeping Up With the Big Boyz 2

with Marc Wilson

Hosted by Stephanie Keener

Central Virginia Community College

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Summary

The fifth meeting of the Amherst Retail Academy Series was held at the Central Virginia Community College Center located in the Town of Amherst. The key speaker was business expert, Marc Wilson, and the meeting was hosted by SBDC program specialist, Stephanie Keener. The meeting was attended by the owners of Loose Shoe Brewery

The Marc Wilson lecture was entitled, “Keeping up with the Big Boyz.” In his lecture, Wilson imparts some of his knowledge of small business to local small business owners. He promotes a program, known as STAMPS (Small Town and Merchant Programs) which addresses the needs of main street retail and restaurant business.

Wilson emphasized the importance of having an online presence. Not only should there be a business website, but modern small business owners should create accounts on social media websites such as Facebook, Twitter, and Instagram. All of their online presence should ultimately lead to their website, which should be tourist friendly and have pictures of the establishment. In addition, a small business website should be mobile-friendly.

He also advised businesses to be open when their customers want them to be open and cultivate a certain uniqueness about the business that sets it apart from competitors. Wilson emphasized the importance of QR codes as well.

The main theme of this meeting was the advertisement strategies of small businessmen. Logically, small business owners cannot compete with the big corporations, and should not try to. Instead, they should focus on differentiating their business, finding their own specialty, recruit more customers and take care of the ones they already possess.

Events: Making Events Work for Amherst

Hosted by Stephanie Keener

Central Virginia Community College

Wednesday, June 17 9:00 am

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Amherst Retail Academy

All classes are FREE!

For more information, contact the Region 2000 SBDC
434-832-7295 or keeners@cvcc.vccs.edu

Monday, June 15

**Keep up With the Big Boys 2, with Marc Willson
CVCC Amherst 9:00 am**

Retail expert Marc Willson returns to Amherst. Topics include: How to treat your customers, Choose and position your products, Build on community involvement, Create and communicate your niche, Make your business a shopping destination, Out maneuver on social platforms, Create a memorable experience for the customer, Add to your services Willson will be available for one – on –one appointments for an individualized review for businesses. Sign up for a business review by emailing keeners@cvcc.vccs.edu

Wednesday, June 17

**Events: Making Events Work for Amherst
CVCC Amherst 9:00 am**

The SBDC's Stephanie Keener, who has planned more than 100 (yep, that's 1-0-0) community events will give businesses some tips on how to create events and promotions that target those attending festivals, games, and graduations in the area. Town of Amherst's Chief of Police Robert Kimbrel will present on the processes for planning for events in Amherst. Permitting, volunteer organization, and best practices for working with the town will be addressed.

Monday, June 22

**Legal and Human Resource Issues for Your Small Business
CVCC Amherst 9:00am**

A panel discussion on legal resources, benefits, and employment issues for small business. Joining the panel are Chad Mooney, an attorney with Petty, Livingston, Dawson, & Richards and Blue Ridge Medical Center's Outreach and Enrollment Specialist Martha Tucker. Topics covered will include the employment issues, the ACA for Small Business, and the resources available to help small businesses navigate through the red tape.

Wednesday, June 24

**Resources for Your Business
Town Hall Noon**



Bank of The James

Get familiar with the organizations that work for and with Amherst Business. Panelists: Megan Lucas, Region 2000 Alliance; Victoria Hansen, Amherst County Economic Development Authority; Nathan Kolb, Region 2000 Small Business Development Center; Mike Russell, Virginia Office of Small Business Supplier Diversity; Linda Coker, Amherst County Chamber of Commerce; Jack Hobbs, Town of Amherst Manager. Luncheon sponsored by Bank of the James. RSVP by June 21 to keeners@cvcc.vccs.edu



*The Amherst Retail Academy is funded by a Portable Assistance Grant from the US Small Business Administration. The Region 2000 SBDC is located at Central Virginia Community College (EEO/ADA * VA Relay 711). Part of a network of 29 SBDC's across the Commonwealth, the SBDC is funded in part by a cooperative agreement with the U.S. Small Business*

SBA
U.S. Small Business Administration
Your Small Business Resource

CVCC
Central Virginia
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WORKFORCE SOLUTIONS
& COMMUNITY EDUCATION

Events in Amherst



53RD

IN
PA

A SERIES OF JURIED
ART AND CRAFT SHOWS
DOWNTOWN BLOWING ROCK

SATURDAY

MAY 9
JULY 18
SEPTEMBER
OCTOBER

FREE AND
FREE TRO



A BLOWING ROCK CHAMBER OF COMMERCE
828/295-7851



Events are part of your story. They have the ability to teach, link, and inspire. They should be:

- **Authentic. What is your THANG?**
- **Connecting. Help remind people of what is special about you and your town.**
- **Welcoming. While everyone may not be interested in your event, everyone should feel comfortable.**

Obviously, there are exceptions:

- You have tons of money.
- Your point is to disrupt.
- The event is specifically targeted at a certain group.

Authentic.

Fake it 'til you make it doesn't work for community events.



The Beaufort Pirate Invasion



Mackinac Island Lilac Festival



Appalachian Trail Days, Damascus

Connecting: History, Values, Place



FNU FRONTIER NURSING UNIVERSITY
Fall 2012 ■ Volume 88 ■ Number 1



50th Anniversary of the Mary Breckinridge Festival



CELEBRATING OUR HERITAGE

An eventful autumn brings Couriers, graduates, faculty & friends back to our Leslie County home

Welcoming: Events that are “Just for Tourists” or “Just Locals” are not doing their job.

Bye Bye,
Bele Chere, Asheville



Traditional vs. “new” media.

- Which ones are effective for visitors?
 - What are the costs associated with some of these choices.
 - How do we know what visitors are paying attention to?
 - Reminder: Virginia.org is here for you!
-

https://www.facebook.com/abingdonfirstthursday

First Thursdays, Abingdon

EVERY FIRST THURSDAY see more art.

First Thursdays, Abingdon
Arts/Entertainment/Nightlife

567 people like this

Invite friends to like this Page

ABOUT

Ask for First Thursdays, Abingdon's address

Ask for First Thursdays, Abingdon's phone

PHOTOS

First Thursdays, Abingdon shared their event.
19 hrs ·

We're so excited to welcome new First Thursday participants St. Thomas Episcopal Church! Check out everything going on around town on June 4 here -

First Thursday, June 4
Thursday, June 4 at 5:00pm
Abingdon, Virginia

Use code: MAYSAVE25
www.projectrepat.com
Deal expiring soon - save 25%

Mike Hamlar for VA Senate
www.hamlarforsenate.com
Mike Hamlar - Candidate for Virginia Senate.

First Thursdays, Abingdon Franklin Art Scene

http://downtownfranklin.com/the-franklin-art-scene/

Downtown Franklin Tennessee

Home Guide About Event Calendar Festivals Blog Contact

FRANKLIN ART SCENE

A free, monthly art crawl that takes participants through downtown Franklin's historic buildings, and celebrates Williamson County's unique artistic talent!

The first Friday of each month, the Downtown Franklin Association presents the Franklin Art Scene, which includes dozens of sites dispersed through an area thriving with spots listed on the National Register of Historic Places in downtown Franklin. The free event celebrates Williamson County's local craftsmanship, and provides both the novice and the art connoisseur an opportunity to see a sweeping variety of magnificent work—from blown glass to turned wood to mixed media and more.

Many of the galleries and working studios serve complimentary refreshments during the evening, and some

FRANKLIN ART SCENE DOWNTOWN

12:34 PM 5/28/2015

is://www.facebook.com/firstfridayslynchburg?fref=ts

First Thursdays, Abingdon

Downtown Lynchburg » First F...

First Fridays Lynchburg

Stephanie Home

First Fridays Lynchburg

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Recent

2015

2014

2013

2012

2011

Sponsored

10 GIGS \$80/MO

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verizonwireless.com
Get more music, streaming, & chatting on the largest, most reliable 4G LTE network!

CUSTOM T-SHIRTS

\$1.97 Custom Printed Tees
discountmugs.com
36 Custom Shirts \$2.53 Each.
Free Shipping. Same Day Shipping. 110% Low Price Guarantee!

1,428 people like this
Karina Heyward and 37 other friends

Invite friends to like this Page

ABOUT

On the first Friday of each month, local arts organizations and galleries hold openings and performances.

<http://www.downtownlynchburg.com/events/firstfriday...>

APPS

Pinvolve

Post Photo / Video

Write something...

Post

First Fridays Lynchburg shared Central Virginia Master Naturalists's post.
19 hrs · 🌐

Call for submission!

Central Virginia Master Naturalists ▸ First Fridays Lynchburg

Vistas and Vantages: An Ecological Perspective of Creativity and Community
(Call for submissions: Nature photography or multi-media artwork for an installation ...)

See More

Like · Comment · Share

Danielle Collette

Rene PUST
Hey F
Check for th

Cand
be lov
your e

Kathy
comm
photo

Rach
comm
post.

Matt

Kathy

Anna

Kar

Victor

Phylli

Kim S

Dann

Amar

Tessa

Turn on available

Search C

First Friday, Lynchburg

- Trolley
- Outdoor Music in Warmer Months
- Year round
- Lynchburg Museum is open for Free.

Old media

Books

Newspapers

Magazines

Film

Radio & Sound recordings

Television

Billboards



New media (digital)

Websites

Social media

Blogs

Podcasts

Review Sites

Geo-location



Smartphone owners in 2014

Among adults, the % who have a smartphone

	Have a smartphone phone
All adults	58%
Sex	
a Men	61
b Women	57
Race/ethnicity*	
a White	53
b African-American	59
c Hispanic	61 ^a
Age group	
a 18-29	83 ^{bcd}
b 30-49	74 ^{cd}
c 50-64	49 ^d
d 65+	19
Education level	
a High school grad or less	44
b Some college	67 ^a
c College+	71 ^a
Household income	
a Less than \$30,000/yr	47
b \$30,000-\$49,999	53
c \$50,000-\$74,999	61 ^a
d \$75,000+	81 ^{abc}
Community type	
a Urban	64 ^c
b Suburban	60 ^c
c Rural	43

Source, Pew Research Center Internet Project Survey, January 9-12, 2014. N=1,006 adults.
Note: Percentages marked with a superscript letter (e.g., ^a) indicate a statistically significant difference between that row and the row designated by that superscript letter, among categories of each demographic characteristic (e.g., age).

* The results for race/ethnicity are based off a combined sample from two weekly omnibus surveys, January 9-12 and January 23-26, 2014. The combined total n for these surveys was 2,008; n=1,421 for whites, n=197 for African-Americans, and n=236 for Hispanics.

PEW RESEARCH CENTER

Why concentrate your Marketing to
Visitors on New Media?

THEY PROBABLY
DON'T LIVE HERE!

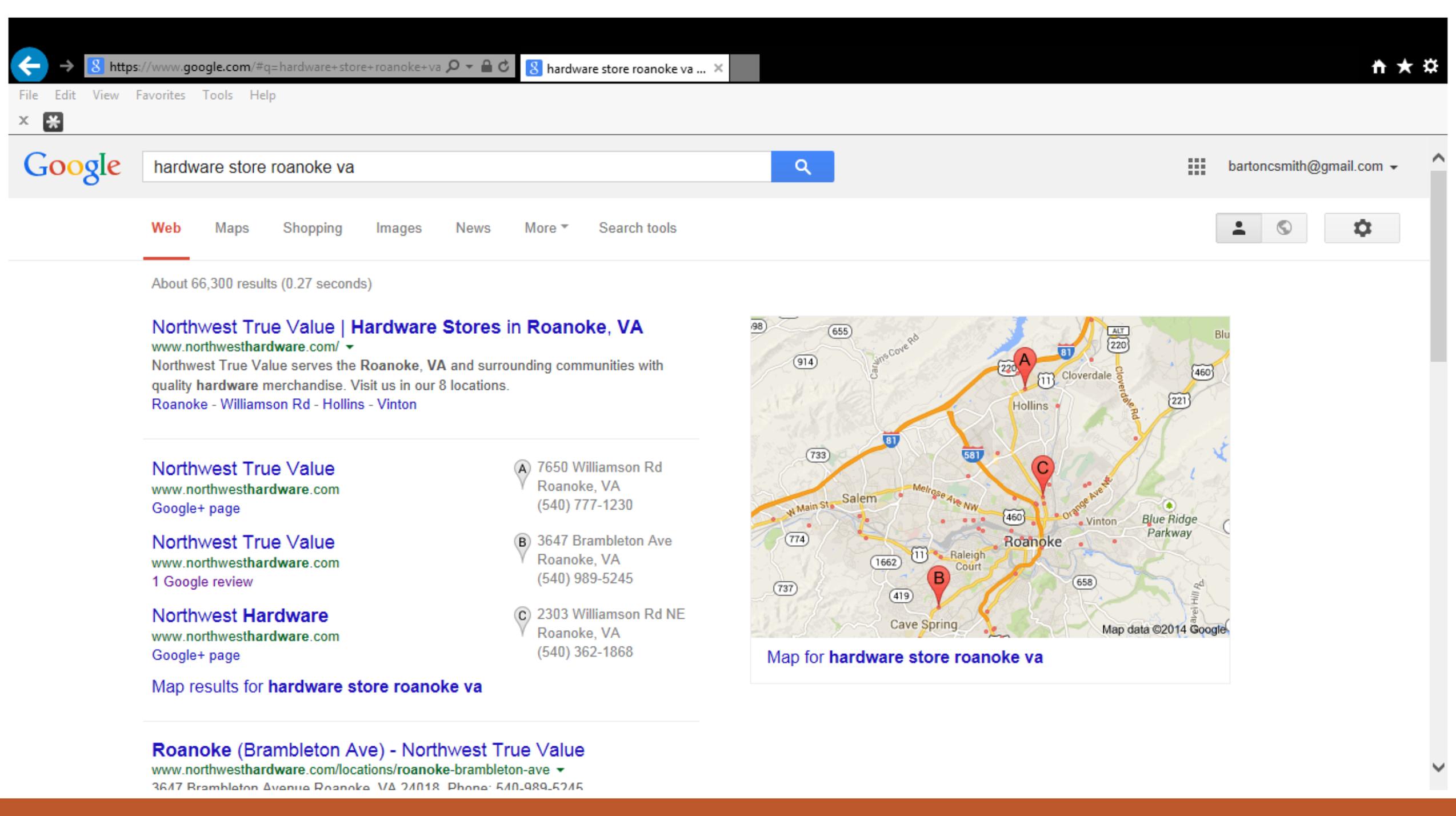
THEY PROBABLY ARE
USING A SMART PHONE
OR COMPUTER TO
RESEARCH THEIR TRIP!

Google My Business

**LET'S PUT
OUR CITIES
ON THE MAP**

with Google

<https://www.youtube.com/watch?v=yHz5FsG7y1M>



hardware store roanoke va

bartoncsmith@gmail.com

Web Maps Shopping Images News More Search tools

About 66,300 results (0.27 seconds)

Northwest True Value | Hardware Stores in Roanoke, VA

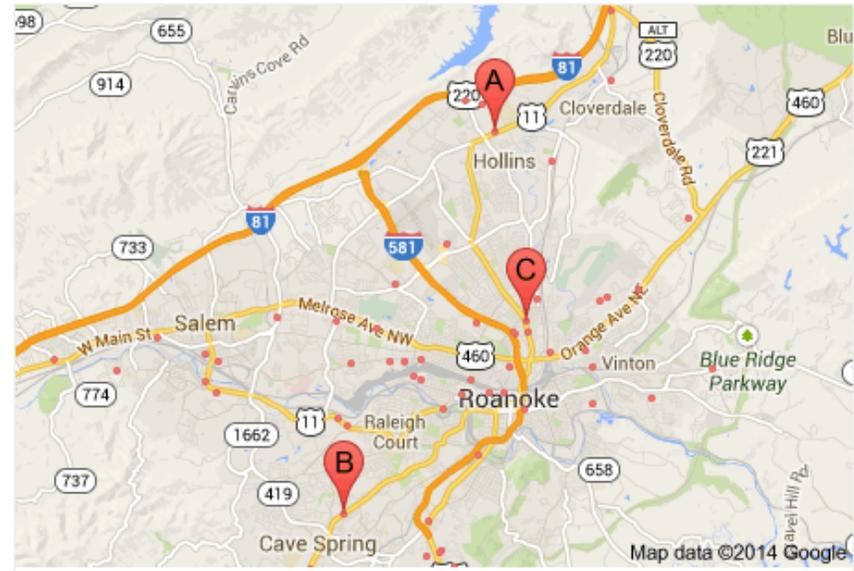
www.northwesthardware.com/ Northwest True Value serves the Roanoke, VA and surrounding communities with quality hardware merchandise. Visit us in our 8 locations. Roanoke - Williamson Rd - Hollins - Vinton

Northwest True Value
www.northwesthardware.com
Google+ page

Northwest True Value
www.northwesthardware.com
1 Google review

Northwest Hardware
www.northwesthardware.com
Google+ page

- A 7650 Williamson Rd
Roanoke, VA
(540) 777-1230
- B 3647 Brambleton Ave
Roanoke, VA
(540) 989-5245
- C 2303 Williamson Rd NE
Roanoke, VA
(540) 362-1868

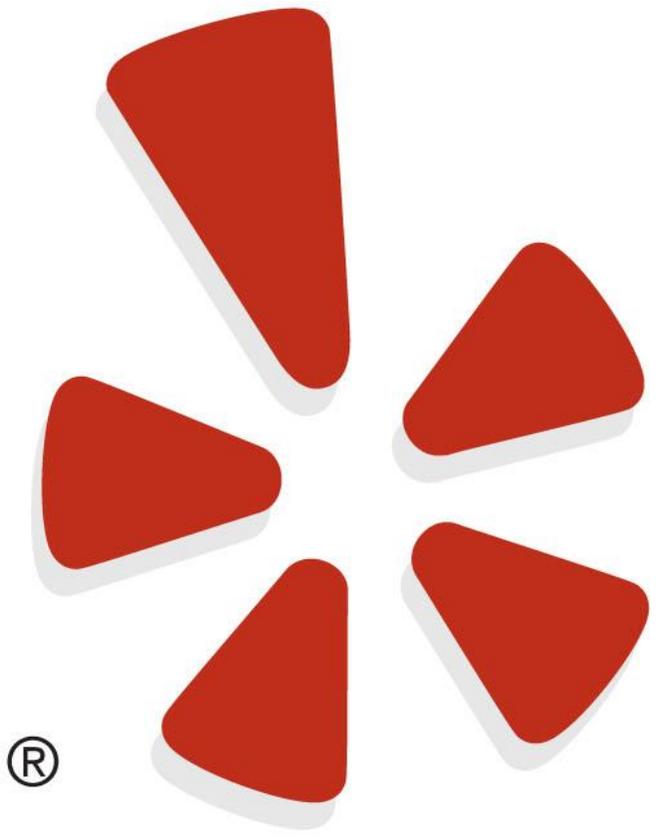


Map for hardware store roanoke va

Roanoke (Brambleton Ave) - Northwest True Value

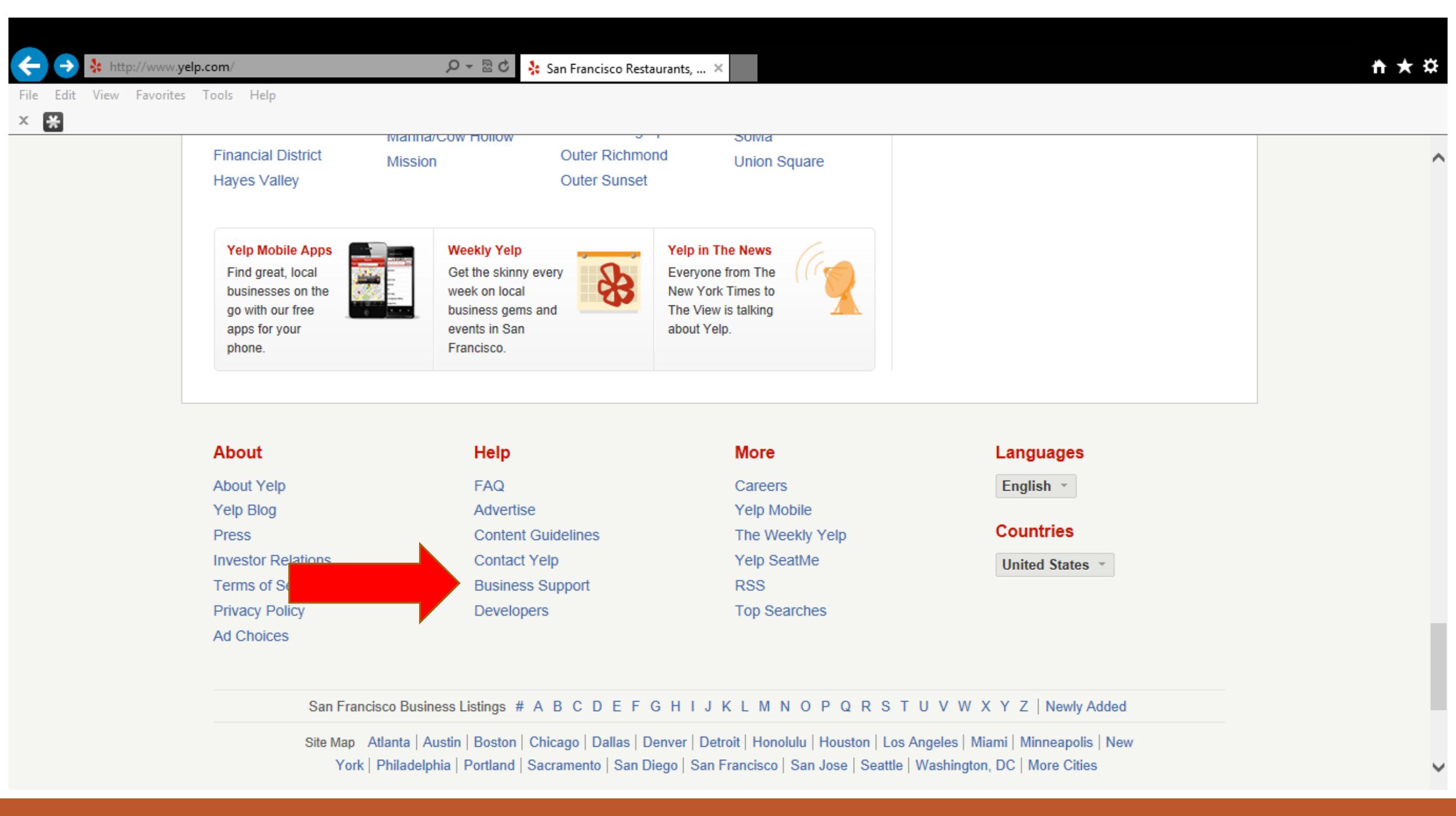
www.northwesthardware.com/locations/roanoke-brambleton-ave 3647 Brambleton Avenue Roanoke, VA 24018 Phone: 540-989-5245

yelp



®





Financial District
Hayes Valley

Mission

Outer Richmond
Outer Sunset

Union Square

Yelp Mobile Apps

Find great, local businesses on the go with our free apps for your phone.



Weekly Yelp

Get the skinny every week on local business gems and events in San Francisco.



Yelp in The News

Everyone from The New York Times to The View is talking about Yelp.



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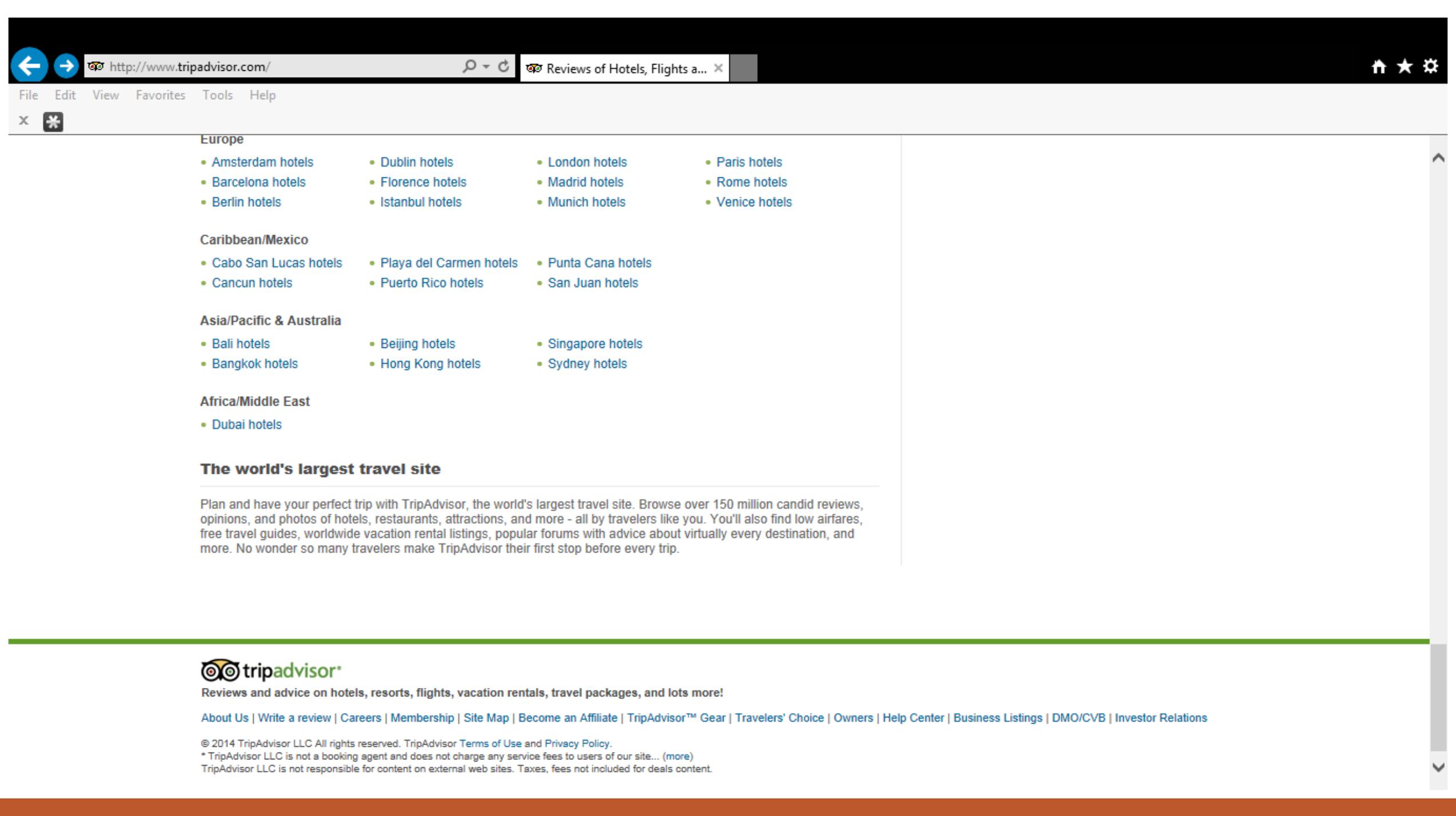
United States ▾

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- Rome hotels
- Venice hotels

Caribbean/Mexico

- Cabo San Lucas hotels
- Cancun hotels
- Playa del Carmen hotels
- Puerto Rico hotels
- Punta Cana hotels
- San Juan hotels

Asia/Pacific & Australia

- Bali hotels
- Bangkok hotels
- Beijing hotels
- Hong Kong hotels
- Singapore hotels
- Sydney hotels

Africa/Middle East

- Dubai hotels

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Reaching customers traveling here for other events:

- Got an LU, Tech, UVa football ticket stub? That's a free appetizer or single dessert.
- Camping at Locken? Free bug spray with a \$50 purchase.
- Show me your photos of today's hike on the Appalachian Trail, at the Garlic Festival, at the Sorghum Festival, get a free ____.

#Hashtag

#lockn2015 #libertyuniversity #gohoos #hokienation



Events in your Store

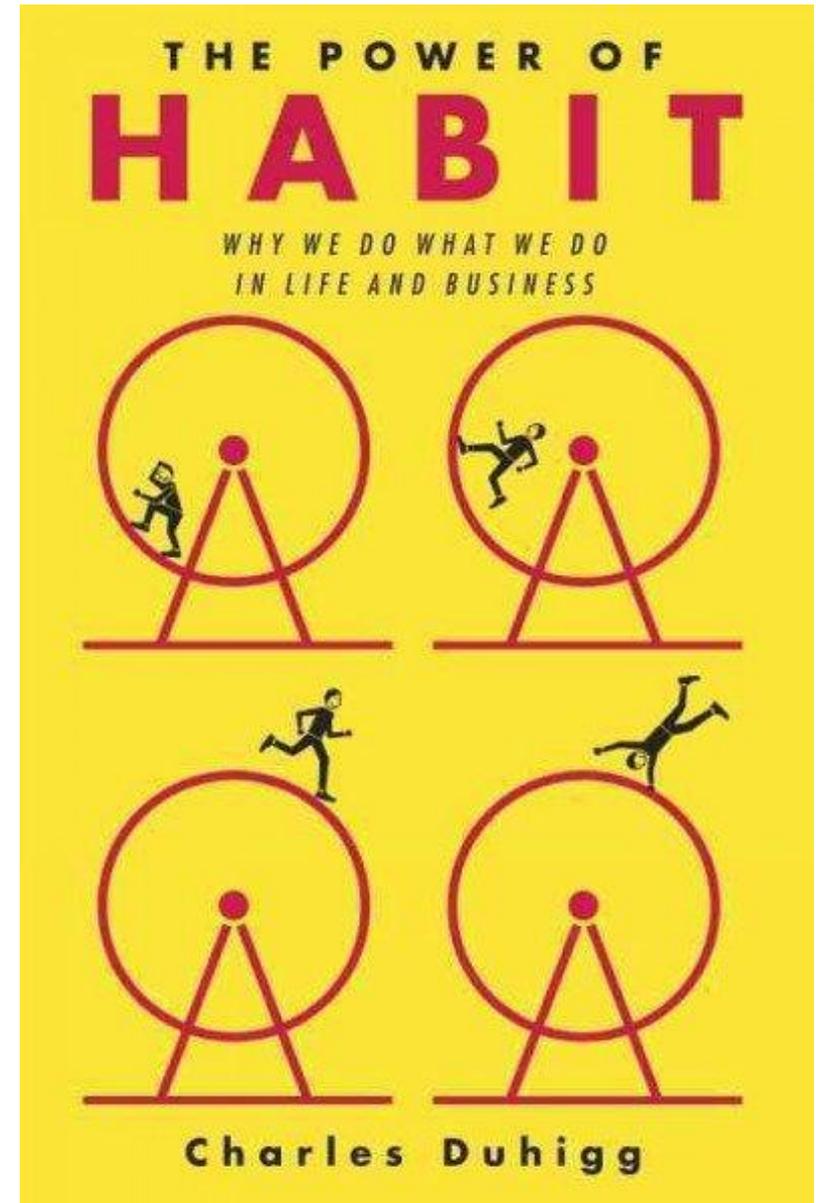
- Use QR Codes to run a contest in your store. (Have codes to your website and have customers answer a trivia question about your store.)
- Trivia nights
- New product launch – check with your distributors to see if they will send a rep.
- Anniversary party. FOR EVERY ANIVERSARY



How do we shift the habits of shoppers into coming to downtown Amherst?

- Cue – the trigger making you do the thing
- Routine – the thing you do over and over
- Reward – what you get out of the thing

“Studies have shown that people will perform automated behaviors — like pulling out of a driveway or brushing teeth — the same way every single time, if they're in the same environment. But if they take a vacation, it's likely that the behavior will change.”





Contact us!

Stephanie Keener

434-832-7295

keeners@cvcc.vccs.edu

www.region2000sbdc.com



www.facebook.com/Region2000SBDC



[@R2Ksmallbiz](https://twitter.com/R2Ksmallbiz)



www.pinterest.com/region2000



Summary

The sixth meeting of the Amherst Retail Academy was held at the Central Virginia Community College located in Amherst and was hosted by SBDC Program Specialist Stephanie Keener.

Thirteen individuals were present for this meeting, making it the best attended meeting of the series.

There were two lectures given for the day, one by Stephanie Keener, and another given by the Town of Amherst Chief of Police, Robert Kimbrel. In his lecture, Chief Kimbrel discussed event planning with those present and how important it was to involve the police department. If notified of the event, the police department can work with the event planners and the volunteers of the events and ensure that the event goes smoothly. The police department can also ensure that the event planners have the proper documentation that permits them to hold their events, such as VDOT permits.

Stephanie Keener, an expert in event planning having planned over 100 events herself, gave information on how to have a successful event. She gave ideas on how to make the event attractive to locals as well as tourist, with traditional media outlets and more modern media outlets. Keener emphasized the importance of connecting your event to history, and making the event beneficial for everyone.

The Town of Amherst is host to many events, however not all these events are properly advertised. With Facebook, Instagram, and other web presence apps and websites, tourist can be lured to the event, and local media can inform locals. If properly notified the police department can be informed of an event, the event should proceed smoothly as planned.

Legal and Human Resource Issues for Your Small Business

Hosted by Stephanie Keener and Jack Hobbs

Amherst Central Virginia Community College

Monday June 22, 2015 9:00 am

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum & Historical Society

Amherst Retail Academy

All classes are FREE!

For more information, contact the Region 2000 SBDC
434-832-7295 or keeners@cvcc.vccs.edu

Monday, June 15

**Keep up With the Big Boys 2, with Marc Willson
CVCC Amherst 9:00 am**

Retail expert Marc Willson returns to Amherst. Topics include: How to treat your customers, Choose and position your products, Build on community involvement, Create and communicate your niche, Make your business a shopping destination, Out maneuver on social platforms, Create a memorable experience for the customer, Add to your services Willson will be available for one – on –one appointments for an individualized review for businesses. Sign up for a business review by emailing keeners@cvcc.vccs.edu

Wednesday, June 17

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The SBDC's Stephanie Keener, who has planned more than 100 (yep, that's 1-0-0) community events will give businesses some tips on how to create events and promotions that target those attending festivals, games, and graduations in the area. Town of Amherst's Chief of Police Robert Kimbrel will present on the processes for planning for events in Amherst. Permitting, volunteer organization, and best practices for working with the town will be addressed.

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A panel discussion on legal resources, benefits, and employment issues for small business. Joining the panel are Chad Mooney, an attorney with Petty, Livingston, Dawson, & Richards and Blue Ridge Medical Center's Outreach and Enrollment Specialist Martha Tucker. Topics covered will include the employment issues, the ACA for Small Business, and the resources available to help small businesses navigate through the red tape.

Wednesday, June 24

**Resources for Your Business
Town Hall Noon**



Bank of The James

Get familiar with the organizations that work for and with Amherst Business. Panelists: Megan Lucas, Region 2000 Alliance; Victoria Hansen, Amherst County Economic Development Authority; Nathan Kolb, Region 2000 Small Business Development Center; Mike Russell, Virginia Office of Small Business Supplier Diversity; Linda Coker, Amherst County Chamber of Commerce; Jack Hobbs, Town of Amherst Manager. Luncheon sponsored by Bank of the James. RSVP by June 21 to keeners@cvcc.vccs.edu



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SBA
U.S. Small Business Administration
Your Small Business Resource

CVCC
Central Virginia
Community College
WORKFORCE SOLUTIONS
& COMMUNITY EDUCATION

Health Insurance Marketplace



Outreach and Enrollment

Blue Ridge Medical Center

4038 Thomas Nelson Hwy
Arrington, VA 22922

Amherst Retail Academy

June 22, 2015



Affordable Care Act

How will it affect me?

- ▶ Individuals are no longer penalized or denied coverage due to pre-existing conditions.
- ▶ Young adults up to age 26 can remain on their parents health insurance policy.
- ▶ Health insurance covers preventive care at no extra cost to you.



Affordable Care Act

How will it affect me?

- ▶ Insurance companies cannot discriminate by charging women more than men.
- ▶ Insurance companies cannot set lifetime limits or arbitrarily cancel your coverage.
- ▶ Insurance companies must provide an explanation of benefits in simple, easy-to-read language.



Affordable Care Act How Does It Affect Me?

- ▶ Individuals and families can purchase health insurance through new exchanges or “Marketplaces”

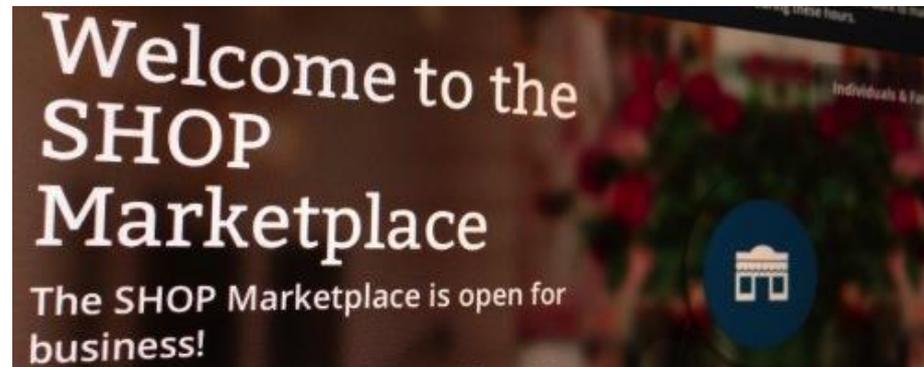




Affordable Care Act How Does It Affect Me?

- Small Businesses can purchase health insurance for employees in the **SHOP Marketplace**—

Small Business Health Options Program



What is the Marketplace?



- ▶ It's a new way to shop for health insurance
- ▶ See all the insurance plans in one place
- ▶ Side-by-side comparisons of benefits and prices

HealthCare.gov

The best place for accurate, up-to-date information on the Marketplace
(Website is also available in Spanish.)



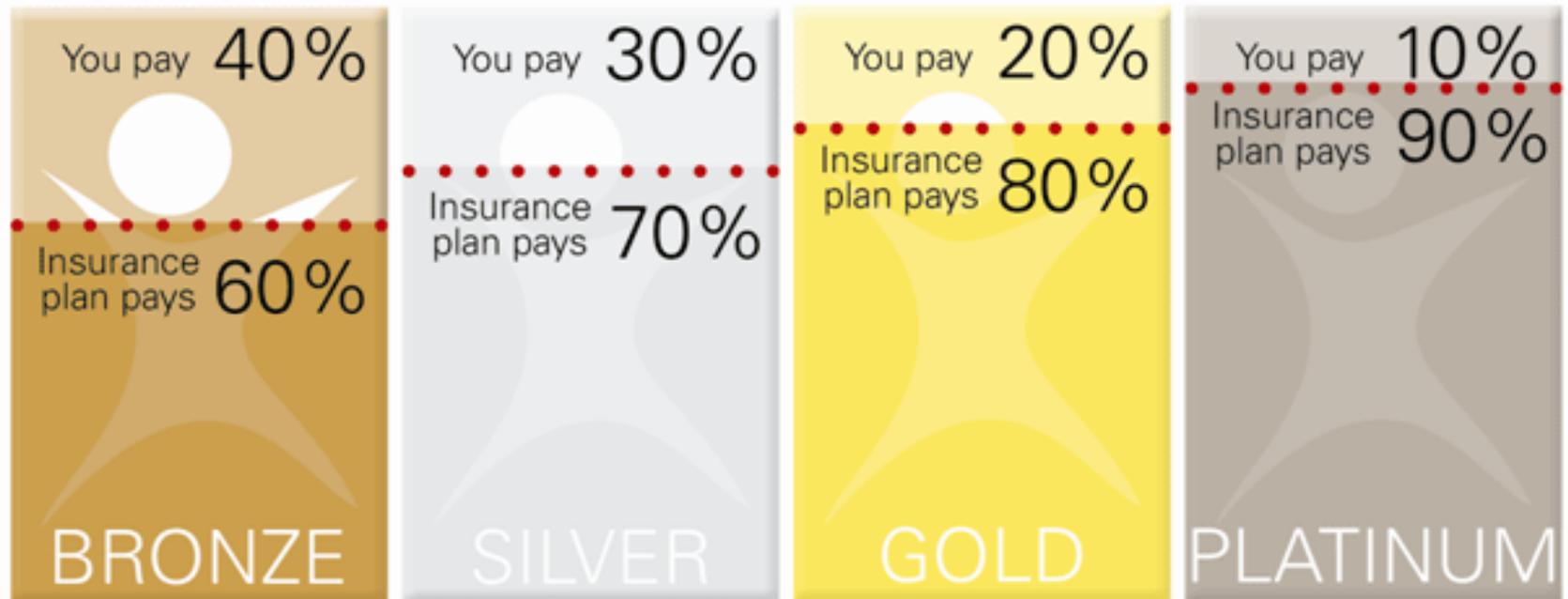
Qualified Health Plans

- ▶ The Affordable Care Act requires all health plans cover a comprehensive package of services known as Essential Health Benefits.



Health Insurance Plans

- ▶ Health Plans are separated into Metal Tiers:

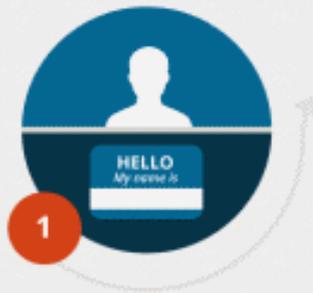


Health Insurance Marketplace for Individuals and Families



Online – HealthCare.gov

How the Marketplace works



Create an account

First provide some basic information. Then choose a user name, password, and security questions for added protection.



Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

[Use this checklist](#) now to help you gather the information you'll need.



Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get [lower costs](#) on monthly premiums and out-of-pocket costs.



Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

3 Ways to Save

- ▶ **Advanced Premium Tax Credits**
- ▶ **Cost-Sharing Reductions**
- ▶ **May qualify for Free or low-cost insurance like Medicaid or CHIP**

*****All savings depend on one's household size and income.**



What is an Advanced Premium Tax Credit?

- ▶ Federal assistance that lowers the cost of your monthly insurance premium
 - ▶ If you are eligible to receive this tax credit, the Marketplace will pay the credit directly to your insurance company or give it to you as a refund at the end of the year when you file your federal income taxes.
- 

Eligibility for Tax Credits

- ▶ Available to people who make between 100% and 400% of the Federal Poverty Level

	100%	133%	150%	200%	250%	300%	400%
1	\$11,670	\$15,521	\$17,505	\$23,340	\$29,175	\$35,010	\$46,680
2	\$15,730	\$20,921	\$23,595	\$31,460	\$39,325	\$47,190	\$62,920
3	\$19,790	\$26,321	\$29,685	\$39,580	\$49,475	\$59,370	\$79,160
4	\$23,850	\$31,721	\$35,775	\$47,700	\$59,625	\$71,550	\$95,400
5	\$27,910	\$37,120	\$41,865	\$55,820	\$69,775	\$83,730	\$111,640
6	\$31,970	\$42,520	\$47,955	\$63,940	\$79,925	\$95,910	\$127,880
7	\$36,030	\$47,920	\$54,045	\$72,060	\$90,075	\$108,090	\$144,120
8	\$40,090	\$53,320	\$60,135	\$80,180	\$100,225	\$120,270	\$160,360

What are Cost-Sharing Reductions?

- ▶ Cost-sharing reductions limit the out-of-pocket costs (i.e., deductibles, co-payments, co-insurances, or out-of-pocket maximums).
- ▶ Cost-sharing reductions are available only with Silver Plans.



COPAYMENTS
COINSURANCE

Eligibility for Cost-Sharing Reductions

- ▶ Available to people who make between 100% and 250% of the Federal Poverty Level

	100%	133%	150%	200%	250%
Household Size					
1	\$11,670	\$15,521	\$17,505	\$23,340	\$29,175
2	\$15,730	\$20,921	\$23,595	\$31,460	\$39,325
3	\$19,790	\$26,321	\$29,685	\$39,580	\$49,475
4	\$23,850	\$31,721	\$35,775	\$47,700	\$59,625
5	\$27,910	\$37,120	\$41,865	\$55,820	\$69,775
6	\$31,970	\$42,520	\$47,955	\$63,940	\$79,925
7	\$36,030	\$47,920	\$54,045	\$72,060	\$90,075
8	\$40,090	\$53,320	\$60,135	\$80,180	\$100,225

Open Enrollment for 2016 November 1 – January 31

Find health coverage that works for you

Get quality coverage at a price you can afford.
Open enrollment in the Health Insurance Marketplace continues until March 31, 2014.

APPLY ONLINE

APPLY BY PHONE

4 Ways to Marketplace Coverage



The graphic features four circular icons arranged in a 2x2 grid. The top-left icon is green and shows a white telephone handset. The top-right icon is blue and shows a white computer monitor. The bottom-left icon is blue and shows three white human figures. The bottom-right icon is orange and shows a white document with a checkmark.

Special Enrollment Period (SEP)



SPECIAL ENROLLMENT

If you have a life-changing event, you may qualify for special enrollment!

The graphic features a solid orange background. At the top, the words "SPECIAL ENROLLMENT" are written in a large, white, outlined, sans-serif font. Below the text is a horizontal row of seven icons: a white truck, a black silhouette of a baby, a white medical syringe, a black briefcase, two white birds, and a black birthday cake with three candles. At the bottom of the graphic, the text "If you have a life-changing event, you may qualify for special enrollment!" is written in a black, sans-serif font.

Special Enrollment Period (SEP)

- ▶ You may be eligible to enroll during a SEP if you:
 - Were recently married
 - Permanently moved to a new area
 - Had a child or adopted a child
 - Had a change in immigration status
 - Have been released from incarceration
 - Had an increase in income making you newly eligible for advanced premium tax credits
 - Lost health insurance coverage due to:
 - Job loss/change
 - Moving
 - Divorce
 - Turning 26 and losing coverage from a parent's plan
 - Loss of Medicaid or CHIP eligibility

Special Enrollment Periods

- ▶ A special enrollment period can occur anytime during the year.
- ▶ You have 60 days from the date of the event to sign up for health insurance through the Health Insurance Marketplace (Healthcare.gov).



Commonhelp.virginia.gov



*Kids can be enrolled in
Medicaid and CHIP
any time of the year.*


#ENROLL365
MEDICAID AND CHIP

HealthCare.gov

The advertisement features a photograph of two children, a girl and a boy, on a beach. The girl is on the left, wearing a colorful bikini and has her hands on her head. The boy is on the right, shirtless and wearing orange shorts, with his arms raised. The background is a bright, sunny beach scene with the ocean and sky. The text is overlaid on the top half of the image.

Individual Shared Responsibility

- ▶ Most people are required to obtain health insurance or pay a penalty on their federal income tax return.

***If you have job-based coverage, Medicare, Medicaid, or insurance from a private agency, you're good!



Individual Responsibility

- ▶ If you don't have insurance or an exemption, the fees are as follows:
 - **2014** \$95/adult (\$47.50/child) or 1% of yearly income
 - **2015** \$325 per person or 2% of yearly income
 - **2016** \$695 per person or 2.5% of yearly income



Exemptions from the Penalty

- Your income is low enough that you don't have to file taxes
 - Affordability: Cost is more than 8% household income
 - Hardship: homeless, evicted, natural disaster
 - You did not have health insurance for fewer than 3 months in a row.
 - Religious exemptions
 - Members of federally recognized tribes or health sharing ministries
- 

SHOP Marketplace for Small Businesses

Welcome to the
SHOP
Marketplace

The SHOP Marketplace is open for
business!



What is the SHOP Marketplace?

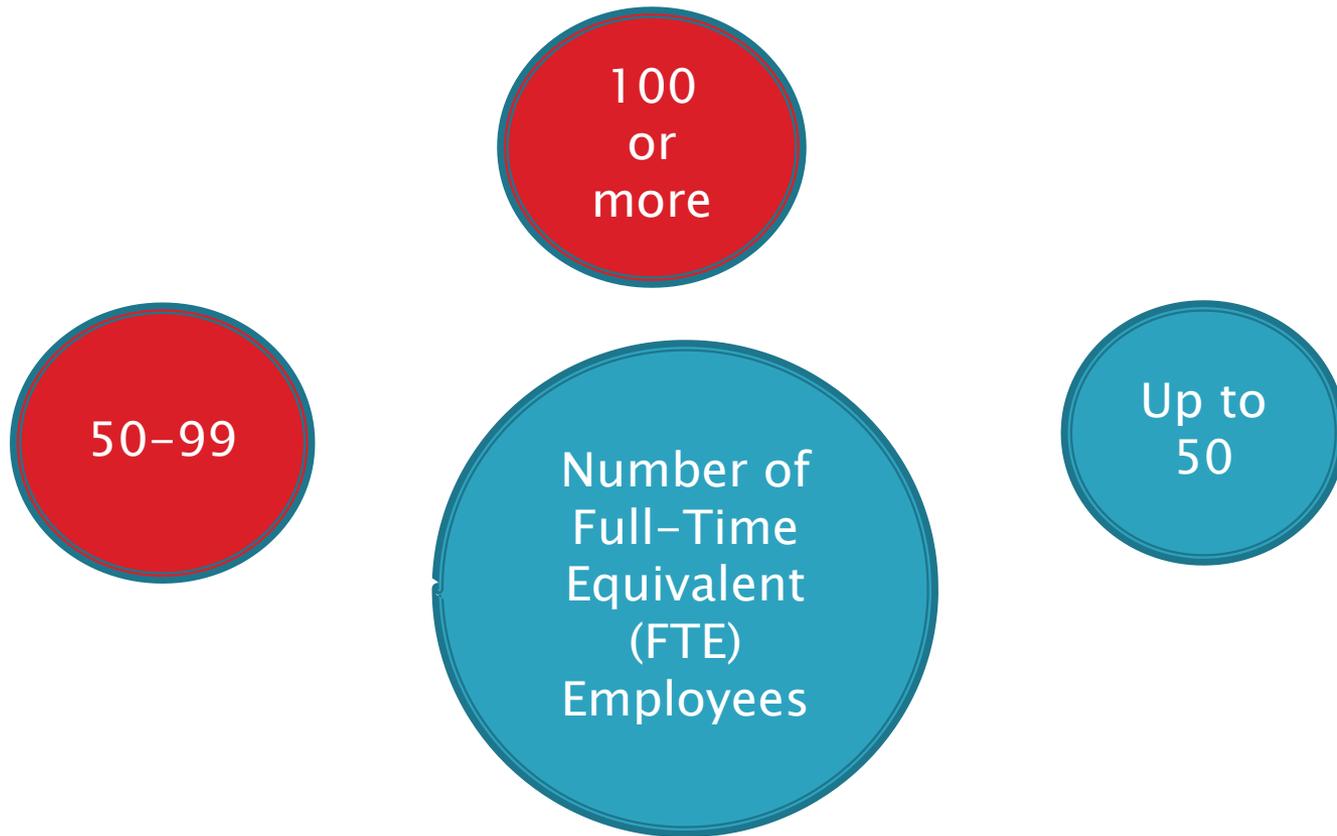
SHOP=Small Business Health Options Program

- Offers employers a choice of health and dental plans
- Offers qualified small employers access to the enhanced Small Business Health Care Tax Credit—now worth up to 50% of a employer's premium contributions (35% for non-profit).



How Will ACA Impact Small Businesses?

ACA exempts all firms that have fewer than 50 full-time employees—nearly 96% of all firms in the U.S.—from the Employer Shared Responsibility.



Reasons to Provide Health Insurance to Employees

- ▶ **Attraction:** Today's job market is fiercely competitive. New hires are looking for health benefits.
 - ▶ **Retention:** Attracting great employees is only half the battle. You need to keep them once you hire them, and health benefits will help do this.
 - ▶ **Morale:** Letting your employees know you value them by providing health benefits.
 - ▶ **Productivity:** Healthy employees are more productive. When employees take advantage of the preventive health benefits their insurance offers, they will be healthier and miss less time from work.
- 

Who Can Purchase SHOP Coverage?

Small Employers who:

- Have **50 or fewer** FTE employees in 2014
- Have at least one common law employee
- Offer coverage to **all** your full-time employees
- Can be for-profit or tax-exempt
- Meet minimum participation rates

➤ In VA, at least 70% of full-time employees must accept your offer of insurance.

➤ Exception between Nov 15 and Dec 15



Small Business Health Care Tax Credit

- ▶ Tax Credit is worth up to 50% of employer contributions toward health insurance premiums for self-only coverage (up to 35% for tax-exempt employers).
- ▶ You pay at least 50% of your full-time employees' premium costs.
- ▶ Eligible employers can get the tax credit for **two consecutive tax years**.
- ▶ Available to employers with **fewer than 25 FTE** employees who earn average wages of \$50,000 or less
 - ❖ The tax credit is highest for companies with fewer than 10 employees who are paid an average of \$25,000 or less. The smaller the business, the bigger the credit.

How to Enroll in SHOP?

Step 1: Create a marketplace account and complete the SHOP application

You'll provide business name, address, and tax ID # and create an employer roster.

Step 2: Create your enrollment criteria

Set your enrollment period, the effective date of coverage, and the new employee waiting period. You'll also decide whether to offer your employees one plan or a choice of plans.

Step 3: Set your premium contribution

Decide how much you want to contribute toward employee premiums. You'll decide if you'll offer and contribute to dependent coverage and a dental plan.



How to Enroll in SHOP?

Step 4: **Select coverage & make an offer to employees**

You'll compare plans and choose one or more plans (If you choose more than one, you'll choose a plan category like Silver or Gold)

Step 5: **Track employee participation and submit your enrollment**

After you submit your coverage offer, the SHOP Marketplace will send an email to all employees. The email will include a link to the SHOP website where employees can accept or decline the offer.



FREE In-Person Assistance:

Blue Ridge Medical Center – Nelson

4038 Thomas Nelson Hwy

Arrington, VA 22922

(434)263-4000

Monday – Friday 8 a.m. – 5p.m.

Outreach Offices

➤ Amherst

190 S Main Street

Tuesday and Thursday

➤ Appomattox

2160 Church St

Monday, Wednesday–Friday



Summary

The seventh meeting in the Amherst Retail Academy series displayed a different set up than previous sessions. Instead of a main speaker, a panel of three experts were the lecturers of the meeting. The three expert panelist were: Blue Ridge Medical presenter Martha Tucker, Kimberley McIvor representing the Virginia Employment Commission, and attorney at Petty Livingston and Dawson Richards Law Firm, Chad Mooney.

The first of the panelist to talk was Martha Tucker, Secretary of Blue Ridge Medical. She spoke on the implications that the Affordable Care Act (Obamacare) has on small business owners when it comes to health insurance. This controversial law has had many small business owners confused about what it means for their business. Mrs. Tucker advised small business owner as to what plans would be best for their business and how they could sign up for the government-option insurance plan.

The second panelist to speak for the evening was Kimberley McIvor of the Virginia Employment Commission. Mrs. McIvor informed the audience of the benefits a small business could have from being connected to the Virginia Workforce Connection (VWC). By using the VWC, recruiting employees can become a much easier and less expensive project. Small businesses need workers after all, and the VWC is a helpful resource for owners to use to find workers to higher that fit their needs.

The last speaker of the day was attorney at Petty Livingston and Dawson Richards Law Firm and Amherst Chamber of Commerce Treasurer, Chad Mooney. He recommends every business owner to hire an attorney to handle their legal situations. Many owners only hire a lawyer once

they have encountered some type of trouble, but Mr. Mooney suggest that the it is much better to hire a lawyer as soon as possible so as to avoid legal trouble altogether.

Starting a small business is just part of the battle. Maintaining a business is a constant never-ending process. Concerning legal matters, employee recruiting and employee benefits, there are many different government and private associations that can assist a small business owner in keeping his business running.

Amherst Retail Academy: Resources for Your Business

Hosted By Stephanie Keener and Jack Hobbs

Lunch Sponsored by the Bank of the James

Information Compiled and Summarized by Edmond A. Mintah, Jr.

Wednesday, June 24th 2015 12:00 pm

Sponsored by:

Town of Amherst

Region 2000 SBDC

Amherst County Chamber of Commerce

Amherst County Museum and Historical Society

Amherst Retail Academy

All classes are FREE!

For more information, contact the Region 2000 SBDC
434-832-7295 or keeners@cvcc.vccs.edu

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WORKFORCE SOLUTIONS
& COMMUNITY EDUCATION

Amherst Retail Academy

Business Resource Session

June 24, 2015

The Town of Amherst

What the Town does:

- Utilities (water, sewer & curbside refuse collection)
- Public Safety (police, fire, rescue, street lights)
- Zoning
- **Economic Development**

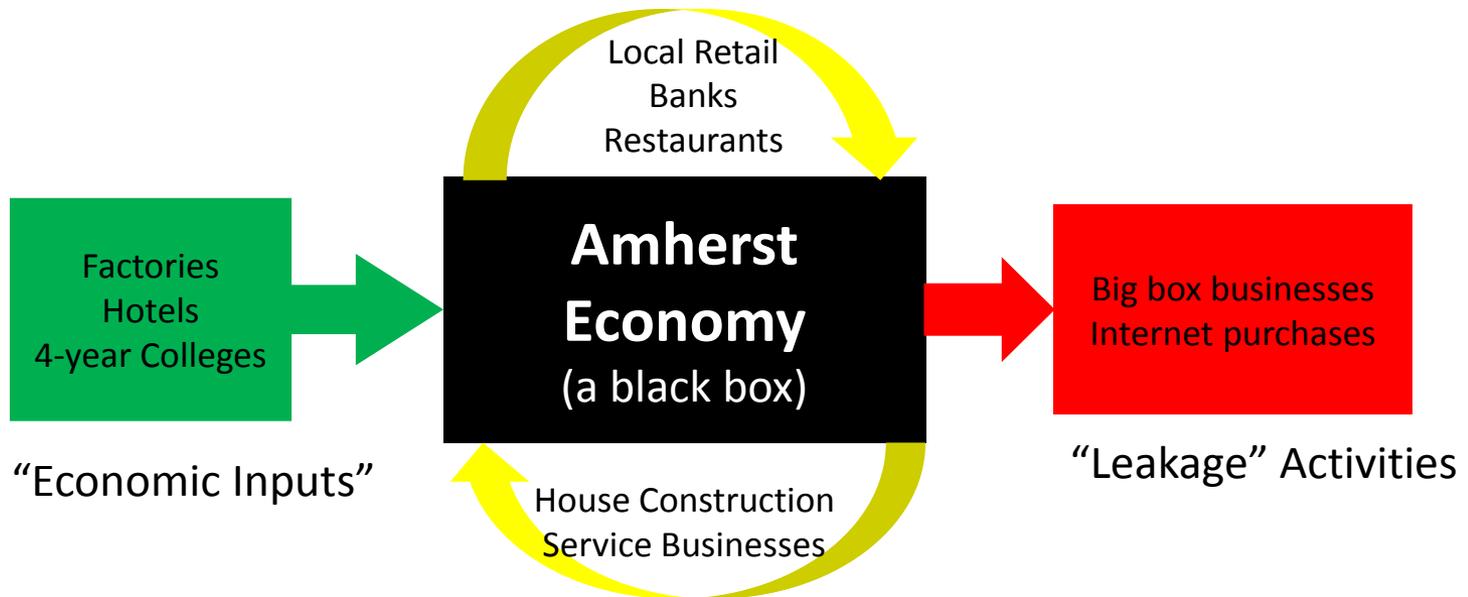
Other urban features that make the Town a good business location:

- Streets
- Parking
- Electricity, phone/cell phone & internet services
- Buildings
- Affordability

We have TRAFFIC!

Why Is the Town Concerned About Economic Development?

- More and better jobs for residents
- Diversification of the local economy
- Protection and promotion of local businesses
- Higher tax base



The Town of Amherst Desires

- More and better employment
- Full storefronts
- Profitable businesses

In addition to people having money and options on where to shop and where to work, the Town's operation gets taxes, rate revenue, etc. to provide services

Economic Development Initiatives

Town Initiatives

- Brockman Park
- Regional efforts
- Downtown promotion

Partners (note some are non-governmental non-profits)

- Chamber of Commerce
- Amherst County (and EDA)
- PDC/Region 2000 and subsidiaries
- CVCC and SBDC
- Civic Organizations (i.e. Second Stage)
- Private sector (buildings, financing, marketing, etc.)

The Town Hall is a Clearinghouse

TOA has

- A storefront/telephone that gets answered by a human
- A high profile

People can get to us.

TOA does a lot of educating on who does what

- Federal
- State
- County (TOA supplants in some areas)
- Regional (PDC, etc.)
- Private Sector

The Town's Disposition

- We want to help Town residents and business operators
- Want all storefronts occupied
- Want the use of all Town real estate maximized
- Want all residents to be employed

Contact the Town for Business Assistance

- 434/946-7885
- www.amherstva.gov
- townhall@amherstva.gov



Region 2000 Alliance June 2015 Organization Overview

Think Regionally. Compete Globally.

Region 2000 Partnership =

Region 2000
Business &
Economic
Development
Alliance

+

CAER
Center for
Advanced
Engineering &
Research

+

Local
Government
Council



Economic Development Team
Central VA Young Professionals
Future Focus Foundation
Technology Council

Workforce Investment Board
Regional Radio Board
Regional Services Authority
Metropolitan Planning Org



Region 2000 Business & Economic Development Alliance

- ▶ The Region 2000 Business and Economic Development Alliance is the economic and community development organization, united to drive economic growth with one voice, one mission, in one region. The Alliance works to grow opportunity, create jobs, and promote the best place to build a business, a career, and a future.
- ▶ We are a 501 c 6 organization designed as a public/private partnership.
- ▶ Our funds are derived from a 5-year capital campaign along with yearly new investor goals.
- ▶ The following local governments are contributors: Amherst, Appomattox, Bedford and Campbell Counties, the Towns of Amherst, Appomattox and Altavista and the City of Lynchburg

Think Regionally. Compete Globally.



ALLIANCE TEAM

- **CEO - Megan A. Lucas, CEcD, IOM**
- **VP of Technology, Elizabeth Narehood**
- **Administrative Coordinator, Jamie Glass**
- **Program Coordinator, Denise Jackson**

Think Regionally. Compete Globally.

Alliance Board of Directors

Larry Jackson, AEP - Board Chair	Reggie Pugh, AREVA - Vice Chair	Fred Armstrong, Wiley Wilson - Board Treasurer
Jim Mercadante, Centas	Todd Hall, First National Bank	Garet Bosiger, Genesis Products
Mike Shadler, Genworth Financial	Cathie Brown, Impact Makers	Lee Beaumont, Liberty University
Jim Mundy, Lynchburg Community Action Group	Alton Brown, News & Advance	John Doyle, Pettyjohn, Wood & White, Inc.
Robert Leveque, RR Donnelley	Sandy Baker, B & W	E.W. Tibbs, Centra
Mayor Harvey, Appomattox	Claudia Tucker, Amherst Co.	Aileene Ferguson, Appomattox Co.
Mark Reeter, Bedford Co.	Frank Rogers, Campbell Co.	Kim Payne, Lynchburg
Larry Hatch, AMTI - Future Focus Foundation Chair	Cheryl Giggetts, AECOM - Tech Council Chair	Des Black, AREVA - Tech Council Vice Chair
Bill Guzak, CAER Chair	Mike Davidson, Campbell County - Marketing Chair	Tanya Fischhoff, Academy of Fine Arts - YP Chair
Nat Marshall, B & W - WIB Chair	Doug Schuch, Bedford Co Public Schools	Dr. John Capps, CVCC

Business Sector Directors

Public Sector Directors

Fixed Directors

Education Directors

Think Regionally. Compete Globally.



Committees & Councils

- ▶ Strategic Planning
- ▶ Financial
- ▶ Economic Development Marketing Team
- ▶ Investor Relations
- ▶ Nominating Committee
- ▶ Central Virginia Young Professionals
- ▶ Tech Council
- ▶ Future Focus Foundation

Think Regionally. Compete Globally.

- ▶ Increase Jobs & Investment
- ▶ Worldwide Brand and Image
- ▶ Business Climate
- ▶ Talent Development



REGION 2000 PRIORITIES

- ▶ Increase **business and jobs** in the region, but with a more aggressive and focused effort.
- ▶ Take a determined approach to building the Region 2000 **worldwide brand and image**.
- ▶ Improve the competitiveness of the Greater Lynchburg/Region 2000 **business climate**.
- ▶ Create a dynamic **talent development** strategy that satisfies a diverse employer base.

- ▶ Increase Jobs & Investment
- ▶ Worldwide Brand and Image
- ▶ Business Climate
- ▶ Talent Development

Think Regionally. Compete Globally.



TARGET SECTORS

Target Sectors

Chemical

Food Manufacturing

Bio/Life Sciences

Machining Manufacturing

HOW?

VEDP

Mid-Atlantic Broadband

Marketing Missions

Trade Shows

Marketing

Relationships

Site-Selectors

- Increase Jobs & Investment
- Worldwide Brand and Image
- Business Climate
- Talent Development

Think Regionally. Compete Globally.



ECONOMIC DEVELOPMENT PROCESS

▶ VEDP



▶ Region 2000 Alliance



- ▶ Lee Cobb & Jack Hobbs, Amherst ED
- ▶ Jeff Taylor, Appomattox ED
- ▶ Dennis Jarvis, Altavista ED
- ▶ Traci Blido, Bedford County ED
- ▶ Mike Davidson, Campbell County ED
- ▶ Marjette Upshur, Lynchburg ED

- ▶ Site Selectors
- ▶ Mid-Atlantic Broadband
- ▶ Trade Shows
- ▶ Marketing Missions
- ▶ Marketing



- ▶ Increase Jobs & Investment
- ▶ Worldwide Brand and Image
- ▶ Business Climate
- ▶ Talent Development

Economic Development Fundamentals

Amherst County, Virginia

What is Economic Development?

- ▶ **DEFINITION**

- ▶ A program, group of policies, or activity to improve the economic well being and quality of life for a community, by creating and/or retaining jobs that facilitate growth and provide a stable tax base.

- ▶ *(Community = ALL residents)*

FOUR GOALS OF ECONOMIC DEVELOPMENT

Creating Jobs

Retaining Jobs

Enhancing the Tax Base

Improving the Quality of Life

Basic & Non-Basic Industry

*Basic Industries create demand for Non-Basic Industries

Basic Industry

- Brings dollars from outside the local area
- Exports most of its products
- Example: Manufacturing (Clorox, Grief) & Distribution (Old Dominion Shoes, England Stoves)
- Could include Colleges, Hotels, CVTC

Non-Basic Industry

- Small businesses that sell to local customers
- Recirculates local dollars
- No new money is brought into the community
- Example: Fast Food, Gas Stations, Retail, Services

Strategies of Economic Development

Business Retention & Expansion

Growing Your Own
(Entrepreneurs)

Business Recruitment
(Bringing in New Businesses)

Why Business Retention?

Have Already
Made a
Commitment to
the Community

Have a Vested
Interest

Large Number of
new Jobs Come
from Existing
Industry

Cheaper than
Business
Attraction

Local Businesses
Help Market the
County to New
Industries

Business Retention & Expansion Stakeholders

- ▶ **Community** - Economic vitality of our communities is heavily dependent on existing businesses for private investment, saved jobs and new job creation which generates much needed tax revenue to offset cost of town/county services, i.e. public safety, schools, etc.
- ▶ **Business** - Remain/Stay in communities where existing businesses can sustain and grow their markets, investments and employment opportunities while positively impacting their financial bottom line and our community at large.
- ▶ **Residents** - Retain good employers/companies that offer quality jobs in our community. Good jobs afford residents the opportunity to buy a home and spend their disposable income—which also generates tax revenue, i.e. property tax, sales tax, etc.

Grow Your Own - Entrepreneurs

- ▶ Work with Small Business Development Center (SBDC) to develop programs to assist entrepreneurs with business plans, financing, etc.
- ▶ Build Incubator Space (Industrial) at Amelon Commerce Center
 - ▶ Small, affordable space for start-up companies
 - ▶ Ability to grow into larger space and still stay in Amherst County.
 - ▶ As the company grows it has put down roots (houses, schools, etc.) in Amherst County so it is less likely to move

Business Attraction

▶ Why?

- ▶ Increase jobs, tax revenue, and business diversity

▶ How?

- ▶ New Website
- ▶ Personal Assistance
- ▶ Incentives
- ▶ Attractive Building Sites (Amelon, Brockman, Sneed)

Questions?

- ▶ Contact the Amherst County, Virginia, Economic Development Authority
- ▶ www.amherstvabusiness.com
- ▶ 434.946.5200
- ▶ Victoria Hanson
- ▶ Victoria.aeda@gmail.com

SWaM Definitions

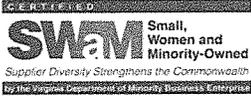
“Small business” means a business that is at least 51 percent independently owned and controlled by one or more individuals who are U.S. citizens or legal resident aliens and, together with affiliates, has 250 or fewer employees or average annual gross receipts of \$10 million or less averaged over the previous three years. One or more of the individual owners shall control both the management and daily business operations of the small business.

“Women-owned business” means a business that is at least 51 percent owned by one or more women who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest is owned by one or more women who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more women.

“Minority-owned business” means a business that is at least 51 percent owned by one or more minority individuals who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51 percent of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals who are U.S. citizens or legal resident aliens, and both the management and daily business operations are controlled by one or more minority individuals.

“Minority individual” means an individual who is a citizen of the United States or a legal resident alien and who satisfies one or more of the following definitions:

1. “African American” means a person having origins in any of the original peoples of Africa and who is regarded as such by the community of which this person claims to be a part.
2. “Asian American” means a person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands, including but not limited to Japan, China, Vietnam, Samoa, Laos, Cambodia, Taiwan, Northern Mariana Islands, the Philippines, a U.S. territory of the Pacific, India, Pakistan, Bangladesh, or Sri Lanka, and who is regarded as such by the community of which this person claims to be a part.
3. “Hispanic American” means a person having origins in any of the Spanish-speaking peoples of Mexico, South or Central America, or the Caribbean Islands or other Spanish or Portuguese cultures and who is regarded as such by the community of which this person claims to be a part.



Commonwealth of Virginia

Department of Small Business & Supplier Diversity

I. SWaM Initial Certification Process

1. Click on the link to the **online Certification Application**:
https://egov1.virginia.gov/mbe_cert/cgi-bin/intro.cgi
2. Complete the application form, print, sign and date the complete application form.
3. Mail the signed application and all required supporting documents to DMBE.

You must mail us your signed application with all required supporting documents or your application will not be processed.

Required Supporting Documents:

http://www.dmb.e.virginia.gov/pdf/certification_supporting_document.pdf

II. SWaM Re-Certification Process

Your access to re-certification process becomes available 90 days prior to your SWaM expiration date. Please follow the “Re-certification Application Steps” listed below.

If you cannot access the system, please check whether you are applying too early or someone else in your company has already applied for the re-certification.

You can view the status by entering a certification (tracking) number or a portion of the company’s name at this page: <http://www.dmb.e.virginia.gov/cgi-bin/tracking.cgi>.

Re-certification Application Steps:

1. Click on the link to the online Certification Application and answer “YES” to the first eligibility question: Has your company ever been certified as a SWaM business by Virginia Dept of Minority Business Enterprise (DMBE)?
2. Complete the application form, print, sign and date the complete application form. **Please cross off old information on the form and write in the current information if needed.**
3. Mail the signed application and all required supporting documents to DMBE.

You must mail us your signed application with all required supporting documents or your application will not be processed.

Certification Application: https://egov1.virginia.gov/mbe_cert/cgi-bin/intro.cgi

Required Supporting Documents: **Please submit the documents in single-sided pages only – No staples. If there are bar codes in your documents, please black them out on the documents.**

1. A copy of Government-issued photo I.D. of the business owner(s): e.g. DMV License, passport.
2. Complete Federal Tax Return from the most recent year.
3. Federal Form 941(Employer’s Quarterly Federal Tax Return) - 1st page only from the most recent four quarters if you are qualifying under the number of employees for small business status
OR - Signed Business Federal Income Tax Returns (or the first page of Schedule C) of the past three years if you are qualifying under the gross receipts
4. Owner Title Sheet: http://www.dmb.e.virginia.gov/documents/owner_title.doc



Virginia Department of Small Business and Supplier Diversity

Micro Business – A New Certification Category

Why Micro Business Certification:

Effective October 1, 2014, all state purchases under \$10,000 shall be set aside for micro-businesses when the price quoted is fair and reasonable. If your firm is not certified as a Micro Business by the bid or proposal due date, you cannot participate in these procurement opportunities.

Micro Business Qualification:

1. You must be a certified **Small** Business under the SWaM Program
2. Your firm with all its affiliates has no more than twenty-five (25) employees
3. Your firm with all its affiliates has no more than \$3 million in average annual revenue over the most recent three-year period

How to Apply for Micro Business Certification - **There are two methods:**

1. As part of your application for SWaM certification or recertification:

When filling out the required "Owner Title Sheet", check "yes" to indicate that you also want to apply for Micro Business status.

2. Complete the online "Micro Business" application form that includes uploading one PDF file that contains all required supporting documents (see below for sample application):

Required supporting documents:

- 1) Federal Form 941 (Employer's Quarterly Federal Tax Return): the first page from the most recent **four quarters** if your company has employees
- 2) Federal Tax Return: the first page showing the annual gross revenue from 2013, 2012, and 2011, or Schedule C from "Personal Tax Return"
- 3) For new businesses or businesses that have no employees, please submit a signed statement of explanation
 - You will need to **scan and upload** the required supporting documents into **one PDF file**
 - The file size must be less than **4 MB** or your submission will not be accepted by the system.

To reduce the size of your scanned documents:

- Scan the documents as "File" or "Document" – not "Image" or "Picture"
- Scan File in Black and White
- Reduce the "Resolution" from 300x300 dpi to 100x100 dpi

Please gather all required documents prior to applying online. If you stay online in the system too long, the system will time you out and disconnect you from the server (You will be working on your computer screen and not linked to the system).

Here is the link to the online form: <http://vamba.binaryfountain.com/vendor/vendor-certification/mba>. If the submission is accepted, you will see the following message on your screen after you clicked on the "Submit" button: "*Your application for Micro Business Certification is successfully submitted.*" Please print it out for your record.



Understanding Commodity Codes

What are Commodity Codes?

NIGP Commodity Codes, their official name, make up the numbering system commonly used by state and local governments to categorize the products and services they buy.

Commodity codes are also used to tell eVA Buyers what you sell and to match you with bid opportunities.

How are Commodity Codes Categorized?

Commodity codes begin with a series of 3 digit main "parent" class codes, each with a broad industry title.

Tip: Commodity Codes beginning with "9" describe services. All others refer to products.

Tip: Sell everything under the main class? Add only that one number to your Vendor Account to get notified about all opportunities under that main class

Specific products/services within the "parent" class are 5 digit item codes that always begin with the parent code.

*Division of Purchases and Supply
Commodity Code Book*

Item	Description	Item	Description
005	ABRASIVES	01510	Addressing Machine Supplies, Paper
00500	Abrasives	01515	Chemicals and Supplies, Dry (For E Copying Machines)
00505	Abrasive Equipment and Tools	01516	Chemicals and Supplies, Wet (For Copying Machines)
00514	Abrasives, Coated: Cloth, Fiber, Sandpaper, etc.	01520	Chemicals and Supplies (For Spirit Machines)
00521	Abrasives, Sandblasting, Metal	01525	Chemicals, Inks, and Supplies (For Machines)
00528	Abrasives, Sandblasting (Other than Metal)	01538	Paper, Chemicals, and Supplies (For Paper Type Copying Machines)
00542	Abrasives, Solid: Wheels, Stones, etc.	01539	Paper, Chemicals, and Supplies (For Paper Type Copying Machines)
00556	Abrasives, Tumbling (Wheel)	01545	Paper, Chemicals, and Supplies (For Type Copying Machines)
00563	Grinding and Polishing Compounds: Carborundum, Diamond, etc. (For Valve Grinding Compounds See Class 075)	01555	Paper and Supplies (For Dual Spec Copying Machines)
00570	Pumice Stone	01570	Paper, Chemicals, and Supplies (For Copying Machines)
00575	Recycled Abrasives Products and Supplies	01577	Recycled Copying and Duplicating
00584	Steel Wool, Aluminum Wool, and Copper Wool		
010	ACOUSTICAL TILE, INSULATING MATERIALS, AND SUPPLIES		

Now that you understand how Commodity Codes are categorized, now it's time to find the right codes for your Vendor account.

Use 'NIGP Code Lookup' Tool to Quickly Find the Right Codes

Found at the bottom of the eVA Home Page under *Resources* or on the *I Sell to Virginia* page under *Tools*, this tool will assist you with finding commodity codes that describe the goods and/or services you sell.

Can't find your Code? [Click here to use our Advanced Search tool](#)
 Download NIGP Code Book in Adobe pdf format

Need more help?
[Video Lesson](#) [The Basics](#)

Class	Description
00500	ABRASIVES
01000	ACOUSTICAL TILE, INSULATING MATERIALS, AND SUPPLIES
01500	ADDRESSING, COPYING, MIMEOGRAPH, AND SPIRIT DUPLICATING MACHINE SUPPLIES: CHEMICALS, INKS, PAPER, ETC.
01800	AGRICULTURAL CROPS AND GRAINS INCLUDING FRUITS, MELONS, NUTS, AND VEGETABLES
02000	AGRICULTURAL EQUIPMENT, IMPLEMENTS, AND ACCESSORIES (SEE CLASS 022 FOR PARTS)
02200	AGRICULTURAL EQUIPMENT AND IMPLEMENT PARTS
02600	AIR COMPRESSORS AND ACCESSORIES
03100	AIR CONDITIONING, HEATING, AND VENTILATING EQUIPMENT, PARTS AND ACCESSORIES (SEE CLASS 740 ALSO)
03500	AIRCRAFT AND AIRPORT EQUIPMENT, PARTS, AND SUPPLIES
03700	AMUSEMENT, DECORATIONS, ENTERTAINMENT, GIFTS, TOYS, ETC.

Step 1: Don't know your codes? Start by entering a keyword or words in the Search Description field.

This is a simple keyword search, which means your search will return commodity codes with your keyword or words in the description and only in the order the words were typed.

Step 2: Look for the main "parent" commodity code class that best describes what you sell...

For example, if you sell light fixtures and you search on the word *light*, you might choose "28500 Electrical Equipment and Supplies," because within the NIGP Code structure, at this high level search, light fixtures are considering electrical supplies.

Can't find your Code? [Click here to use our Advanced Search tool](#)

TIP! Doing a multi-word search? Use the % symbol to find more matches within the commodity description

Class	Description
03500	AIRCRAFT AND AIRPORT EQUIPMENT, PARTS, AND SUPPLIES
04500	AUTOMOTIVE ACCESSORIES FOR AUTOMOBILES, BUSES, TRAILERS, TRUCKS, ETC.
07500	AUTOMOTIVE SHOP AND RELATED EQUIPMENT AND SUPPLIES
12000	BOATS, MOTORS, AND MARINE EQUIPMENT
18000	CLOCKS, WATCHES, TIMEPIECES, JEWELRY AND PRECIOUS STONES
20400	COMPUTER HARDWARE AND PERIPHERALS FOR MICROCOMPUTERS
20600	COMPUTER HARDWARE AND PERIPHERALS FOR MINI AND MAIN FRAME COMPUTERS
20800	COMPUTER SOFTWARE FOR MICROCOMPUTERS (PREPROGRAMMED)
21600	CONCRETE AND METAL PRODUCTS, CULVERTS, PLINGS, SEPTIC TANKS, ACCESSORIES AND SUPPLIES
22000	CONTROLLING, INDICATING, MEASURING, MONITORING, AND RECORDING INSTRUMENTS AND SUPPLIES
23000	CUTLERY, COOKWARE, DISHES, GLASSWARE, SILVERWARE, UTENSILS, AND SUPPLIES
28000	DENTAL EQUIPMENT AND SUPPLIES
28500	ELECTRICAL EQUIPMENT AND SUPPLIES (EXCEPT CABLE AND WIRE)
30500	ENGINEERING AND ARCHITECTURAL EQUIPMENT, SURVEYING EQUIPMENT, DRAWING INSTRUMENTS, AND SUPPLIES
30600	ENGINEERING AND ARCHITECTURAL EQUIPMENT, SURVEYING EQUIPMENT, DRAWING INSTRUMENTS, AND SUPPLIES, ENVIRONMENTALLY CERTIFIED
34500	FIRST AID AND SAFETY EQUIPMENT AND SUPPLIES (EXCEPT NUCLEAR AND WELDING)
45000	HARDWARE AND RELATED ITEMS

Department of General Services • Division of Purchases and Supply • eProcurement Bureau
 1111 East Broad Street • Richmond, VA 23218-1199 • Patrick Henry Building
 For additional information, contact evacustomer@dgsvirginia.gov or 1-866-289-7367.



www.eVA.virginia.gov

eVA is Virginia's online, electronic procurement system. eVA is used by more than 13,000 state agency and local government buyers to announce bidding opportunities, get quotes and place orders for goods and services.

By registering with eVA, you'll become part of a community of more than 88,000 businesses offering quality goods and services to the Commonwealth.

Should I be registered?

In order to sell your goods and/or services to the Commonwealth, you have to be a registered eVA vendor.

Additional Resources

Vendor Manual, located under the Vendor tab of the eVA website, it provides detailed information about the Commonwealth's procurement rules from a vendor perspective.

NIGP Code Look Up, found on the left side of the eVA website home page, can be used to quickly identify the Commodity Codes that describe what you sell.

State Contracts link, found on the eVA website home page, provides access to the state's current contracts—helping you identify if your goods/services are purchased this way.

Does VA buy what I sell?

From paper clips to consulting services to vehicles and everything in between, state agencies and local governments use eVA to buy the goods and services needed by the Commonwealth.

Start by using eVA's Free Public Reports to find out who's buying what you sell, who they're buying from and more! Access eVA's free Public Reports by clicking on the link *Report and Resource Center* from the eVA website home page. Check out the link at the top of the reports section for tips on which reports to use.

What am I getting (*Free*)?

Free Access to business opportunities online

Free Public Reports you can use to find out who's buying what you sell

Free Registration

Free Email or Fax Notification on new bidding opportunities

Free Online Bidding

Free Catalogs so Buyers can find you more easily when shopping eVA's eMall

Free Support from eVA Customer Care

Get Registered!

Click on the Sign-Up tab from the eVA website home page to learn more about getting registered to do business with the Commonwealth.

Need Help? Call eVA Customer Care toll free at 866-289-7367 or via email eVACustomerCare@dgs.virginia.gov

Click on the main class code to see a list of commodity codes under that main "parent" class that has your keyword in the description. You'll see your search has returned item codes for lighting equipment.

26800	DENTAL EQUIPMENT AND SUPPLIES
28500	ELECTRICAL EQUIPMENT AND SUPPLIES (EXCEPT CABLE AND WIRE)
NIGP Code	Description
28503	Arresters, Lightning
28505	Beacon Light Systems Complete For Buildings, Roadside, etc. (See Class 120 for Marine Beacons)
28527	Control Devices, Lighting (Including PhotoCells, Multiple Relays, Lighting Contactors)
28529	Dimmers, Light (See Class 855 for Theatre Dimmers)
28533	Fog Light Systems (Not Automotive)
28554	Lighting Fixtures, Indoor: All Kinds and Parts (Including Lampholders and Recycled Types)
28555	Lighting, Area, Pole or Standard Mounted (Parking Lots, etc.)
28556	Lighting Fixtures, Outdoor: Floodlights, Spotlights, Yard Lights, and all other Weatherproof Fixtures (Except Streetlight)
28557	Lighting, Solar Powered
28558	Lighting Units, Emergency, Battery Operated, and Batteries
28559	Light Meters and Reflectometers (For Office Illumination Measurement, Reflectivity, etc. (Not Photographic or Lab)
28576	Street and Highway Lighting Luminaires, Accessories and Parts
28580	Street Light Poles and Standards
28593	Towers, Light
30500	ENGINEERING AND ARCHITECTURAL EQUIPMENT, SURVEYING EQUIPMENT, DRAWING INSTRUMENTS, AND SUPPLIES
38600	ENGINEERING AND ARCHITECTURAL EQUIPMENT, SURVEYING EQUIPMENT, DRAWING INSTRUMENTS, AND SUPPLIES, ENVIRONMENTAL ENTITY

If you'd like to see all of the item codes under that main "parent" class, enter the number in the field *NIGP Codes starting with*.

NIGP Code Starting With: Please enter a NIGP Code or leave blank!

Search Description:

[Search](#) [View All](#)

Class	Description
28500	ELECTRICAL EQUIPMENT AND SUPPLIES (EXCEPT CABLE AND WIRE)
NIGP Code	Description
28500	ELECTRICAL EQUIPMENT AND SUPPLIES (EXCEPT CABLE AND WIRE)
28501	Automated Meter Reading Systems (AMR)
28502	Analyzer, Electric Power Demand
28503	Arresters, Lightning
28504	Back-up Systems, Battery Operated (Emergency)
28505	Beacon Light Systems Complete For Buildings, Roadside, etc. (See Class 120 for Marine Beacons)
28506	Ballasts, All Kinds
28507	Bulb and Fixture, Changer/Remover
28508	Bus Bars, Duct, and Accessories
28509	Cabinets, Electrical Service Entrance
28510	Cable Accessories: Clamps, Clasps, Clips, Closures, Reels, Splices, Wrappings, etc.
28511	Capacitors, Motor Starting and Running
28513	Compound, Explosion Proof Sealing

TIP!

Do you provide all of the goods/services listed under a main category? If you said yes, then simply select only the main class code for your Vendor Account and you will receive notification for every opportunity for every item code under that main class!

Department of General Services • Division of Purchases and Supply • eProcurement Bureau
 1111 East Broad Street • Richmond, VA 23218-1199 • Patrick Henry Building
 For additional information, contact evacustomer@dgsvirginia.gov or 1-866-289-7367.

Programs

- SWaM Certification
- DBE Certification
- Micro-Business Designation
- Access to Capital
- Business Information Services
- Government Procurement Training
- Business & Community Outreach
- Business Counseling

Virginia Department of Small Business & Supplier Diversity

Helping Virginia Business Is Our Priority

The Virginia Department of Small Business & Supplier Diversity supports economic development in the Commonwealth by helping Virginia businesses prosper and to enhance and ensure fairness in the procurement process for all of Virginia's small, women-owned and minority-owned (SWaM) businesses.

Virginia Business Information Services
866-248-8814

Offices:

Richmond

1111 Main Street, Suite 300
Richmond, VA 23210
804-786-6585

Abingdon

851 French Moore Jr. Blvd.
Suite 187
Abingdon, VA 23210
276-676-3768

Lynchburg

2348 Lakeside Drive
Lynchburg, VA 24501
434-385-0881

VIRGINIA DEPARTMENT OF

SBSD
SMALL BUSINESS & SUPPLIER DIVERSITY



INCENTIVES

Qualifying Businesses

- Incentives can be awarded to "basic", for profit businesses deriving more than 50% of their revenue from sales outside the county, or for profit businesses can qualify if they derive over 50% of their revenue in direct support of "basic" businesses.
- Incentives will not be awarded to non-profit organizations or institutions except in extraordinary situations as determined by the Board of Supervisors.
- Qualifying businesses include any commercial enterprise (manufacturing, service, distribution, agriculture, etc.) that meets requirements of all applicable legal codes and the thresholds indicated below.
- To qualify, existing businesses must make an additional, taxable capital investment of at least \$250,000 and new businesses must make a new, taxable capital investment of at least \$500,000.

New & Existing Businesses

- Both businesses new to the county and existing businesses in the county (defined as those having paid county taxes one or more years) are eligible for local incentives. An existing business could possibly receive incentives in excess of those received by a new business if employment is increased substantially.

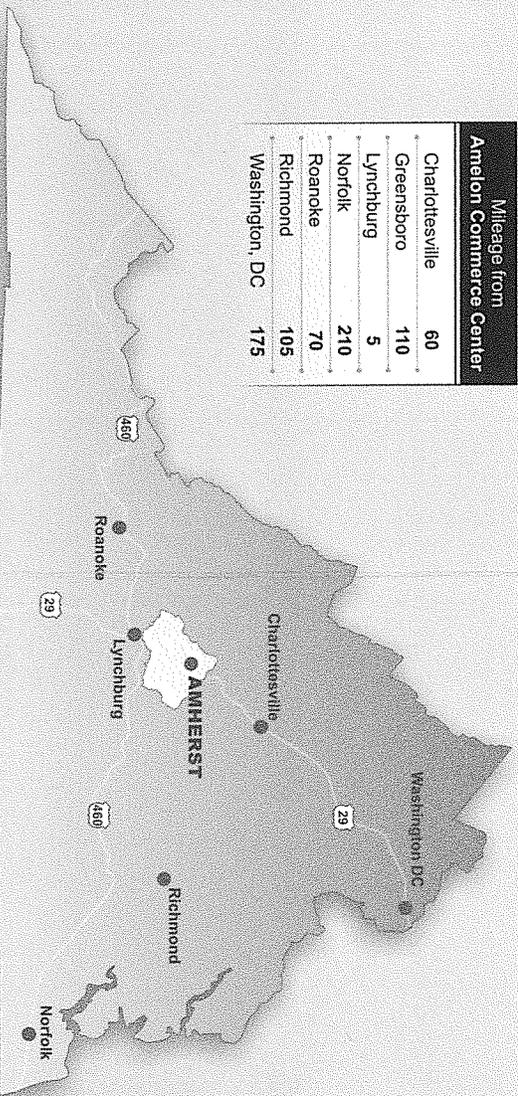
Amount & Duration

- The amount of an incentive will generally equal the same amount the business pays in new taxes over a 5 year period as a result of its new capital investment. The incentive award will be in the form of reimbursement of paid taxes on an annual basis.
- Incentives can be spread over a period of 10 years if the business chooses.
- Some additional incentives may be awarded in the form of a partial write-down in value for businesses purchasing property in Amelton Commerce Center.

Applying

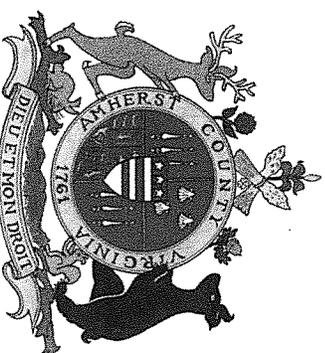
- A business must apply for incentives prior to formally contracting for the purchase of capital equipment or facilities.
- Completed written applications must be submitted to the Economic Development Authority of Amherst County.
- To obtain an application and/or discuss the EDA's incentive program, contact Lee Cobb at ecodev@countyofamherst.com or 434.944.8254.

Mileage from Amelton Commerce Center	
Charlottesville	60
Greensboro	110
Lynchburg	5
Norfolk	210
Roanoke	70
Richmond	105
Washington, DC	175



ECONOMIC DEVELOPMENT

AUTHORITY OF
AMHERST COUNTY
VIRGINIA



Economic Development Opportunities
Amelton Commerce Center
Business Development Incentives

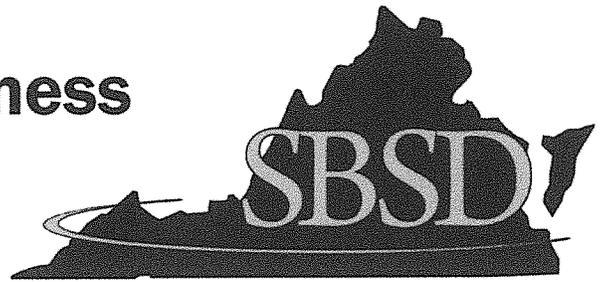
FOR MORE INFORMATION CONTACT

LEE COBB

434.944.8254

ecodev@countyofamherst.com
vadenc@comcast.net

Department of Small Business and Supplier Diversity



Why do I want to be a certified business?

The Commonwealth of Virginia spends \$5 billion per year on average buying goods and services. By becoming certified, you place your company on a list of preferred vendors.

At no cost to you, The Virginia Department of Small Business and Supplier Diversity will certify your company, if qualified, as part of the Commonwealth's initiative to increase procurement opportunities with state and local governments.

SBSD also provides assistance on how to do business with the Commonwealth. In addition, it provides management and technical assistance to individuals or groups, and administers numerous loan programs for small and disadvantaged businesses.

It's fast & It's free!
Get started now: sbsd.virginia.gov

Which certification is best for me?

SWaM

The SWaM Program is a Virginia initiative designed to significantly increase the state's use of small businesses, including those owned by women and minorities. When your company is certified, it may qualify for a number of specific initiatives, including the small business set-aside program, which includes businesses owned by women or minorities. Your company name will also appear in eVA as a preferred vendor.

DBE

The Federal Disadvantaged Business Enterprise (DBE) certification program is for companies interested in doing business in the Transportation Sector. The DBE program is a federal initiative designed to significantly increase the number of disadvantaged businesses participating on projects funded by the US Department of Transportation.





- One on One Business Counseling
- Completely confidential
- Educational Opportunities for Small Business
- Help with identifying and contacting other agencies that provide assistance
- Provide guidance on issues related to federal contracting, export/import
- Located at Central Virginia Community College



Contact us!

Nathan Kolb
434-832-7824
Kolbn@cvcc.vccs.edu

Stephanie Keener
434-832-7295
keeners@cvcc.vccs.edu

www.region2000sbdc.com



www.facebook.com/Region2000SBDC



[@R2Ksmallbiz](https://twitter.com/R2Ksmallbiz)



www.pinterest.com/region2000sbdc

Personal Checking Plans

Bank of the James offers a full range of checking accounts to give you flexibility and convenience in managing your money.

All of our checking accounts offer the following:

- \$100 minimum deposit to open account
- Online Banking with Bill Pay
- Mobile Money*
- Popmoney™
- ATM & VISA Debit/Check Card available
- No transaction fee for use of Bank of the James ATMs
- Unlimited check writing
- Your choice of paper or e-Statements
- Telephone Banking
- Overdraft Protection available
- Notary Service

Jefferson Checking, Lancer Checking, Minuteman Checking and Staunton River Checking

- Avoid \$3.00 monthly service fee by maintaining a \$100 average daily collected balance or receiving a monthly e-statement or having a direct deposit associated with this account.

50 Plus Checking

Available to our customers 50 years of age and older.

- Interest-bearing checking
- Avoid \$22 monthly service fee by maintaining an average daily collected balance of \$500 or by maintaining \$1,000 in a combination of Bank of the James deposit accounts linked by the same ownership
- Free personalized standard wallet-style checks or a credit towards checks of your choice
- One free 3 x 5 safe deposit box or credit toward a larger box. Subject to availability
- No penalty for one-time CD withdrawal. Penalty applies if CD is withdrawn within the first six days after account opening.
- No fee to purchase traveler's checks or cashier's checks

Interest Checking

- Interest-bearing checking
- Avoid \$15 monthly service fee by maintaining an average daily collected balance of \$750 or by maintaining \$1,500 in a combination of Bank of the James deposit accounts linked by the same ownership

James River Checking

Premium banking package that rewards customers for having multiple accounts with us.

- Interest-bearing checking
- Avoid \$22 monthly service fee by maintaining an average daily collected balance of \$1,000 or by maintaining \$10,000 in a combination of Bank of the James deposit accounts linked by the same ownership
- Free personalized standard wallet-style checks or a credit toward checks of your choice
- Four (4) free withdrawals per statement cycle at non-Bank of the James ATMs
- One free 3 x 5 safe deposit box or credit toward a larger box. Subject to availability
- No fee to purchase traveler's checks or cashier's checks

Please note that Bank of the James is not engaged in rendering of tax, investment or legal advice. All accounts are subject to credit approval. Service charges and fees could reduce earnings. For complete details on our checking accounts and related products and services, please contact one of our branch offices.

*Bank of the James does not charge for Mobile Money; however, your service provider may charge fees for use of mobile/text banking services.

Blue Ridge Money Market Account

- \$2,500 minimum balance required to avoid \$15 monthly service fee
- Six (6) withdrawals are allowed per statement cycle without a service fee: includes checks, automatic transfers, internet banking transfers, telephone transfers, preauthorized transactions and wire transfers.
- Unlimited in-bank counter withdrawals
- Free personalized wallet-style checks
- 24 hour account access with Online and Telephone Banking
- \$1,000,000 maximum balance
- Interest paid on two tier levels
 - \$2,500 to \$99,999.99
 - \$100,000 to \$999,999.99
- e-Statements available

Health Savings Accounts

A Health Savings Account (HSA) is a tax-advantaged qualified medical savings account used in conjunction with a qualified high deductible health plan.

You are eligible to open an HSA account if you are:

- Covered under a qualified high deductible health plan on the first day of the month
- Not covered by any other health plan that is not a high deductible health plan
- Not yet enrolled in Medicare
- Not claimed as a dependent on another person's tax return

Benefits

- Contributions are 100% federal income tax deductible
- Withdrawals for medical expenses are not taxed
- Contributions remaining in your HSA at the end of the year will stay in your account and earn interest until you need it
- e-Statements available

There is a \$3 monthly administration fee for Health Savings Accounts.



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Personal Savings / IRA Plans

Let Bank of the James help you reach your savings goals.

A savings account is the perfect way to set aside money for a special purpose. Whether you are saving for that dream vacation, a car, your child's education, retirement, or just for a rainy day, we can help you put together a plan that can help you reach your savings goals. There's no time like the present to start saving or investing for a solid financial future.

Statement Savings*

- \$100 minimum deposit to open account
- Maintain a \$100 minimum balance to avoid a \$6 service fee
- Six (6) withdrawals are allowed per statement cycle without a transaction fee
- Interest is compounded daily and paid quarterly on collected balances

Peaks Savings*

- Minimum deposit of \$500 to open
- Maintain a balance of \$500 to avoid a \$15 service fee
- Six (6) withdrawals are allowed per statement cycle without a transaction fee
- Interest is compounded daily and paid quarterly on collected balances
- Peaks Savings rate will be paid on balances up to published account maximum

Minor Savings / UTMA*

- \$50 minimum deposit to open account
- No minimum balance requirement
- Six (6) withdrawals are allowed per statement cycle without a transaction fee
- Interest is compounded daily and paid quarterly on collected balances

Christmas Club Accounts

Save for the holidays.

- \$20 minimum deposit to open
- A fee is assessed if the account is closed or an early withdrawal is made
- At the completion of the club year, a \$5 processing fee will be charged if a check is required. To avoid this fee, sign up for direct deposit of your Christmas funds to a Bank of the James checking or savings account or to a checking or savings account of your choice.

Certificates of Deposit

Bank of the James offers a variety of certificates of deposit that provide you with a choice of terms from 6 months to 5 years. Our certificates of deposit offer a guaranteed rate for the complete term.

- \$500 to \$1,000 minimum deposit to open
- Penalty for early withdrawal
- Certificates of Deposit will renew automatically
- Rates vary and may be obtained by calling a Bank of the James banker

Bank of the James will notify you when your CD maturity approaches. You'll have a 10 calendar - day grace period to make any changes or close the account. If no action is taken, the certificate will renew for the same term at the current published rate.

Individual Retirement Accounts

It's important to save for retirement and an IRA can be a smart way to prepare. An IRA is a personal savings plan that allows you to set aside money for retirement while offering you possible tax advantages. Your retirement savings can grow at a much faster rate when you don't pay taxes on your earnings until distribution. Select from a fixed-term, fixed-rate IRA, or from a variable-rate Community Market IRA. Interest earned on an IRA is not taxed until the funds are withdrawn. See your financial or tax advisor for the plan that best fits your financial goals.

Traditional or Roth IRA

- Minimum deposit of \$500 to \$1,000 to open
- Choose terms from 6 months to 5 years
- Automatically renews
- Penalty for early withdrawal may apply
- You may begin withdrawals from your IRA at age 59 1/2 without IRS penalty.
- Yearly required minimum distribution is mandatory at age 70 1/2.
- Maximum contribution in any year is limited to IRS regulations
- Bank and/or IRS penalties may apply
- Rates may vary

Community Market IRA

- Minimum deposit of \$100 to open
- Additional deposits can be made at any time. See a Customer Service Representative for details
- Variable interest rate may change weekly
- No specific maturity date
- You may begin withdrawals from your IRA at age 59 1/2 without IRS penalty.
- Yearly required minimum distribution is mandatory at age 70 1/2.
- Maximum contribution in any year is limited to IRS regulations
- Bank and/or IRS penalties may apply

IRA Direct Rollover/Transfers

If you have retired or changed jobs and are about to receive a distribution from a qualified pension plan, you may transfer these funds into a Rollover IRA. Your tax advisor can advise you of the type of IRA to choose for your rollover funds, and our customer service representatives can assist you in implementing what your advisor recommends.

Service charges and fees could reduce earnings.

Please note that Bank of the James is not engaged in rendering of tax, investment or legal advice. All accounts are subject to credit approval. Service charges and fees could reduce earnings. For complete details on our savings accounts and related products and services, please contact one of our branch offices.

*Regulation D

Regulation D of the Federal Reserve places a limit of six (6) withdrawals or outgoing transfers per statement cycle for savings or money market accounts. Transactions counted against the limit include: preauthorized or automatic transfers, internet banking transfers, telephone transfers, and wire transfers. In person teller transfers and ATM transfers are not included in the Regulation D transaction limit.



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4/2015

Business Accounts and Services

Bank of the James provides businesses with helpful, cost-effective financial solutions. We take pride in building close partnerships with our customers, and in delivering outstanding customer service.

Business Economy Checking

Designed for small businesses or non-profits with limited account activity.

- \$100 minimum deposit to open account
- Maintain an average daily collected balance of \$100 per statement cycle to avoid a \$12 service fee
- There is no per item fee up to and including 15 check items. A fee will be charged on any item over that limit.
- Online Banking with Bill Pay
- Overdraft Protection available
- VISA Check Card available
- Telephone Banking

Small Business Checking

Designed for small businesses with moderate account activity.

- \$100 minimum deposit to open account
- Unlimited check writing
- Maintain an average daily collected balance of \$500, or combined average daily collected balance of \$25,000 in all deposit accounts linked by the same ownership to avoid \$16 monthly service fee
- Deposit up to 150 non-Bank of the James items per month. A fee will be charged on any item over that limit.
- Online Banking with Bill Pay
- Overdraft Protection available
- VISA Check Card available
- Telephone Banking

Business Checking Analysis

Designed for businesses with moderate to high account activity.

An earnings credit* is used to offset per item fees.

- \$100 minimum deposit to open account
- No average daily balance requirement
- Monthly service fee can be offset by earnings credit.

**Based on 90-day Treasury Bill as published in The Wall Street Journal on the first Monday of each month.*

Lines of Credit

A line of credit is a revolving source of funds readily available to meet the short term cash flow needs of your business. Interest is paid only on amounts actually withdrawn.

Business Interest Account

Interest-bearing account for small businesses.

- Interest-bearing checking with a minimum opening deposit of \$100
- Unlimited check writing
- Maintain an average daily collected balance of \$500, or combined average daily balances of \$25,000 in all deposit accounts to avoid a monthly service fee
- Deposit up to 150 non-Bank of the James items per month. A fee will be charged on any item over that limit.
- Online Banking with Bill Pay
- Overdraft Protection available
- VISA Check Card available
- Telephone Banking

IOLTA Accounts (Interest on Lawyer's Trust Account)

This interest-bearing account enables attorneys to hold escrow funds for their clients. The interest earned after deducting the monthly fee is remitted to Legal Services Corporation of Virginia.

Additional Business Services

- Merchant Credit Card Services
- Business VISA credit card
- Night Depository
- Incoming and Outgoing Wire Transfers
- Corporate Christmas Club Accounts
- Health Savings Accounts
- ACH Origination (Payroll Direct Deposit)
- Remote Capture
- Positive Pay
- Mobile Banking
- Sweep Accounts

Commercial Real Estate Loans

A commercial real estate loan offers financing of commercial or industrial real estate for owner-occupied or investment purposes.

Commercial Construction Loans

Commercial construction loans are available for a variety of commercial and industrial projects including office buildings, warehouses, etc.

Lending Options

At Bank of the James, we want to work with you to make your business successful. We know how important it is for businesses to count on their bank for financing. In today's environment, businesses need a bank consistent in its commitment to provide fairly priced and structured loans. You will find that commitment at Bank of the James where our local Business Bankers are able to make lending decisions quickly to get you back to your business.

Business Installment Loans

Business installment loans provide longer term funds at fixed or variable rates to support accelerated growth, business expansion, acquisitions, equipment purchases and other improvements. With this loan, you can use your personal or business assets as collateral.

The Business Suite

The Business Suite – our online cash management tool – offers quick and easy access to critical information along with a variety of information reporting tools to help you better manage your incoming and outgoing payments. The Business Suite allows you to conduct all of your regular Online Banking transactions as well as deposit checks, pay bills, make single and batch ACH transfers, make wire transfers, and protect your account from check fraud. The Business Suite provides businesses with secure real-time access to account information 24 hours a day, seven days a week. Learn more at www.bankofthejames.com, or request a Business Suite brochure from one of our Business Bankers or at any of our branch offices.

Service charges and fees could reduce earnings.

Credit cards, loans and lines of credit are subject to credit approval and verification.



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Mortgage Loans

When you're ready to buy a home, our Bank of the James Mortgage loan officers would like to talk with you.

Whether you're buying or building your first home, refinancing your current mortgage, or investing in a second home or investment property, Bank of the James Mortgage has the right loan for you. Offering a variety of mortgage products and options, your Bank of the James Mortgage loan officers will help you find the right loan, answer your questions, and make sure you go from application to approval as smoothly as possible. Our team is committed to providing you with what is important to you. We can offer you quick and efficient service, local decision making, competitive rates and a variety of mortgage options.

Please contact one of our experienced mortgage loan officers for complete information on current mortgage rates and products. We are available to meet with you at any Bank of the James location, at your home or office, and at your convenience.

Conventional Loans – Fixed Rate Mortgages

- Fixed principal and interest payment for the entire term of the mortgage
- Construction-to-permanent loans available
- Fixed rate available

Conventional Loans – Adjustable Rate Mortgages (ARMs)

- Please consult our mortgage specialists to determine if an adjustable rate mortgage is right for you.
- Varied maturities available

Federal Housing Authority (FHA) Loans

- Ideal for first time homebuyers looking to keep initial monthly payments low
- Ideal for debt consolidation
- Fixed rates available
- Adjustable rate programs available

HARP (Home Affordable Refinance Program)

The Home Affordable Refinance Program, known as HARP, allows qualified homeowners to refinance into lower mortgage interest rate loans even if the property has decreased in value. Our mortgage loan officers can help you determine whether you qualify for this program.

United States Department of Agriculture (USDA) Loans

- Rural housing loans with no down payment
- Fixed rates available

Veterans Administration (VA) Loans

- No down payment
- Fixed rates available

Types of Eligible Properties

- One to four family residences
- Owner-occupied
- Second home
- Residential investment properties

Jumbo Loans

- Fixed and adjustable rates available

Reverse Mortgages

A Reverse Mortgage is a FHA Government insured loan program that allows the Senior homeowner to access their equity to be used for anything such as paying for medical needs, daily living expenses, home repairs, travel, or simply to enhance the quality of their retirement years. The program is available to homeowners 62 years of age with the home clear of any liens (in some cases, small loans to be paid off by the reverse mortgage are acceptable). Home must be occupied as the principal residence. The amount to be borrowed is based on age, current interest rate, the appraised value of the home and whether or not the money is taken in a lump sum or line of credit. The loan must be repaid when the owner(s) move or sell the home, when they pass away, when ownership changes hands or when the property deteriorates and no repairs are made.

For additional program details, including fees and interest rates, please contact one of our Bank of the James Mortgage loan officers or your financial/tax planner today. Third party financial counseling is required.

TBD Approvals

Bank of the James Mortgage offers an innovative new loan program to homebuyers —before they find their home. We can complete the loan process — actually approving the buyer — without an identified property. Contact one of our mortgage loan officers for complete details.

Pre-Qualify for Your Mortgage Loan

Pre-qualifying for your mortgage loan offers many advantages. When you are pre-qualified for a mortgage, you are able to shop for your home with the peace of mind that your financing is in place. When pre-qualified, the process from sales contract to closing moves along more quickly and with more predictable timelines.

You may download our Pre-Qualification Application (PDF) at www.bankofthejames.com; complete the form and return it to us to start your pre-qualification process.

Mail or bring your completed application to:
Bank of the James Mortgage
17000 Forest Road, Suite B
Forest, VA 24551

You may also fax your completed application to:
434-534-8091

Thank you for considering Bank of the James Mortgage for your home finance needs.

The following items and documentation will be needed to process your mortgage application:

- 1) W-2s for each applicant for the past two years and current pay stubs
- 2) Payment history for landlord/mortgage company for the past two years
- 3) Employment information (two year history)
- 4) Contract of sale and legal description (unless applying for pre-qualification)
- 5) Bank name, account numbers and balances (all accounts)
- 6) Bank statements (all accounts) for the last two months
- 7) Open loans — names, addresses, account numbers, balances, and monthly payments
- 8) Loan information on other real estate owned
- 9) Certificate of Eligibility/DD214 (VA loans only)
- 10) Check for credit report and appraisal
- 11) Self-employed: tax returns, schedules, YTD P&L and balance sheets for the past two years
- 12) Photocopy of driver's license or government issued ID

Loans are processed, approved, underwritten and closed locally.

Loans are subject to underwriting and credit approval.



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e-Banking Services

Online Banking

With Online Banking you have access to your accounts in a completely secure environment. Online Banking gives you 24 hour, 7 days a week access to your deposit accounts and loans from any computer with Internet availability.

- View real-time account information
- View and print check images by simply clicking on the check number
- Make transfers between accounts instantly
- Review your loan account information
- Make payments on your Bank of the James loans
- Set up text or e-Alerts
- View statements online
- Pay bills with Bill Pay
- Send money or pay bills with Popmoney™

Online Bill Pay

Discover just how easy it is to pay your monthly bills with Bank of the James Bill Pay! With the simple click of a mouse, your monthly bills can be paid in a matter of minutes anytime from anywhere in the world. No more writing checks, no more postage: Just point, click, pay!

- Set up automatic bill payments
- Set up bill reminders
- View payment history
- Pay from multiple checking accounts
- Schedule recurring payments

Mobile Money

Mobile Money at Bank of the James allows our online banking customers to view account balances and transaction history, transfer funds and pay bills from their mobile phone. Customers can access their accounts through a downloadable app, mobile web browser, or mobile text messaging. Visit www.bankofthejames.com for more information on this program.

To enroll in Mobile Money:

- Log on to Online Banking
- Select "User Options"
- Follow the prompts to enroll in Mobile Money

Bank of the James does not charge for Mobile Money; however, your mobile carrier's normal fees apply for text or data services.

Popmoney™ Person to Person Payments

Pay your rent or send money to your kids away at college – it's safe and secure and all you need is an email address or mobile phone number. Regardless of where they bank, the money goes directly from your bank account to theirs - sometimes in as little as one business day.

- Send money from your account via email or text message.
- Receive money by simply verifying an email address or mobile phone number (without formally enrolling)
- Access the largest person-to-person payment network for financial institutions, with 1,400 participating banks and credit unions

There are 3 easy options to access Popmoney™ today!

- Log in to your Online Banking account and visit the Popmoney™ tab under Bill Pay
- Log in to your Mobile Banking app and visit the Popmoney™ tab under Payments
- Download the Popmoney™ app to your mobile device

Just think, you can now pay back your friend for lunch, send rent money, or just tell someone you care. Our Popmoney™ service can make your life easier. Try it today!

eStatements

eStatements are the safe and secure way to receive your account statements, allowing you to view your statements online and at your convenience. Since you only print what you need, you also help the environment by reducing paper usage and waste.

- Receive monthly email notifying you that your eStatements are available
- Retrieve your monthly eStatements electronically and securely through Online Banking
- View your eStatements at any time, and at your convenience
- View, download and save PDF statements, or print transaction documents free of charge
- Each eStatement is available online for a full year. Prior statements are available on request.

To enroll in eStatements:

- Log on to Online Banking
- Select "User Options"
- Scroll down to e-Statement Enrollment
- Click on Edit
- Select accounts you want to receive eStatements
- Follow the prompts to enroll

Business Online Banking

Bank of the James' Business Suite offers quick and easy access to your accounts.

Business Online Banking with Bill Pay

View real-time balances and transfer funds between accounts instantly. Pay bills through our check-free Bill Pay service.

eAlerts

Schedule text or email alerts to inform you of specific account activity. Stay up to date on wire activity, transfer activity, deposits and daily balances with eAlerts delivered to you as scheduled.

View Account Information Online

View up to 24 months of transaction activity, view check images and make real-time transaction inquiries.

ACH Manager Service

Provides a fast, reliable, secure and cost-effective system to manage your receivables and payables using electronic debits and credits.

Online Remote Deposit Service

Saves you time by depositing checks into your business checking account right from your office. Using a desktop scanner, you can scan your checks, make multiple deposits daily and process 20-30 checks at a time.

Wire Transfer Management

Originate wires online and set up templates for recurring wires.

Positive Pay

Provides fraud protection services to keep your funds and transactions safe and secure.



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Personal Loans and Lines of Credit

Bank of the James offers loans designed for your individual needs that will fit within your budget. We provide quick and local service, competitive interest rates and a choice of repayment plans. We will listen to your needs and assist you in determining the best program to help you achieve your financial goals.

Installment Loans

Use a Bank of the James installment loan to borrow for a new or used car or truck, consolidate your bills, or take that dream vacation.

- Quick and local approval process
- Fixed monthly payments
- Competitive interest rates
- Affordable repayment schedule

Home Equity Loans

As a homeowner, you may be able to use the equity in your home as a source of available credit to complete home improvements, buy an automobile or consolidate debts. Interest paid may be tax deductible. Consult your tax advisor for details.

- Affordable fixed monthly payments
- Guaranteed rate

Home Equity Lines of Credit

Convert the equity in your home into a line of credit. Give yourself an instant loan, and save time and money with our Equity Line of Credit. This revolving line offers convenience through check writing and may provide tax advantages. Interest paid may be tax deductible. Consult your tax advisor for additional details.

- Immediate access to funds when you need them
- Easy checkbook access with special equity checks
- Revolving line of credit - only borrow what you need
- Flexible repayment plan

Consumer Mortgage Loans

Purchasing a home? Want a lower payment? Need to consolidate debt? Home equity line of credit rate too high? Should I refinance?

Bank of the James offers competitive fixed rate, adjustable rate, and balloon first and second mortgages. Please contact any Bank of the James loan officer to discuss which mortgage plan is right for you.

Overdraft Checking Line of Credit

Feel confident that your checks, debits and payments will be honored when you attach an Overdraft Line of Credit to your Bank of the James checking account. With this product, funds are automatically transferred from your line of credit to your checking account to cover the amount overdrawn, up to the line of credit available which is established by the bank. There is no service or transfer fee to access the line and no annual fee. You simply pay a rate of interest (see your BOTJ banker for the current rate) on the balance of the credit line. This is a revolving line of credit and the funds are immediately available after payback. The overdraft option is subject to credit approval.

- Flexible repayment plans
- Automatic protection
- Convenience and peace of mind

If you exceed your line of credit, overdraft protection will not occur and you will be charged an overdraft fee or returned item fee and your transaction may be declined. That's why it is always a good idea to make sure you have sufficient funds in your checking account or available credit to your linked credit line.

Please do not send any sensitive or confidential information by email.

Loan applications may be taken by a member of our leading team or any Bank of the James Branch Manager. Loan approval must be given by a member of our Lending Team.

All loan programs are subject to credit approval.

Our Lending Team

Main Street Office

- Jason Witt NMLS# 435188
(434) 455-7548
jwitt@bankofthejames.com
- Mike Kirkpatrick NMLS# 435187
(434) 455-7536
mkirkpatrick@bankofthejames.com

Boonsboro Office

- George Vaughan NMLS# 203547
(434) 384-8588
gvaughan@btjm.com

Forest Office

- Bianca Allison NMLS# 728059
(434) 534-8090
ballison@btjm.com
- Courtney Glass NMLS# 927366
(434) 455-1341
cglass@bankofthejames.com
- Kellie Hudson NMLS# 423573
(434) 534-8090
khudson@btjm.com
- Construction Lending
Randy Nexsen NMLS# 435210
(434) 455-1344
rnexsen@bankofthejames.com
- Construction Lending
Garth Calhoun NMLS#435200
(434) 534-8080
gcalhoun@bankofthejames.com

Altavista Office

- Bobby Walker NMLS# 435204
(434) 369-7300
rwalker@bankofthejames.com
- Debbie Hutcherson NMLS# 435205
(434) 369-7300
dhutcherson@bankofthejames.com

Charlottesville Office

- Erica Terrell NMLS# 1078948
(434) 995-5419
eterrell@bankofthejames.com



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Bank of the James Office Locations

Mortgage Locations	BOTJ Investment Services	Free Standing ATMs
<p>Forest 17000 Forest Road • Suite B Forest, Virginia 24551 (434) 534-8090 • (434) 534-8091 fax</p> <p>Charlottesville 1430 Rolkin Court, Suite 203 Charlottesville, Virginia 22911 (434) 995-5418 • (434) 995-5427 fax</p> <p>Roanoke 133 Salem Avenue, SW Roanoke, Virginia 24011 (540) 491-2045 • (800) 991-9451 fax</p> <p>2404 Electric Road, Suite B Roanoke, Virginia 24018 (540) 293-4663</p> <p>Mortgage Offices Open: Monday - Thursday 9 a.m. - 5 p.m. Friday 9 a.m. - 6 p.m.</p> <p>Night and Weekend Appointments Available</p>	<p>Lynchburg 615 Church Street Lynchburg, Virginia 24504 (434) 846-2279 • (434) 846-0050 fax Toll free: 1-888-384-6990</p> <p>Open: Monday - Friday 9 a.m. - 4 p.m.</p> <hr/> <p>BOTJ Insurance Inc.</p> <p>Lynchburg 615 Church Street Lynchburg, Virginia 24504 (434) 846-2279 • (434) 846-0050 fax Toll free: 1-888-384-6990</p> <p>Open: Monday - Friday 9 a.m. - 4 p.m.</p>	<p>Lynchburg Community Market 1219 Main Street Lynchburg, Virginia 24504</p> <p>The American Legion 1301 Greenview Drive Lynchburg, Virginia 24502</p> <p>The Cavalier 2920 Rivermont Avenue Lynchburg, Virginia 24503</p> <p>Free standing machines are cash dispensing only.</p>



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Summary

The final meeting of the Amherst Retail Academy was held at the Amherst Town Hall, hosted by Jack Hobbs and Stephanie Keener, and had a lunch sponsored by the Bank of the James. The meeting was attended by seven audience members and seven panelist. Notable attendees in the audience were Secretary of the Amherst County Chamber of Commerce Martha Tucker, the co-owner of Loose Shoe Brewery Kitty Foor, and Steve Wilder of Amherst County High School.

The first lecture given at this luncheon was from town manager Jack Hobbs. Mr. Hobbs discussed the services that the Town of Amherst provides. Mr. Hobbs explained that the Town of Amherst has a positive disposition and is willing to promote business. The town desires to improve itself by diversifying the local economy, protecting small businesses, and creating a higher tax base. To achieve these goals, the Town of Amherst has partnered with many different organizations that are dedicated to diversifying the Amherst economy, such as the Small Business Development Center (SBDC) and Region 2000.

The next speaker was Megan Lucas, CEO of Region 2000 Economic Development Alliance. The Economic Development Reliance is a united organization committed to drive economic growth for one voice, one mission, and one region. The Economic Development Alliance has worked hard to assist businesses in creating new jobs, improve the business brand, and increase the amount of local dollars.

The third speaker of the event was Chad Mooney, the Treasurer of the Amherst County Chamber of Commerce and an attorney at Petty Livingston & Dawson Richards. Mr. Mooney and the Amherst Chamber of Commerce strive to promote local businesses by making the public aware of special activities, such as ribbon cutting ceremonies for opening or reopening business. Mr.

Mooney wanted to make sure that small business owners knew to notify the Amherst County Chamber of Commerce if they had questions about improving their business.

The fourth speaker of the afternoon was Economic Development Specialist, Victoria Hanson of the Amherst County Economic Development Authority. Mrs. Hanson reiterated many of the major points already made by other speakers, and emphasized increasing local dollars, encouraging local small business, and diversifying the economy.

The fifth speaker of the afternoon was Business Development Specialist, Mike Russell from the Virginia Department of Small Business and Supplier Diversity. Mr. Russell spoke briefly about the business certification process of SWAM and EVA. The agency that Mr. Russell works for sponsors both of these certification processes.

The final speaker of the luncheon was Nathan Kolb, the Region 2000 SBDC Coordinator. Mr. Kolb reminded small business owners that Region 2000 SBDC is a valuable resource that was at their disposal to guide small businesses. Their service as business consultants is completely free and is funded through tax dollars. Region 2000 SBDC provides an educational and completely confidential service that could greatly assist small businesses in the area. They give small business owners the opportunity to have professionals work alongside their business and assist them in enriching the local economy.

In this final installment of the Amherst Retail Academy, there was a strong focus on reminding small business owners that they are not alone in their business endeavors. The Town of Amherst and whole community has invested in them and desires see them succeed. They not only have the Town of Amherst supporting them, but several organizations that can be used as a free resource to better their business.

Amherst Retail Academy Summer 2015 Report

By Edmond A. Mintah, Jr.

According to all that were involved, the Amherst Retail Academy Series sponsored by the Small Business Development Center (SBDC) was a success. There were an adequate number of attendees at these meetings, and those who attended these meeting series were reported to have benefited from attending the meetings. The average attendance per meeting was seven, with the most attended meeting with thirteen attendees being, “Events: Making Events Work for Amherst.”

The content of the meetings appeared to be very resourceful, however some small business owners commented that the meetings had not been advertised as well as they could have been. In the future, it was suggested that perhaps it would be worthwhile to send in-person recruiters or interns to small business owners so as to increase turnout. The timing of the meetings seemed to have little to no effect on the turn out and most small business owners were reported to have been pleased with morning meeting times.

The Amherst Retail Academy had several positive outcomes, and many small business owners would be pleased to see the series return. The major changes that should occur when presenting this series, is in regard to the advertising. It would be highly recommended in the future for the Town to invest in summer interns or other town representatives to personally recruit local small business owners. Every time this method was suggested to a local owner, it was met with strong approval.