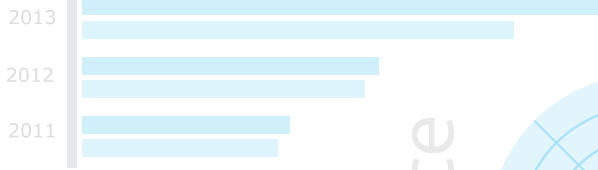


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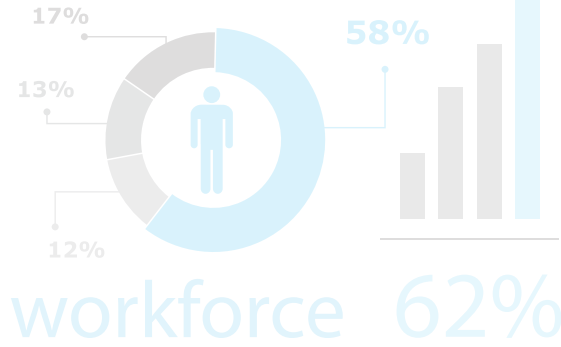
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Aerospace



Defense



ENERGY



BUSINESSES

CONNECTING



COMMUNITIES



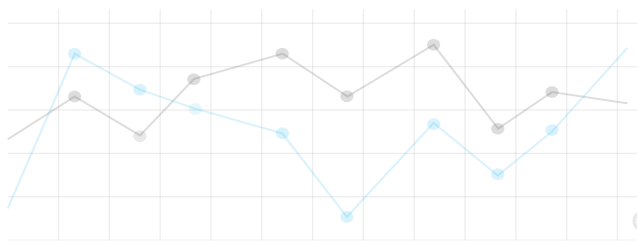
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OKLAHOMA
DEPARTMENT OF COMMERCE

Business Resource Guide



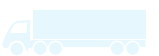
Growth



Financial Services



Bioscience



GLOBAL



AGRICULTURE
INFORMATION

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The Oklahoma Department of Commerce is the primary economic development entity in the state. Our mission: To create and deliver high-impact solutions that lead to prosperous lives and communities for all Oklahomans.

In today's competitive environment, Oklahoma continues adapting to shifts in the economic climate. Business Customer Services, a Division of the Oklahoma Department of Commerce, is here to keep you ahead of the curve.

In this guide, you'll find tools and resource you need as an economic developer or community leader in Oklahoma:

- Financing Resources
- Business Incentives
- Regional Economic Development
- Community Resources
- Workforce
- Business Assistance
- Education and Training

OKcommerce.gov, the Oklahoma Department website, is an interactive platform to information and services. Links to state, local and federal agencies' and service partners' websites are also included.

Commerce can help your community attract, develop and retain businesses that "lead to prosperous lives and communities for all Oklahomans." Give us a call at 1-800-879-6552 or visit the [Oklahoma Department of Commerce Website](#).

Financing Resources

Inadequate financing is frequently cited as a primary reason businesses fail. Other financial reasons for failure or poor performance include miscalculating how much capital is required, underestimating the cost of borrowing, or simply securing the wrong kind of financing. Many of the resources referenced here provide access to capital and the expertise to help manage it.

Equity Financing

Most small or growth-stage businesses use limited equity financing. Equity often comes from non-professional investors such as friends, relatives, employees, customers, or industry colleagues. However, the most common source of professional equity funding comes from venture capitalists. Venture capitalists most often prefer three-to-five-year-old companies with the potential to become major concerns and return higher-than-average profits to their shareholders.

Debt Financing

There are many sources for debt financing. The most common are banks, savings and loans, commercial finance companies and the U.S. Small Business Administration (SBA). Oklahoma also has a number of state-level and local agencies and organizations with programs that provide debt financing and encourage the growth of small businesses. In Oklahoma, commercial banks have been a traditional source of small business funding. But their principal role has been as a short-term lender offering demand loans, seasonal lines of credit, and loans for machinery and equipment. Banks generally have been reluctant to offer long-term loans to small firms. The SBA guaranteed lending program encourages banks and non-bank lenders to make long-term loans to small firms by reducing their risk and leveraging the funds they have available.

Primary Business Funding Sources

U.S. Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) provides four primary areas of assistance to small businesses: Advocacy, Management, Procurement, and Financial Assistance. Financial Assistance is delivered primarily through SBA's investment programs, business loan programs, disaster loan programs, and bonding for contractors.

Category Funding Sources:

- SBA Business Loan Programs
- SBA 7(a) Loan Program
- SBA CommunityExpress Loan Program
- SBA Disaster Assistance
- SBA Import/Export Financing
- SBA 504 Loan Program
- SBA Microloan Program
- SBA Patriot Express Loan Program
- Oklahoma Small Business Development Centers
- SCORE Counselors to America's Small Businesses

For more info see [SBA Loan Programs](#)

SBA 7(a) Loan Program

The SBA's 7(a) loans are the most basic and most used type of loan in SBA's business loan programs. Its name comes from section 7(a) of the Small Business Act, which authorizes the agency to provide business loans to American small businesses.

All 7(a) loans are provided by lenders who are called participants because they participate with SBA in the 7(a) program. Not all lenders choose to participate, but most American banks do. There are also some non-bank lenders who participate with SBA in the 7(a) program, which expands the availability of lenders making loans under SBA guidelines.

Eligibility

All businesses that are considered for financing under the 7(a) loan program must meet SBA size standards; be for-profit; not already have the internal resources (business or personal) to provide the financing; and be able to demonstrate repayment.

Small/Rural Lender Advantage Loan

The Small/Rural Lender Advantage (S/RLA) initiative is designed to accommodate the unique loan processing needs of small community/rural-based lenders by simplifying and streamlining loan application process and procedures, particularly for smaller SBA loans. It is part of a broader SBA initiative to promote the economic development of local communities, particularly those facing the challenges of population loss, economic dislocation, and high unemployment. The loan features the following:

- a streamlined, simpler, and more user friendly 7(a) process for small loans (\$350,000 or less)
- a one page application (two sided) for very small loans with key, but limited additional information required for loans above \$50,000
- SBA guarantees 85 percent of loans of \$150,000 or less and 75 percent of loans greater than \$150,000

For more info see [Rural Lender Advantage Loan Program](#)

Small Loan Advantage (SLA) and Community Advantage

SBA is committed to expanding access to capital for small businesses and entrepreneurs in underserved communities so that we can help drive economic growth and job creation.

SBA and U.S. Department of Commerce studies have shown the importance of lower dollar loans to small business formation and growth in underserved communities. With that in mind, and building on the agency's "Advantage" platform, both **Small Loan Advantage** and **Community Advantage** will offer a streamlined application process for SBA 7(a) loans.

For more info see [SBA Advantage Loan Initiatives](#)

Microloan Program

The Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. The SBA makes funds available to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries make loans to eligible borrowers. The maximum loan amount is \$50,000, but the average microloan is about \$13,000.

For more info see [SBA Microloan Program](#)

Certified Development Company Loan Program (504 Loans)

The federal government, through the Small Business Administration (SBA), provides permanent financing for companies with its 504 loan program. Certified Development Companies (CDCs), authorized by the SBA, administer the program. The 504 loan program is a long-term financing tool for economic development within a community. The program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A CDC works with the SBA and private sector lenders to provide financing to small businesses within its specific geographic area.

Proceeds from 504 loans must be used for fixed asset projects such as purchasing land and improvements, including existing buildings; grading; street improvements; utilities; parking lots and landscaping; construction of new facilities; modernizing, renovating or converting existing facilities; or purchasing machinery and equipment. The 504 program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.

SBA 504 Certified Development Companies:

Metro Area Development Corporation

4200 N. Lindsay Ave.
Oklahoma City, OK 73105
405-424-5181

Rural Enterprises of Oklahoma, Inc.

P.O. Box 1335
Durant, OK 74702
800-658-2823 or 580-924-5094

South Western Oklahoma Development Authority (SWODA)

P. O. Box 569
Burns Flat, OK 73624
800-627-4882 or 580-562-4882

Small Business Capital Corporation (SBCC)

Bank of America Center, Suite 1214
15 W Sixth St
Tulsa, OK 74119-5406
918-584-7888

Tulsa Economic Development Corporation (TEDC)

125 W. 3rd, 2nd Floor
Tulsa, OK 74102
918-585-8332

For more info see [SBA 504 Loan Program](#)

U.S. Department of Agriculture Programs

Through its Business Programs, USDA Rural Development provides for business credit needs in under-served rural areas, often in partnership with private-sector lenders.

Business and Industry Guarantees Loans (B&I)

The purpose of the B&I Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities. This purpose is achieved by bolstering the existing private credit structure through the guarantee of quality loans which will provide lasting community benefits. It is not intended that the guarantee authority will be used for marginal or substandard loans or relief of lenders having such loans.

Intermediary Relending Program

The Intermediary Relending Program (IRP) finances business facilities and community development projects in rural areas. To do this, the Rural Business-Cooperative Service (RBS) loans money to intermediaries. Intermediaries then re-lend funds for business and community development. Intermediaries establish revolving loan funds, with repayment creating more opportunity for more loans.

Rural Economic Development Loans and Grants

The Rural Economic Development Loans and Grants (REDLG) program makes direct zero-interest loans and grants to Rural Utilities Service (RUS) electric and telecommunication utilities that use the funds to provide financing for business and community development projects. Zero-interest loans are provided to finance a broad array of projects, including for-profit businesses. Grants are provided to the RUS utility to establish a revolving loan fund to finance projects such as community development assistance to non-profits and public bodies, education and training for economic development, medical care, telecommunications for education, job training or medical services, business incubators and technical assistance. Program funds can be used for value-added projects.

For more info see [USDA Rural Programs](#)

Rural Enterprises of Oklahoma, Inc.

Rural Enterprises of Oklahoma, Inc. (REI) has evolved from the small business lending arena into a multi-faceted economic development organization. With offices in Alva, Durant, Lawton, Oklahoma City and Tulsa, REI offers a variety of business lending programs including the SBA and Rural Development programs.

- Offers down payment and closing cost Oklahoma working families.
- Offers assistance to Native American and minority-owned businesses through the Oklahoma Native American Business Enterprise Center located in Tulsa and the Native American Business Resource Center in McAlester
- Targets Oklahoma's women-owned businesses with services of the state's only Women's Business Center from two locations: Durant and Oklahoma City.
- REI New Markets Investment, LLC administers the New Markets Tax Credit Program to bring new investments into low-income communities

REI has a highly qualified staff dedicated to help meet the needs of business around the state. REI also has a statewide network of partners to help deliver its programs.

For more info see [Rural Enterprises of Oklahoma, Inc.](#)

Research & Development / Seed Capital Resources

Oklahoma Center for the Advancement of Science and Technology

Oklahoma Center for the Advancement of Science and Technology (OCAST) works to grow Oklahoma's knowledge-based economy by building the infrastructure of expertise and equipment needed to conduct nationally competitive research and development in Oklahoma and stimulate Oklahoma firms applying and producing technology. OCAST implements programs and initiatives to impact the entire technology development pipeline from basic research through commercialization and application.

For more info see [OCAST](#)

Innovation to Enterprise

Innovation to Enterprise, Inc. (i2E) is a private, not-for-profit Oklahoma corporation focused on wealth creation in Oklahoma by growing the technology-based entrepreneurial economy in Oklahoma. Founded in 1997, i2E advises Oklahoma entrepreneurs through a team-based approach, providing comprehensive business guidance and coaching. The programs they offer are:

- Oklahoma Technology Business Finance Program
- Accelerate Oklahoma Funds
- Oklahoma Seed Capital Fund
- Seed Step Angels Group
- Venture Advisory Services

For more info see [i2E](#)

University Research and Technology Transfer

Oklahoma's higher education system is enriched with pioneering institutions that have made great strides in producing innovative research and the generation of new ideas leading to inventions, patents and other intellectual property producing activities, also known as technology transfer. Technology transfer refers to services and resources related to the following areas: Materials Transfer Agreements (MTA) [research and biological materials, including data Copyright or trademark, Intellectual Property, Patents [domestic and international], Licensing, Entrepreneurial Activities.

For more info see [The University of Oklahoma, Office of Technology Development and Oklahoma State University, Research and Technology Transfer](#)

Oklahoma EPSCoR

Oklahoma EPSCoR's central goal is to increase the state's research competitiveness through strategic support of research instruments and facilities, research collaborations, and integrated education and research programs.

For more info see [EPSCoR](#)

Oklahoma Venture Forum

The Oklahoma Venture Forum (OVF) is a non-profit corporation organized to encourage and promote economic development in Oklahoma. The OVF works to increase the utilization of Oklahoma's resources, resulting in the establishment and growth of new and existing business ventures.. For membership details, call the OVF office.

For more info see [Oklahoma Venture Forum](#)

Oklahoma Capital Investment Board

The Oklahoma Capital Investment Board (OCIB) supports investments in venture capital firms who will, in turn, make venture capital investments in Oklahoma businesses. OCIB supports investment in funds ranging from early stage venture capital to subordinated debt.

For more info see [Oklahoma Capital Investment Board](#)

Small Corporate Offering Registration

The Small Corporate Offering Registration (SCOR) is a securities offering program available to small corporations and limited liability companies. The program contemplates offerings that are exempt from federal registration under (1) Rule 504 of Regulation D, (2) Regulation A, or (3) Rule 147 of the Securities Act of 1933. Oklahoma is one of 42 states that allow SCOR offerings and the Pacific Stock Exchange lists SCOR securities under certain conditions.

For more info see [Small Corporate Offering Registration](#)

US SBA – Small Business Investment Companies

The Small Business Investment Company (SBIC) program is designed to fill the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses.

SBIC's Contact:

Council Oak Investment Corporation
101 North Broadway, Suite 400
Oklahoma City, OK 73102
405-218-4696

First United Venture Capital Corporation
P.O. Box 19100
Oklahoma City, Ok 73144
405-636-4500

U.S. Small Business Administration - Oklahoma City
District Office, Federal Building
301 NW 6th St, Ste. 116
Oklahoma City, OK 73102
405-609-8000

For more info see [U.S. Small Business Administration](#)

Import/Export Resources

Overseas Private Investment Corporation

Overseas Private Investment Corporation (OPIC) helps U.S. businesses invest overseas, fosters economic development in new and emerging markets, complements the private sector in managing the risks associated with foreign direct investment, and supports U.S. foreign policy. OPIC provides financing to ventures involving significant equity and/or management participation by U.S. businesses. Loans to qualifying businesses can be tailored to meet the specific needs of overseas operations.

Financing

OPIC Financing provides medium- to long-term funding through direct loans and loan guaranties to eligible investment projects in developing countries and emerging markets. OPIC's Small and Medium-Enterprise Financing

is available for businesses with annual revenues of less than \$400 million. OPIC's Structured Financing focuses on larger U.S. businesses and supports large-scale projects that require large amounts of capital.

Overseas Private Investment Corporation Political Risk Insurance

OPIC Political Risk Insurance provides the peace of mind necessary to pursue opportunities in emerging markets. Political risk insurance is available to U.S. investors, lenders, contractors, exporters, and NGOs for investments in 150 developing countries, including high-risk countries such as the Democratic Republic of Congo, Iraq, Afghanistan, and Pakistan. Coverage is offered for small and large investments that provide positive developmental benefits.

For more info see [OPIC](#)

Export-Import Bank of the United States

The Export-Import Bank of the United States (Ex-Im Bank) provides U.S. exporters and their international buyers with the financing tools they need to successfully buy U.S. products and services. Ex-Im Bank support protects against foreign political and commercial risk, and gives U.S. exporters the ability to offer competitive financing to their buyers through export credit insurance and loan guarantees.

Export Credit Insurance

Ex-Im Bank's export credit insurance allows you to increase your export sales by limiting your international risk, offering credit to your international buyers, and enabling you to access working capital funds. The insurance covers commercial losses due to insolvency, bankruptcy and default at 95 percent; a political loss due to war, revolution, cancellation of an import or export license; and currency inconvertibility at 100 percent. There is no first-loss deductible.

Fixed-Rate Term Financing for International Buyers

Ex-Im Bank assists exporters by guaranteeing term financing to creditworthy international buyers-- both private and public sector-- for purchases of U.S. goods and services. With Ex-Im Bank's loan guarantee, international buyers are able to obtain competitive term financing from lenders when financing is not available or there are no economically viable interest rates on terms over one to two years.

Working Capital Guarantees

Ex-Im Bank's working capital financing enables U.S. exporters to obtain loans that facilitate the export of goods or services. These working capital loans, made by commercial lenders and backed by the Ex-Im guarantee, provide exporters with the liquidity to accept new business, grow international sales and compete more effectively in the international marketplace.

For more info see [Ex-Im Bank](#)

SBA Export Working Capital Program (EWCP)

Many banks in the U.S. do not provide working capital advances on export orders, export receivables or letters of credit. Because of that, some small businesses may lack necessary export working capital to support their export sales. That is where an SBA program can make the difference. SBA provides lenders with up to a 90% guaranty as a credit enhancement, so that the lenders will make the necessary export working capital available.

For more info see [SBA EWCP](#)

SBA Export Express Loan Program

Established in 1998, the "Export Express Loan Program": assists small exporters with their financial needs, providing them with loans for revolving credit lines and other export-related expenses not funded under SBA's EWCP. These expenses include professional export marketing advice or services, foreign business travel, and participation in foreign trade shows.

The SBA guaranty encourages lenders to make loans to small business exporters that they might not make on their own. The SBA's Export Express guaranty is 85 percent for loans up to \$150,000 and 75 percent for loans more than \$150,000 up to a maximum loan amount of \$250,000. The maximum loan amount under Export Express is \$250,000.

For more info see [SBA Export Express](#)

Development Bonds

General Obligation Limited Tax Bonds

Many Oklahoma counties and cities have voted approval of General Obligation Limited Tax Bonds (GOLTBs) for industrial development. These units of government are limited to the amount that could be retired by a special tax levy of not more than five mills on the assessed dollar valuation of all taxable real and personal property in that county or city. The proceeds for GOLTBs are generally used to acquire or build a facility for manufacturing and industrial projects. Lease income from the facility is used to amortize the bonds.

Contact

Local Industrial Development Authority or Oklahoma Finance Authorities
5900 N Classen Court
Oklahoma City, OK 73118
405-842-1145

Conduit Program

The Oklahoma Development Finance Authority's Conduit Program was established to provide any entity (public or private) an avenue to issue revenue bonds, notes, certificates of participation or other evidence of indebtedness. Funds generated by such sale are then available for loans to qualified borrowers. In most instances the Conduit Program provides an entity with more favorable rates than they normally could obtain on their own. The program utilizes ODFA's market presence to provide access to Wall Street, has no limits on dollar amount and can be for tax-exempt or taxable obligations.

Contact

Oklahoma Finance Authorities
5900 N Classen Court
Oklahoma City, OK 73118
405-842-1145

For more info see [OK Development Finance Authority](#)

Private Activity Bond Allocation Program

Private activity bonds are available to state and local finance authorities for allocation to manufacturers and farmers, housing authorities, student loan programs and other programs. These types of bonds are defined in two ways: Private activity bonds are any bonds of which more than 10 percent of the proceeds is to be used in a trade or business of anyone other than a governmental unit, and which is to be directly or indirectly repaid, or secured by revenues from, a private trade or business. Also, private activity bonds are any bonds in which an amount exceeding 5 percent or \$5 million – whichever is less – of the proceeds is to be used for loans to any person or persons other than a governmental unit.

Contact

State Bond Advisor
5900 N Classen Court
Oklahoma City, OK 73118
405-602-3100

For more info see [OK Bond Advisor](#)

Other Financing Programs

Bureau of Indian Affairs Loan Guaranty Program

The Bureau of Indian Affairs (BIA) provides guaranteed/insured loans to Federally Recognized Indian Tribal Governments, Native American Organizations, and individual American Indians in obtaining financing from private sources to promote business development initiatives on or near federally recognized Indian Reservations.

Loans may be used for a variety of purposes, including operating capital, equipment purchases, business refinance, building construction, and lines of credit. Loan guarantees to private lenders will only be provided if funds otherwise would be unavailable to the borrower. Funds may not be used for speculation. The financial assistance must be used on or near an Indian Reservation.

For more info see [BIA Loan Guaranty Program](#)

Oklahoma Agriculture Enhancement & Diversification Program

Oklahoma Agriculture Enhancement & Diversification Program (OAEDP) is a program designed to develop or improve uses for agricultural products, expand the state's production of value-added products and to encourage diversified farming. Interest free loans and grants are available through four program areas: Marketing Utilization Loan, Cooperative Marketing Loan, Basic and Applied Research Loan/Grant and Farm Diversification Grant.

Marketing Utilization Loan

This loan may be used to assist in the development or implementation of a sound domestic or foreign marketing plan for Oklahoma agricultural products, by-products or agritourism venues. New or better uses for existing agricultural products by the financing of feasibility studies, business plans or test marketing also qualify.

Cooperative Marketing Loan

This loan is available to entities or individuals wishing to work together to develop or establish production, process or market agricultural products, or establish agritourism ventures. The purpose of this loan is to promote productivity, provide added value to agricultural products, stimulate agricultural diversification and encourage processing innovations.

Basic & Applied Research Loan/Grant

This loan is available to individuals or entities wanting to conduct research for the purpose of business creation or expansion focusing on agricultural products or by-products.

Farm Diversification Grant

Projects should deal with the diversification of a family farm, ranch or agritourism venue to non-traditional crops or livestock, on-farm processing of agricultural commodities or development of an agritourism venue that will promote access to a new market. Projects cannot be an extension or expansion of existing operations and must show potential to create additional income for the farm unit.

For more info see [OK Department of Ag](#)

Economic Development Administration

The Economic Development Administration (EDA) oversees multiple programs offering development assistance to targeted communities that meet specific criteria for economic distress. These programs include the Planning and Assistance Program, the Economic Adjustment Assistance Title IX Revolving Loan Fund, and grants for Public Works and Development Facilities, Planning Assistance, Technology Assistance, and Trade Adjustment Assistance.

The EDA also created a competitively-based partnership between the EDA and academic institutions, the University Center Program, that makes the resources of universities available to the economic development practitioner community. These centers provide entrepreneurial training, community development and economic assistance to rural communities.

For more info see [EDA](#)

EDA University Centers in Oklahoma

Rogers State University Innovation Center

2000 University Drive
Claremore, Oklahoma 74017
(918) 343-7533

Center for Economic and Business Development

Southwestern Oklahoma State University
100 Campus Drive
Weatherford, OK 73096
(580)774-7095

EDA programs are accessed through Oklahoma's Substate Planning Districts (Regional Councils of Government - COGs):

Association of Central Oklahoma Governments (ACOG)

21 E. Main Street, Suite 100
Oklahoma City, OK 73104-2405
(405) 234-2264
Counties: Canadian, Cleveland, Logan, Oklahoma

Association of South Central Oklahoma Governments (ASCOG)

802 Main Street
Duncan, OK
(580) 252-0595
Counties: Caddo, Comanche, Cotton, Grady, Jefferson, McClain, Stephens, Tillman

Central Oklahoma Economic Development District (COEDD)

400 N Bell
Shawnee, OK 74801
(405) 273-6410
Counties: Hughes, Lincoln, Okfuskee, Pawnee, Payne, Pottawatomie, Seminole

Eastern Oklahoma Development District (EODD)

1012 North 38th Street
Muskogee, OK 74402
(918) 682-7891
Counties: Adair, Cherokee, McIntosh, Muskogee, Okmulgee, Sequoyah, Wagoner

Grand Gateway Economic Development Association (GGEDA)

P.O. Drawer B
Big Cabin, OK 74332-0502
(918) 783-5793
Counties: Craig, Delaware, Mayes, Nowata, Ottawa, Rogers, Washington

Indian Nations Council of Governments (INCOG)

2 West Second Street, Suite 800
Tulsa, OK 74103
(918) 584-7526
Counties: Creek, Osage, Tulsa, Wagoner

Kiamichi Economic Development District of Oklahoma (KEDDO)

1002 Highway 2 North
Wilburton, OK 74578-0638
(918) 465-2367 or 800-722-8180
Counties: Choctaw, Haskell, Latimer, Leflore, McCurtain, Pittsburg, Pushmataha

Northern Oklahoma Development Association (NODA)

2901 North Van Buren
Enid, OK 73701
(580) 237-4810 or 800-749-1149
Counties: Alfalfa, Blaine, Garfield, Grant, Kay, Kingfisher, Major, Noble,

Oklahoma Economic Development Association (OEDA)

P.O. Box 668
Beaver, OK 73932-0668
(580) 625-4531
Counties: Beaver, Cimarron, Dewey, Ellis, Harper, Texas, Woods, Woodward

Southern Oklahoma Development Association (SODA)

2704 N. 1st St.
Durant, OK 74701
(580) 920-1388
Counties: Atoka, Bryan, Carter, Coal, Garvin, Johnston, Love, Marshall, Murray, Pontotoc

South West Oklahoma Development Association (SWODA)

Sooner Drive, Building 420
Burns Flat, OK 73624
(580) 562-4882 or 800-627-4882
Counties: Beckham, Custer, Greer, Harmon, Jackson, Kiowa, Roger Mills, Washita

Oklahoma Capital Access Program

The Oklahoma Capital Investment Board supports investments that catalyze new sources of equity and near-equity capital for Oklahoma business. The board manages a \$100 million resource. Through its venture capital program, the board supports investments in private, professionally managed venture capital firms that will commit to building an enduring presence within the state.

Through its Oklahoma Capital Access Program (OCAP), the board provides credit insurance to banks to help them stretch to make loans to Oklahoma businesses that might not otherwise be made.

For more info see [OCIB](#)

Oklahoma Industrial Finance Authority

The Oklahoma Industrial Finance Authority (OIFA) provides financing for real estate and equipment. Its primary purpose is to assist industrial development in the state by increasing employment. Businesses may contact the Oklahoma Industrial Finance Authority to explore financing available to them under these guidelines:

- \$5 million limit
- Fixed asset collateral (land, buildings and equipment)
- Up to 15-year term
- Fixed rate terms
- Loan recipient can be private or public entity
- Expansions or relocations
- Bank participation encouraged
- Below market rates for tax-exempt qualified projects

Contact

Oklahoma Finance Authorities
5900 N. Classen Ct.
Oklahoma City, OK 73118
405-842-1145

For more info see [OIFA](#)

Oklahoma Linked Deposit Loan Programs

The Oklahoma Treasurer administers the Linked Deposit Loan Programs, created in 1987 to provide special, low-interest loans to eligible family farmers and small businesses.

This is an economic development tool that reduces debt service costs to Oklahoma small businesses. The program helps preserve existing jobs as well as helping create jobs and business expansion. It can be used for a broad range of business and types of industry.

Oklahoma Agriculture Linked Deposit Loan Programs

This economic development program is aimed at reducing debt service costs to Oklahoma farmers and ranchers. The linked deposit loans are available to at-risk farm or ranch operations or to alternative agricultural product operations who are residents of Oklahoma and whose business operation is located in this state.

Contact

State Treasurer's Office
2300 N. Lincoln Blvd, Room 217
Oklahoma City, OK 73105
405-522-4235

For more info see [OK Ag Linked Deposit Program](#)

Business Incentives

The State of Oklahoma is recognized nationally for its outstanding business location and job growth incentives. Qualifying businesses can choose between two primary business incentive options for newly locating or expanding companies — outlined as Option 1 or Option 2. Additionally, a wide range of tax credits, refunds, and workforce training benefits are available to help a company succeed.

Oklahoma Quality Jobs Program

Quality Jobs Program 10-Year Cash Incentive

Oklahoma's successful Quality Jobs incentive program promotes job growth and helps improve your company's bottom line by injecting cash back into your business as you expand and create new jobs in Oklahoma. The Quality Jobs (QJ) program provides a cash rebate to companies that create well-paid jobs and promote economic development. Qualifying average wage requirements varies among counties.

Small Employer Quality Jobs 7-Year Cash Incentive

The Small Employer Quality Jobs Program provides incentive payments to a qualifying small employer. The payments may reach as high as 5% of new taxable payroll and last for up to seven years. Qualifying payroll must be attributable to annual salaries that are at least 110% to 125% of the average wage of the county in which the jobs are located. The qualifying average wage requirement varies among counties.

21st Century Quality Jobs

Oklahoma's 21st Century Quality Jobs offers incentives to businesses with a highly skilled, knowledge-based workforce. For qualifying companies, this unique incentive would pay businesses cash back, up to 10 percent of payroll, for up to ten years for the creation of 10 jobs with high average wage of \$94,000 annually or higher, depending on county.

The Oklahoma Department of Commerce provides assistance in completing your Quality Jobs application at no cost to your company

Investment / New Jobs Tax Credit Package

Investment/New Jobs Tax Credits provide growing manufacturers a significant tax credit based on either an investment in depreciable property OR on the addition of full-time-equivalent employees engaged in manufacturing, processing, or aircraft maintenance.

Quality Jobs Program + Investment Tax Credit

These incentives target manufacturing industries that have a large capital investment of at least \$40 million in addition to creating new jobs that pay higher than average wages equaling \$40,747. The incentives also allow a five-year tax credit of 2% per year of investment in qualified new depreciable property.

For more info see [Quality Jobs Program](#)

Opportunity and Enterprise Zones

Businesses located in one of Oklahoma's Opportunity or Enterprise Zones may receive enhanced financial incentives for stimulating economic expansion in rural and disadvantaged communities.

What are Opportunity and Enterprise Zones?

Opportunity Zones census tracts in which, according to the most recent federal decennial census, at least 30 percent of the residents have an annual gross household income from all sources below the poverty guidelines established by the U.S. Department of Health and Human Services.

Opportunity Zones are generally the only areas in Oklahoma, Tulsa, and Cleveland counties where companies may qualify to use the Small Employer Quality Jobs Incentive Act.

If a company is locating in an Opportunity Zone and meets the other requirements to qualify for the Oklahoma Quality Jobs Program Act, then it does not have to also meet the average wage threshold for new jobs. This legislation requires, in general, that salaries of the new direct jobs must equal the average county wage or the cap which renews annually, whichever is lower (Refer to the Quality Jobs Guidelines for the latest figures). In addition, these companies receive an automatic 5 percent benefit level.

Enterprise Zones can be designated in disadvantaged counties, cities or portions of cities. The Oklahoma Department of Commerce designates Enterprise Zones and publishes lists of eligible counties, cities and census tracts.

Bottom-Line Benefits

Businesses locating in an Opportunity Zone are not subject to the annualized average wage requirement in the standard Quality Jobs Program. Within the Small Employer Quality Jobs Program, only businesses in Oklahoma, Tulsa and Cleveland Counties located within an Opportunity Zone are eligible to apply. Businesses located in an Enterprise Zone are eligible to receive double the Investment/New Jobs

Oklahoma Department of
Commerce GIS mapping tools
are available at
OK Incentives Maps

New Market Tax Credits

Five Oklahoma organizations have been selected as eligible Community Development Entities (CDEs) for purposes of the New Markets Tax Credits on behalf of the U.S. Department of Treasury. Eligible investors in these organizations may qualify for federal income tax credits when the organizations invest in underserved low-income communities. The credits are 5 percent of investment for the first three years of the credit and 6 percent for the last four years of the credit, for a total of 39 percent of investment over the seven years of credit period.

Contact:

REI New Markets Investment, LLC
P.O. Box 1335
Durant, OK 74702
(800) 658-2823

For more info see [REI](#)

Cherokee Nation Businesses Economic Development Company
777 West Cherokee Street
Catoosa, OK 74105
918-384-7774

For more info see [Cherokee Nation Business](#)

Meta Fund, Inc.
2225 N May Avenue
Oklahoma City, OK 73107
405-949-0001

For more info see [MetaFund](#)

New Markets Redevelopment LP
5801 N Broadway Extension, Suite 120
Oklahoma City, OK 73118
405-842-0100

For more info see [New Markets Redevelopment](#)

BOKF Community Development Fund, LLC
P.O. Box 2300
Tulsa, OK 74192
(918) 588-6477

For more info see [BOK Community Development](#)

Training for Industry Program

Consistently ranked as one of the nation's leading workforce training incentives, Oklahoma's Training for Industry Program (TIP) is a low- or no-cost way for new or growing qualifying companies that create jobs to get a skilled, focused, and motivated workforce.

Highly trained professionals deliver customized technical, managerial, and general workplace skills through a network of technology centers across the state.

Totally Customized

Every business is different. That's why flexibility is key to meeting your specific start-up requirements. This program offers the freedom and flexibility to deliver the training you need to ensure a skilled workforce.

World-Class System

TIP can be delivered at your site or one of 57 technology center campuses across the state. These are modern, state-of-the-art facilities with up-to-date equipment and knowledgeable, business-savvy instructors.

Technical Skills and More

Employees need much more than basic technical skills to ensure your success. That's why Career Tech also covers everything from company orientation to customer service, software expertise to inventory management, supervisory development to ISO, SPC and process improvement, team and interpersonal skills to safety.

Long-Term Partnerships

TIP is just the beginning of what we hope will be a great business relationship and grows into a long-term partnership. Career Tech also provides no-cost/low-cost ongoing upgrade training to keep your employees on the leading edge. Each year, hundreds of Oklahoma companies secure their future and keep their employees on the leading edge by taking advantage of our services.

TRAINING FOR INDUSTRY GROWTH - See website

Example programs include:

- LEAN practices
- Six Sigma
- Supply chain management
- High-performance work systems
- Strategic planning
- Team training
- Project management

Contact

CareerTech at 1-800-879-6552

For more info see [CareerTech](#) or [Training for Industry](#)

Foreign Trade Zones

Foreign Trade Zones (FTZs) are designated areas which, for Customs purposes, are considered outside the U.S. Almost any imported merchandise can be brought into a Zone, for almost any kind of manufacturing or manipulation, duty-free. In addition to our strategic location in the geographic center of the United States, Oklahoma's Foreign Trade Zones offer an expansive transportation system and state-of-the-art industrial parks ideal for businesses importing and warehousing, manufacturing, or assembling with imported goods.

Oklahoma's Foreign Trade Zones

Foreign Trade Zone 53 – City of Tulsa-Rogers County Port Authority. Located in the heart of Northeast Oklahoma, the Tulsa Port of Catoosa is the ideal location for growing your business. The Port's 2,000-acre industrial park includes a fully-equipped multi-modal transportation center and an ice-free port providing year-round shipping to ports of the world. For Tulsa Port of Catoosa Assistance: 918-266-2291 X19 or [Tulsa Port of Catoosa](#)

Foreign Trade Zone 106 – Port Authority of the Greater Oklahoma City Area. FTZ #106 is located adjacent to Will Rogers World Airport in Oklahoma City. Because the airport is the primary commercial service facility for Oklahoma City and the surrounding region, FTZ#106 provides ample access to air cargo routes as well as major roadways such as I-40, I-44, and I-35. The population of Oklahoma City's Metropolitan Statistical Area is well over one million, and FTZ#106 serves a 41-county region. For Greater Oklahoma City Area Zone Assistance: 405-680-3260 or [Foreign Trade Zone 106](#)

Foreign Trade Zone 164 – Muskogee City-County Port Authority. The Port of Muskogee is strategically located near the confluence of the Arkansas, Verdigris and Grand Rivers. As part of the McClellan Kerr Arkansas River Navigation System, the nation's most inland all-weather waterway, the site is well-suited to provide high-capacity barge, rail, and truck services. For Port of Muskogee Assistance: 918-682-7886 or [Port of Muskogee](#)

Foreign Trade Zone 227 – Durant, Rural Enterprises of Oklahoma, Inc. The International Business Park in Durant is a thriving 2,942-acre park serving southern and southeastern Oklahoma and Texas Interstate Hwy 35, the primary trunk of the NAFTA SuperHighway Systems, lies just 45 miles west of the zone. For International Business Park in Durant assistance: 800-658-2823 or [Foreign Trade Zone 227](#)

American Indian Land Tax Credit

Two-thirds of Oklahoma, because of its unique Native American heritage, qualifies for special federal tax treatment. Businesses locating or expanding in these areas benefit by accelerated depreciation of investment and by employment tax credits when employing tribal members or their spouses.

Benefits

- Accelerated Federal Property Depreciation Schedule
- Federal Employment Tax Credits of up to \$4,000 per qualifying employee per year
- Savings of up to 35% to 40% depreciation of equipment

For more info see [American Indian Lands Tax Credit](#)

Disclaimer: This incentive is approved annually by the U.S. Congress. Please check our website at OKcommerce.gov/incentives for availability.

Other Business Incentives

- Five-Year Ad Valorem Tax Exemption
- Sales Tax Exemptions
- Freeport Inventory Benefits
- Industrial Access Road Assistance
- State and local financing programs

For more info see [ODOC Business Incentives](#)

Disclaimer: The materials contained in this publication have been prepared by the Oklahoma Department of Commerce for informational purposes only and do not constitute legal or tax advice. This information is subject to change based on judicial interpretation and legislative action. The application of the information is subject to your unique facts and circumstances. YOU SHOULD NOT ACT UPON ANY INFORMATION CONTAINED IN THESE MATERIALS WITHOUT SEEKING YOUR OWN PROFESSIONAL LEGAL AND TAX ADVICE.

Regional Economic Development

Developing and strengthening regional economies is a critical component of the Oklahoma Department of Commerce mission, “to increase the quantity and quality of jobs in Oklahoma.” Commerce offers a wide range of programs, services, and resources designed to assist individuals, communities, regional economic development entities, and businesses.

Regional Development Team

The Regional Development Team (RDT) represents the programs and services offered through the Department of Commerce, plus those of our statewide partners. Commerce Regional Development Specialists (RDSs) assist communities and regional entities attract new businesses; provide business retention and expansion assistance for existing businesses; connect entrepreneurs and innovators to appropriate resources to turn ideas into marketable products and businesses; identify resources and funding for community development projects; and more.

- Business Incentives
- Business Retention & Expansion
- Community & Economic Development
- Global Business Services
- Business Attraction
- Regional Economic Development Partnerships
- Workforce Development
- Entrepreneurship
- Infrastructure
- Business Visitation

**Learn more about
the services your
Regional Economic
Development
Specialist can
provide by visiting
Commerce
Regional
Development
Specialists**

Statewide Service Partners

- **Workforce Oklahoma**
- **Oklahoma Tourism & Recreation Department**
- **Oklahoma Department of Transportation (ODOT)**
- **Oklahoma Department of Agriculture**
- **Oklahoma Water Resources Board (OWRB)**
- **USDA-Natural Resource Conservation Service**
- **Oklahoma Association of Regional Councils of Government**
- **OSU Cooperative Extension Service**
- **USDA-Rural Development**
- **Oklahoma State Regents for Higher Education**
- **Oklahoma Department of Career and Technology Education**
- **Rural Enterprises of Oklahoma, Inc. (REI)**
- **U.S. Small Business Administration – OK District Office**
- **Oklahoma Small Business Development Centers (OSBDC)**
- **Service Corp of Retired Executives (SCORE)**
- **Oklahoma Center for the Advancement of Science and Technology (OCAST)**
- **Oklahoma Manufacturing Alliance**
- **Department of Rehabilitation Services (DRS)**

Higher Education Business Resources

Okhigheredconnect.org is a database provided by the Oklahoma State Regents for Higher Education as a mechanism to locate the available business support services at the various colleges and universities in the Oklahoma State System of Higher Education. The business support services range from tools to help people start a business or expand their customer base to customized corporate training programs. Customers can search for a particular service by type of service, by city and proximity to a city, and by institution and region of the state. Ideally, a customer's search results will direct them to the college or university with the business resource that fits their need.

For more info see [OkHigherEdConnect](#).

Business Retention & Expansion

Job creation is the lifeblood of economic growth and prosperity for any community, large or small. It generally comes from two primary sources: helping existing businesses to expand and attracting new businesses to the community. Helping existing businesses to retain their current workforce, while adding new jobs through expansion, is by far the best and least expensive way to increase the number of jobs in a community, and grow the local economy.

A well thought out BRE program focuses on a comprehensive approach to assist existing companies, including the formation of local BRE teams to carry out specific missions in the overall program. Those missions could include forming local business visitation teams to call on companies, or inputting data captured from those visitations.

OK BizBeat

The OK BizBeat program was developed by business retention professionals. It is a database and communications platform that facilitates the retention and expansion of existing businesses and jobs by encouraging economic development, community, and workforce development organizations to work together. OK BizBeat is free to communities and easy to use.

Economic development professionals, regional economic development groups and communities interested in learning more about OK BizBeat can contact Commerce for more information.

For more info see [OK BizBeat](#)

Site Ready Program

Oklahoma's Site Ready certification program makes business relocation, expansion and development in Oklahoma very inviting. A site's successful completion of the Site Ready process guarantees a prospective incoming business that the site is ready for construction.

To become certified as "site-ready," site owners and/or community leaders must complete an application identifying key data about the site to aid site selectors in their searches. An objective third party then assists the Oklahoma Department of Commerce in evaluating the applications to ensure sites meet program requirements.

Business Recruiting

The Oklahoma Department of Commerce promotes businesses wanting to relocate or expand operations. Through the Fast Forward team, Commerce helps coordinate with state and federal agencies and local communities to reduce red tape and bring site selection projects in on-time and within budget. If your community needs assistance with business recruiting, the Oklahoma Fast Forward economic development team can help with the following:

- Recruitment and expansion assistance
- Connect with site consultants
- Site location and business recruitment analysis

Regional Economic Development Partnerships

The Regional Development Team assists in the formation of regional partnerships, while offering ongoing support to existing partnerships.

Regional partnerships afford communities the opportunity to expand existing businesses and attract new ones through an expanded array of human and financial resources. By effectively marketing these resources, regions are able to boast an expanded workforce and a larger variety of available site locations, financial incentives, capital formation pools, and tourism attractions.

To start a regional partnership or join an existing one, contact your Regional Development Specialist or call us at 800-879-6552.

For more info see [Regional Economic Development Partnerships](#)

Doing Business With Oklahoma's American Indian Tribes

Much like international ventures may have advantages such as increasing markets for products and supplies and legal environments more favorable to business, a venture with an Indian tribe may allow a business person to reap similar rewards. The advantages associated with engaging in business activities with Indian tribes into three broad categories: 1) public sector incentive programs; 2) the concept of sovereignty; and 3) the ability of Indian tribes to establish foreign trade zones.

Links and Contacts to Oklahoma's Indian Tribes

For a complete listing of Oklahoma's Tribes—including government structure, address, phone/fax numbers and website links—see: [Oklahoma Tribes](#)

Public Sector Incentive Programs

Many public sector incentive programs have been established by the U.S. government to encourage the economic development of Indian tribes specifically or to aid in the development of all minority-owned businesses. By engaging in activities with Indian tribes, a non-Indian may be able to take advantage of many of these incentive programs, such as the Minority Business Enterprise Program. The U.S. Government has pledged to purchase at least five percent of all Department of Defense purchases from minority vendors. Another program allows five percent incentive payments to government contractors who subcontract with Indians.

The Indian Tribe as a Sovereign State

Indian tribes are treated as sovereign states and are, therefore, exempt from many taxes and eligible for certain loan programs. There are no tribal corporate income taxes, nor is an inventory tax assessed on goods held for resale. There may be a sales tax exemption for machinery and equipment used directly in the manufacturing process and reduced real estate assessment taxes on real estate leasehold interests. Plus, certain property held in trust by the United States is generally exempt from state ad valorem taxes. In addition to tax savings, the business-person doing business with Indian tribes may be able to take advantage of certain loan programs such as the industrial-access loan programs through both the Bureau of Indian Affairs and the state department of transportation.

Community Resources

The Oklahoma Department of Commerce is responsible for numerous programs that help communities raise the per capita income and improve the quality of life for local residents. Community Development Block Grants assist with vital infrastructure issues. Funding for programs that improve the lives of low-income residents is provided to Community Action Agencies throughout the state. The State Energy Office supports renewable energy and energy efficiency programs across the state.

For more info see [Community Resources](#)

Oklahoma's Certification Programs

Work Ready Program

Oklahoma's innovative Work Ready program leads the nation in workforce certification by addressing the quality, reliability, and sustainability of the workforce for employers. Earning and maintaining this distinction gives counties and regions an economic development marketing edge because they can document the talent of the area's workforce.

Site Ready Program

Oklahoma's Site Ready program has rigorous certification standards. Each site's application is validated by an outside expert, ensuring that these sites are "shovel-ready" for fast development. These sites enjoy promotional preference over other, non-certified sites, encouraging communities to be prepared for the most and best economic development opportunities.

To see a list of all current Oklahoma Site Ready Certified Sites visit [LocateOK.com](#)

For more info see [Site Ready Program](#)

CDBG Administrative Certification

The Office of Community Development provides a certification program for individuals who provide grant administrative services to recipients of CDBG funding awards. The training familiarizes individuals with the Federal regulations and State statutes governing the receipt and expenditure of Federal grant funds. The certification training is provided at no cost and is usually conducted in early November of each year.

Grants & Funding

Through a variety of funding and technical assistance programs, the Oklahoma Department of Commerce is working to make an impact on Oklahoma's future. Federal and state funding programs administered through Commerce provide \$50 million annually to address critical economic, infrastructure and human development needs and help build and improve Oklahoma communities.

Community Development Block Grants (CDBG)

The Community Development Block Grant (CDBG) program enables rural Oklahoma communities to finance a variety of public infrastructure and economic improvements and helps promote job growth as a result of these improvements. CDBG funds are provided by the federal government and managed by Oklahoma Commerce to help ensure Oklahoma's most critical needs are addressed.

For more info see [Community Development Block Grants](#)

CDBG Economic Development Infrastructure Financing (EDIF)

The Community Development Block Grant (CDBG) federal program administered by the Oklahoma Department of Commerce finances publicly owned and maintained infrastructure. Eligible projects to be financed by this program are publicly owned and maintained improvements that will provide basic infrastructure services to a new or expanding business. At least 51 percent of the new jobs must be made available to low and moderate income individuals. Companies must pay at least 110% of average county wage for all new jobs.

Such improvements may include, but are not limited to: water, wastewater, transportation improvements, and rehabilitation and new construction of publicly owned industrial buildings.

Communities fall under one of two financing options. Infrastructure that supports an existing business can qualify up to a \$500,000 grant maximum. Infrastructure that supports a new business to the State of Oklahoma can qualify up to a \$1 million grant maximum.

For more info see [Community Development Block Grants](#)

Energy-Related Funding

The Oklahoma State Energy Office receives congressionally appropriated funding from the U.S. Department of Energy (DOE) to operate the State Energy Program (SEP).

For more info see [State Energy Office](#)

Help for Individual Oklahomans

Citizen Empowerment programs are designed to assist low-income individuals and families make healthy transitions in their lives and consequently achieve and sustain a better life. More than \$20 million is appropriated to support programs that help empower Oklahoma's neediest families to overcome hardship and move toward self-sufficiency.

For more info see [Help for Individual Oklahomans](#)

Oklahoma Main Street

For 25 years, Oklahoma's Main Street program has been pumping new life back into the heart of communities across the state. Combining historic preservation and downtown revitalization efforts with powerful economic stimulation, Main Street restores the core assets of our communities and enhances the quality of life for our citizens.

The Oklahoma Main Street Center provides training, resources, and technical assistance for preservation-based commercial district revitalization. Based on the National Main Street Center's guiding principles and nationally recognized Four-Point Approach, the program offers a practical strategy scaled for each local community. Main Street promotes public and private partnership and local leadership, commitment, and synergy while delivering tangible and intangible benefits to communities.

For more info see [OK Main Street Program](#)

Tax Increment Financing (TIF)

Cities and counties in Oklahoma may create tax increment districts to provide funding for economic development in distressed areas for up to 25 years. The tax increment is determined in accordance with the following: The base assessed value includes all real and personal property on the tax rolls and assessed as of January 1st of the year during which the district is designated.

Incremental tax dollars are those assessed in excess of the base on the first January 1st after the district has been declared, and continuously until the increment district ceases, less the amount attributable to change in assessment ratio for real and personal property in the county. Proceeds from tax increment financing may be used in accordance with approved plans for project areas such as facilities, infrastructure, parks, sidewalks, and other public projects.

For more information, contact the Oklahoma Department of Commerce at (405) 815-5148 or by email at don_hackler@OKcommerce.gov

Center for Municipal Excellence

The Center for Municipal Excellence (CME) was formed in Edmond, Oklahoma to meet the specific training needs of municipal workers in towns and cities across the state. Training focuses on systematic work practices and refining skill sets relevant to municipal operations with an emphasis on safety and is offered in partnership with local Technology Center. The CME currently offers certification programs in the following areas:

- Water Line Systems Maintenance and Repair
- Wastewater Line Systems maintenance and Repair
- Street Maintenance and Repair
- Heavy Equipment Operation

CME also offers Special Topic Workshops.

For more information on the Center for Municipal Excellence, call (405) 216-7827.

For more info see [Center for Municipal Excellence](#)

Workforce

A well-trained, hard-working, professional and diverse workforce is critical to Oklahoma's economic success. The Oklahoma Department of Commerce, in conjunction with the Governor's Council for Workforce and Economic Development, helps coordinate workforce-related services, strategy and referrals for businesses and communities. We partner with education and businesses to analyze workforce availability and needs in industry clusters and connect employers, job seekers and workforce professionals.

Certification Programs

Oklahoma Career Readiness Certificate (CRC) / WorkKeys

Designed by ACT, the company that developed the ACT college entrance exam, CareerReady measures communication, problem-solving, and interpersonal skills valuable to any occupation — skilled or professional — and at any level of education.

Assessment testing sites are located across the state on college campuses, One-Stop sites, CareerTech centers, and other strategic locations. Individuals' assessments and scores will be recorded and housed in a secure database. Depending on their scores, potential or incumbent employees will be awarded a gold, silver or bronze Oklahoma Career Readiness Certificate.

These portable skills credentials, which are nationally recognized, can be used to facilitate job placement, retention, and advancement.

For more info see [OK CareerTech](#) or [WorkKeys for Employers](#)

Here's a quick look at how we're bringing some of the pieces together.

KeyTrain is the optional (but recommended) "online learning program" to prepare for taking the WorkKeys assessment. By preparing first, people score higher.

WorkKeys is the "job skills assessment system" developed by ACT. It's been used by schools and businesses for a number of years throughout the country and has credibility with both educators and employers.

Using WorkKeys and Oklahoma's Career Ready Certificates, communities can document the work readiness of their talent pool – crucial information for current and potential employers and thus a powerful marketing tool for economic development efforts.

CRC (Career Ready Certificate) – Oklahoma is making great strides in getting people certified. We can all be proud of the job being done by Susan Kuzmic and all the front-line folks at Workforce Centers and Career Techs around the state.

CRC+ (CRC Plus) includes a seal signifying completion of soft skills assessment.

For more info see [Career Readiness](#)

Oklahoma Certified Work Ready Community (CWRC)

The Certified Work Ready Community Initiative is a new effort developed by the Oklahoma Dept. of Commerce in response to strategies developed by the Governor's Council for Workforce and Economic Development.

Oklahoma's Certified Work Ready Communities are recognized and rewarded for having a sustainable, reliable pipeline that delivers the right workers with the right skills at the right time to meet the changing needs of employers.

CWRC is a credential for an area's workforce that says it meets certain standards. Credentials minimize uncertainty; they help you shop with more confidence because someone else has done the homework on checking out whatever's being certified.

In education, we have credentials: schools get "accredited" by some board; students earn a HS diploma or a college degree.

In Workforce, we have a credential: the **CRC**, for individuals. People with a CRC have a marketing edge when applying for a job because a CRC helps an employer know what he can expect from *that* individual. By quantifying the worker's skill levels, it takes away a measure of uncertainty. So that employer can make better-informed decisions about hiring, placing, & promoting that person.

CWRC is basically the same thing, just a different scale. Instead of being for an individual worker, it's for an area's workforce. It tells an employer what he can expect to find in *this* area.

Workforce Expansions

No matter the size of your business, finding and hiring qualified employees represents one of the most important parts of any long-term growth strategy. When you hire people, you're investing time, money, training and trust. If done properly, business booms. If done incorrectly, you lose your investment and potentially much more. Workforce Services can assist you with:

- Recruiting and hiring
- Finding qualified employees
- Business tools for recruiting and hiring
- Workers' Compensation: Avoiding legal pitfalls
- Tax credits, incentives, and services
- Business tools for new hire tax reporting
- Hiring foreign workers
- Business tools for verifying employment eligibility

For more information, contact:

Oklahoma Employment Securities Commission

888-980-work (9675)

Placement Assistance by Career Services Offices

One of the primary advantages for companies using college and university career services is that they provide a one-stop shop for job-seekers. Career services also can help businesses: Create job profiles, recruit locally and regionally, screen applicants based on company specifications, assess narrowed applicant pool, and transition hires to start-up training.

For more information, contact:

Oklahoma State Regents for Higher Education, Workforce & Economic Development Division
405-225-9100

Workforce Relocation

Oklahoma Higher Education, In-state Tuition Exception

Full-time employees who transfer to Oklahoma with their employer are immediately eligible for in-state tuition for their families and themselves without the typical 12-month residency requirement.

For more information, contact:

Oklahoma State Regents for Higher Education, Workforce & Economic Development Division
405-225-9100

Workforce Reductions

Rapid Response - Helping Oklahomans Transition to New Jobs

A layoff is difficult for everyone. The Rapid Response program provides a variety of services to employers and affected employees when it becomes necessary to downsize. Services focus on insuring that affected employees are aware of Unemployment Insurance, childcare assistance, health insurance, and help that is available through the State Workforce System, including job search assistance, retraining opportunities, help with resumes and interviewing skills and much more. In some cases, job fairs are provided for these companies and their workers.

The objective of Rapid Response is to help workers transition from notification of layoff to re-employment as soon as possible.

For more info see [Rapid Response](#)

Workforce Investment Boards

Complying with the Workforce Investment Act, Oklahoma created its system of Workforce Investment Boards (WIB) in February 1999. The WIBs advise the governor and are charged with identifying Oklahoma's current and future workforce development needs; coordinating business, education, and government efforts and resources; and implementing programs and services designed to ensure that Oklahoma's employers and employees achieve their full potential.

For more info see [Workforce Development](#)

OKJobMatch

OKJobMatch.com™ provides job seekers with all the support needed to find a job that fit qualifications, provide feedback on the job search, and assist in understanding the local job market.

OKJobMatch.com uses patented technology to read millions of resumes and develops from them an understanding of the patterns of successful career transitions, including the skills required to make those transitions.

Once the user uploads a resume into the system, the tool analyzes specific qualifications and uses its intelligence to match the user with the jobs that are best fit. OKJobMatch.com provides all the real-time information and services needed to succeed in a challenging job market.

OKJobMatch.com is easy to use. The system guides you through the resume building, job match, and career exploration process step-by-step, much as if you were meeting with a career counselor, but with the convenience and 24/7 accessibility of the Internet.

For more info see [OK JobMatch](#)

Hiring Veterans

Why should I hire a Veteran?

Hiring America's Heroes has a six-step plan for hiring members of the military:

1. Design a Strategy for Your Veterans Hiring Program
2. Create a Welcoming and Educated Workplace for Veterans
3. Actively Recruit Veterans, Wounded Warriors and Military Spouses
4. Hire Qualified Veterans and Learn how to Accommodate Wounded Warriors
5. Promote an Inclusive Workplace to Retain Your Veteran Employees
6. Keep Helpful Tools and Resources at Your Fingertips

Tax Credits for Employers Hiring Veterans/Military Members

On November 21, 2011, President Barack Obama signed into law two new tax credits:

- The *Returning Heroes Tax Credit* is a new hiring tax credit that will provide an incentive for businesses to hire unemployed veterans.
- The *Wounded Warrior Tax Credit* will double the existing tax credit for long-term unemployed veterans with service-connected disabilities.

For more info see [U.S. Department of Defense Article](#)

Higher Education Benefits for Veterans

The Oklahoma State Regents for Higher Education encourage all active and retired service members to take full advantage of their educational benefits.

- *GI Bill (U.S. Department of Veterans Affairs)*
The Post 9-11 GI Bill provides tuition, textbook and living expenses assistance to eligible members (and their dependents).
- *Oklahoma's State Accrediting Agency*
The SAA provides support to veterans and their families as they move into college degree programs, on-the-job training and career technology centers.
- *Oklahoma Air & Army National Guard Education Benefits*
This site provides information on the education benefits available to soldiers and airmen.
- *National Guard Tuition Waivers*
The Oklahoma National Guard Tuition Waiver is established as an incentive for qualified young men and

women to join the Oklahoma National Guard and as a means to retain skilled, productive citizens within the state.

For more info see [Resources for Student Veterans and Active-Duty Military](#)

How do I Hire a Veteran in Oklahoma?

Employers can register for Oklahoma JobLink and OKJobMatch.com. Employers can search resumes for qualified applicants based on the type of work a job seeker is trying to find and their location.

For more information on hiring a veteran, contact Workforce Oklahoma by phone, at 1-888-980-WORK (9675), or see [Hiring Veterans](#)

Business Assistance

The Oklahoma Department of Commerce makes it a priority to provide you the information and connection to resources you need to help new and small businesses in your area. Use the information and resources detailed in this section to build and sustain businesses in your community. And when you need personal, one-to-one assistance, contact Business Customer Service at Commerce, 405-815-5345 or info@OKcommerce.gov.

Oklahoma Small Business Development Center

With a network of 15 centers located across the state, the Oklahoma Small Business Development Centers (OSBDCs) provide high-quality, one-to-one business counseling, economic development assistance, and training to small business and entrepreneurs. Potential benefits from working with the OSBDC:

- Business plan development and implementation assistance
- Increased profitability
- Management support
- Innovation advancement
- Government contract procurement assistance

For more information on Oklahoma's SBDC, see [OK SBDC](#)

To find your local OSBDC, see [OK SBDC Locations](#)

Entrepreneurs

The Oklahoma Department of Commerce provides a central point of access for entrepreneurs to access resources they need for new or expanding business.

Starting a Business?

- Get a Federal Employer Identification Number
- Register with State Agencies
- Determine which State Licenses and Permits are Needed
- Look into Business Incubators

Expanding a Business?

- Business Financing
- Business Incentives
- Export Assistance
- Workforce Assistance

For more info see [Business Start-Up and Expansion](#)

The University of Oklahoma Center for the Creation of Economic Wealth

The Center for the Creation of Economic Wealth (CCEW) is an exciting opportunity for students to partner with OU researchers and private sector mentors to advance early-stage university technologies. This unique combination of talent aims to enhance Oklahoma's economy through the nurturing of technology-based enterprises.

CCEW offers opportunities for practical experience to promote the entrepreneurial spirit and assist in developing Oklahoma's economy.

For more info see [CCEW](#)

OSU Riata Center

The Riata Center includes a dedicated staff of entrepreneurship professionals who foster the spirit of entrepreneurship through innovative outreach programs. The team is dedicated to high impact entrepreneurial outreach on the campus, in the region, around the State of Oklahoma, and across America. The Center is intimately engaged with the entrepreneurial community, and strongly committed to creating unique experiential learning opportunities for students.

For more info see [The Riata Center](#)

Educational and Training Resources

Customized Training and Professional Development at Oklahoma Colleges and Universities

Oklahoma's higher education institutions continually develop and refine their fast track and professional development training programs as well as hundreds of college degree programs to adapt to ever-changing business needs. Through strong education-business partnerships, institutions provide ongoing assistance to companies, assuring that employees have the skills to keep businesses strong and competitive.

For more info see [OKHlgherEdConnect](#)

University Centers

Two Oklahoma universities have received a grant from the U.S. Department of Commerce's [Economic Development Administration](#) (EDA) to establish the University Center program that provides entrepreneurial training, community development and economic assistance to rural communities. The EDA's University Center Program is a competitively-based partnership between EDA and academic institutions that makes the resources of universities available to the economic development practitioner community.

The [Innovation Center](#) at Rogers State University will collaborate with existing partners in northeast Oklahoma to provide a comprehensive small business support system. Partners include the communities themselves, as well as:

- [Northeast Technology Center](#)
- [Oklahoma Alliance for Manufacturing](#)
- [Cherokee Nation](#)
- [Northeastern Oklahoma A&M College](#)

The [Center for Economic and Business Development](#) at Southwestern Oklahoma State University campus located in Weatherford serves Southwestern Oklahoma State University, southwest and west central Oklahoma, and the state by:

- Providing valuable economic data and analysis that will improve the utilization and assist in the expansion of community resources in the public and private sector.
- Providing comprehensive business/regional strategies that foster economic development/job creation, and diversity in the region.
- Promoting business and employment opportunities through interaction with regional and community-based organizations.
- Providing a forum to disseminate information and providing programs that promote the development of entrepreneurial skills.
- Assisting university faculty in securing funding and consulting opportunities for applied research and market analysis

For more info see [EDA](#)

New Product Development Center

The Oklahoma State University New Product Development Center pairs Oklahoma's small manufacturers with OSU faculty, staff and students to help commercialize the manufacturer's new product concepts

Services may include developing new products, updating or improving a current product, integrating new technology or broadening market shares with new product features. By working with the NPDC, manufacturers not only develop new products, but also create new and enhanced jobs, increase capital investment and strengthen their communities. Furthermore, these manufacturers gain valuable experience that can be applied to their next new venture.

For more info see [NPDC](#)

Food & Agricultural Products Center

The Robert M. Kerr Food & Agricultural Products Center at Oklahoma State University helps develop successful value-added enterprises in Oklahoma - to bring the products, the jobs, and the dollars back home.

By offering large and small businesses, producers and entrepreneurs access to faculty and staff with expertise in business and technical disciplines, FAPC strives to discover, develop and deliver information that will stimulate and support the growth of value-added food and agricultural products and processing in Oklahoma.

FAPC's research laboratories, pilot-processing facilities, educational programs and seminars keep food and agricultural processors and entrepreneurs on the forefront of cutting-edge value-added processing and technology.

For more info see [FAPC](#)

Minority and Women-Owned Businesses

Minority Business Certifications

Oklahoma Minority Supplier Development Council (OMSDC)

The Oklahoma Minority Supplier Development Council offers membership to major corporations and public sector organizations. Our clients are minority business enterprises (MBEs). Minority Supplier certification is available to minority-owned companies that are 51 percent owned, controlled, operated and managed by a U.S. citizen.

For more info see [OMSDC](#)

OMSDC provides a Minority Business Enterprise (MBE) certification for minority-owned business in Oklahoma. In turn, it solicits major corporations and private entities to increase their amount of purchasing and procurement with its certified MBEs.

To obtain and submit an application, contact the OMSDC office at 405-767-9900, fax 405-767-9901, or e-mail: OKLAMSDC@aol.com

U.S. Small Business Administration (SBA) 8(a) Business Development Program

The **8(A) Program** is an important resource for small businesses seeking business-development assistance. Named for Section 8(a) of the Small Business Act, this program was created to help small and disadvantaged businesses compete in the marketplace. It also helps these companies gain access to federal and private procurement markets.

For more information on the SBA 8(a) Program, see [8\(a\) Business](#)

Oklahoma Department of Transportation

Oklahoma Department of Transportation (ODOT) provides a “Disadvantaged Business Enterprise” (DBE) certification for qualified minority and women-owned businesses in Oklahoma. They qualify for DBE certification, the minority or female owner:

- must have full operational control of the business and 51 percent or more of the ownership
- must provide a service, product or needed item that is involved with transportation projects

For more info see [DBE Certification](#)

Women-Owned Business Certifications

Commerce provides a Women-Owned Business certification. When purchasing or procurement officials are specifically seeking women-owned businesses, this certification may be particularly beneficial to minority female business owners.

To qualify for certification in general, the female applicant must be in full operations control of the business and have 51 percent or more ownership.

For more info see [Women-Owned Business Certification](#)

Small Business Health Insurance

Insure Oklahoma, formerly known as the Oklahoma Employer/Employee Partnership for Insurance Coverage (O-EPIC), is the first program of its kind in the nation to assist small business owners, employees and their spouses with health insurance premiums.

Insure Oklahoma will pay part of the health plan premiums for eligible employees working for qualified Oklahoma small businesses (with 99 or fewer employees). Participation in this program is voluntary.

Insure Oklahoma

Helping Oklahomans buy health insurance since November 2005, Insure Oklahoma is an innovative state program created to bridge the gap in health care coverage for low-income working adults. The program has two options: an employer-sponsored plan and an individual plan.

Under the Employer-Sponsored Insurance (ESI) program, businesses can help provide commercial health insurance for their qualified employees. The premium costs are shared by the state and federal Medicaid program (60 percent), the employer (25 percent) and the employee (15 percent). As of August 2013, there were 4,600 small businesses participating and 16,000 members enrolled.

- Qualified businesses have 99 or fewer employees, are located in Oklahoma and offer a qualified health plan.
- Qualified ESI members work for a qualified business, reside in Oklahoma, are between the ages of 19 and 64 and have family income at or below 200 percent of the Federal Poverty Level (\$47,100 annually for a family of four).

The Individual Plan (IP) allows people who do not have access to commercial health insurance through their employer, including those who are self-employed or may be temporarily unemployed, to buy health care coverage directly through the Oklahoma Health Care Authority. The premium costs are calculated based on the individual's family income. As of August 2013, there were 13,300 members enrolled in this plan.

Though the Insure Oklahoma program was set to expire December 31, 2013, the federal government has approved a request for a one year extension with certain modifications which are outlined below.

For more information on Insure Oklahoma, see [Insure Oklahoma](#) or call 1-888-365-3742.

Export Assistance

In the age of globalization, exporting represents a crucial component to the long-term economic health of the United States and to Oklahoma. As the world gets smaller, markets for products and services continue to expand, representing a variety of opportunities for Oklahoma businesses and communities to increase profits, create jobs and raise employment levels, fund sustainable economic development initiatives, and attract foreign direct investment (FDI) dollars.

Designed to ensure that Oklahoma's small- to medium-sized businesses and large corporations can access the resources and services they need to succeed in the international marketplace. Our export assistance provides:

- Exporting basics
- Exporting FAQs
- Exporting step-by-step
- Workshops, seminars, & networking
- Financing
- Commerce export services
- Market research

Other assistance can be found for exporting as well as importing assistance through the Oklahoma State University Center for International Trade and Development. They are a Small Business Development Center as well with an international focus. They customize their services to meet the business needs. Some of their services include the following:

- Customs and export compliance review
- International strategy formulation
- Foreign trade education and training
- Transactional analysis
- Export finance advice
- Free Trade Agreements
- Harmonized tariff classification review
- Global market research and intelligence

For more info see [Trade Services](#)

Business Incubators

Incubators are an effective and popular technique to help entrepreneurs and start-up business firms survive and prosper during their early years -- when they are most vulnerable.

There are numerous business incubators now in Oklahoma. According to the National Business Incubation Association, the overall success rate for businesses that begin in an incubator is 80 percent.

When it comes to the subject of business incubators, we're just getting warm. Business incubators also:

- Provide a physical location in which a new business can commence, coupled with support services such as shared facilities and business advice;
- Are designed to produce healthy firms that create jobs and wealth, strengthen the economy, commercialize new technologies and revitalize communities;
- Are sponsored by local governments, economic development agencies, universities, community colleges and vocational schools, private sector firms, and combinations of these groups.

Oklahoma Certified Incubators

Sponsors of a certified incubator may be exempt from Oklahoma income taxes on income derived from services provided to the tenants, or for providing funding for an incubator site. This exemption is for 10 years from the date of the tenant's occupancy within an incubator.

The tenant of a certified incubator is exempt from state tax liability on income earned as a result of activities conducted as an occupant in an incubator for up to 10 years from the occupancy date in an incubator site in accordance with rules of the Oklahoma Tax Commission. The exemption remains in effect after the date the tenant is no longer an occupant in an incubator, but not to exceed a total of 10 years. In order to qualify for the income tax exemption for the sixth through 10th year, the tenant must make at least 75 percent of its gross sales to buyers located outside the state or to the federal government.

How to Apply for Certification

Certification of business incubators may be obtained through the Oklahoma Department of Commerce. Details regarding the operation and range of services are required to be presented in a business plan.

For more info see [OK Small Business Incubator Certification](#)

Disclaimer: The materials contained in this publication have been prepared by the Oklahoma Department of Commerce for informational purposes only and do not constitute legal or tax advice. This information is subject to change based on judicial interpretation and legislative action. The application of the information is subject to your unique facts and circumstances. YOU SHOULD NOT ACT UPON ANY INFORMATION CONTAINED IN THESE MATERIALS WITHOUT SEEKING YOUR OWN PROFESSIONAL LEGAL AND TAX ADVICE.

Education and Training

Oklahoma State Regents for Higher Education



[Northwest](#) | [Northeast](#) | [Southwest](#) | [Southeast](#)
[OKC Metro](#) | [Tulsa Metro](#) | [State Map](#)
[Alphabetical Listing](#)

The state system is comprised of 25 colleges and universities – including two research universities, 10 regional universities, one public liberal arts university and 12 community colleges – and 11 constituent agencies and two higher education centers. The State System is coordinated by the Oklahoma State Regents for Higher Education, and each institution is governed by a board of regents.

The State Regents prescribe academic standards of higher education, determine functions and courses of study at state colleges and universities, grant degrees, and approve each public college's and university's allocations, as well as tuition and fees within the limits set by the Oklahoma Legislature.

The State Regents also manage scholarships and special programs. In addition, in cooperation with the Office of State Finance, the State Regents operate [OneNet](#), the state's information and technology network for education and government. The Regents also operate the Oklahoma College Assistance Program, which provides college access, aid awareness, financial literacy and student loan management programs and services for students and parents.

Quick Facts about Higher Education in Oklahoma

- The Institute for College Access and Success reports that Oklahoma has the eighth lowest level of student debt in the U.S.
- The U.S. Chamber of Commerce ranks Oklahoma higher education No. 7 nationally in affordability and No. 8 in efficiency.
- The state system of higher education has decreased its need for additional funds for mandatory operating expenses by cost-saving efforts totaling \$411 million from 2010-14.
- Enrollment remains at near-record levels. Fall enrollment has increased by more than 14,000 students since 2008.
- In spring 2012, an all-time high 34,134 certificates and degrees were conferred.

For more information on Oklahoma State Regents, see [OK Higher Ed](#)

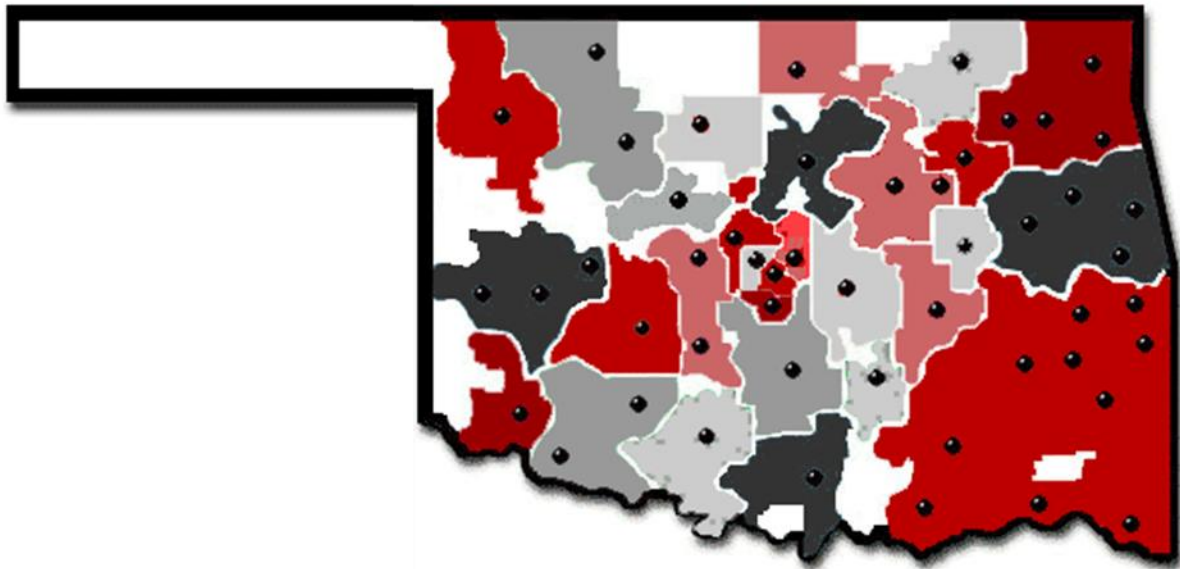
Oklahoma Department of Career and Technical Education

In the 20th century, career and technology education advanced in both ideology and technology. Today, it is a comprehensive system that significantly contributes to the states' economic development and quality of life.



Oklahoma's network of 29 technology centers on 57 campuses serves high school and adult learners with specialized career training in more than 90 instructional areas. High school students living in a technology center district attend **tuition free**; adults are charged nominal tuition. Technology center students also are able to earn highly affordable and transferable college credit from area colleges in many career majors.

Competency-based education enables CareerTech to provide students with the skills employers are seeking in the workplace..



The Oklahoma CareerTech system has 29 technology center districts located on 57 campuses.

- | | | | |
|-------------------------|----------------|--------------|-------------------|
| Autry | Gordon Cooper | Metro Tech | Pontotoc |
| Caddo Kiowa | Great Plains | Mid-America | Red River |
| Canadian Valley | Green Country | Mid-Del | Southern Oklahoma |
| Central Tech | High Plains | Moore Norman | Southwest |
| Chisholm Trail | Indian Capital | Northeast | Tri County |
| Eastern Oklahoma County | Kiamichi | Northwest | Tulsa Tech |
| Francis Tuttle | Meridian | Pioneer | Wes Watkins |
| | | | Western |

Oklahoma CareerTech is leading the nation in the development of Career Clusters, which group occupations together based on commonalities. Schools will use these clusters as an organizational tool to help students identify pathways from secondary school to career and technology education, colleges, graduate schools and the workplace. The Career Clusters show students how what they are learning in school links to the knowledge and skills needed for their success in postsecondary education/training and future careers.

With the impact today's technology has upon the professional world, many students find themselves better prepared for college and careers after completing CareerTech instruction.

For more info see [CareerTech](#)

Community EDO Professional Development

University of Oklahoma Economic Development Institute (OU / EDI)

Recognized in The Wall Street Journal and elsewhere as the premiere economic development program in the nation, the **University of Oklahoma Economic Development Institute (OU/EDI)**, is the only multi-year, professional level program of its type in the U.S. OU EDI programs provide professional economic developers with up-to-date knowledge and tools necessary to succeed in today's constantly changing economic development marketplace. With an online component in the areas of Strategic Planning, Entrepreneurship, and Marketing, assessing courses is at your pace on a 24/7 basis.

OU/EDI is accredited by the International Economic Development Council (IEDC).

For more info see [IEDC](#)

For more information on OU/EDI, see [OU EDI](#)

National Development Council (NDC)

NDC is the oldest national non-profit community development organization in the U.S. The mission of NDC is to increase the flow of capital to underserved urban and rural areas for job creation and community development. NDC offers their community partners development assistance and professional training as well as small business financing and debt and equity for residential, commercial, public and non-profit facilities projects.

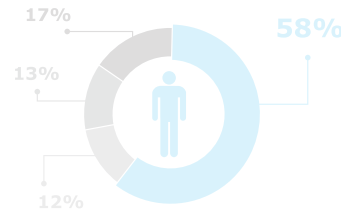
NDC helps communities build development finance capacity at the local level through training leading to professional certification. NDC created the first training program solely for economic, housing and community development practitioners four decades ago.

Course instructors, including former bankers, developers, entrepreneurs, community and economic development officials and government agency leaders, are members of NDC's team of development finance specialists who impart real-world knowledge in the classroom. As deal-doers themselves working in communities across the country in support of NDC's mission, instructors bring a wealth of experience and a timely perspective to every NDC training course.

For more info see [National Development Council](#)



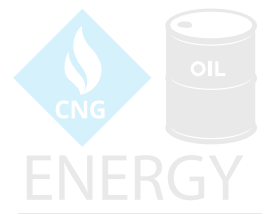
COMMUNITY



workforce



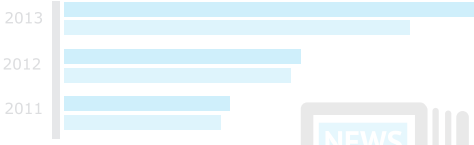
Aerospace
Defense



ENERGY



R&D
MANUFACTURING



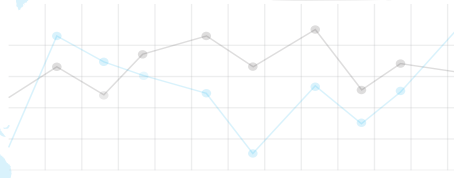
Transportation



Distribution



GLOBAL



Financial Services



AGRICULTURE

Bioscience



INFORMATION

CONNECTING



BUSINESSES



COMMUNITIES



PARTNERS

OKLAHOMA
DEPARTMENT OF COMMERCE