CHEROKEE COUNTY, ALABAMA RETAIL & BUSINESS DEVELOPMENT GUIDE

WWW.CHEROKEECOUNTYIDA.ORG 256.927.1805

CEDAR BLUFF CENTRE LEESBURG

Introduction Discover Cherokee County and the

key reasons to locate business here.

Location and Transporation

5

Home of Weiss Lake and with easy access to highways and interstates, the county is perfect for tourists and businesses alike.

Demographic Information The numbers you need.

Tourism and Weiss Lake

This great location attracts tournaments, festivals, and outdoor enthusiasts, which translates into tourism dollars.

College Impact

Home to a top-notch nursing program, Gadsden State enjoys key community support, services and an ever-increasing student body.

.....

..... **Industrial Impact**

Cherokee County is already home to several industries.

..... **Retail Information**

We've got room to gain retail. See the numbers on outshopping and the opportunity gap.

.....

Retail Districts

Discover what makes these three distinct cities prime for new business. 14 Cedar Bluff 15 Centre

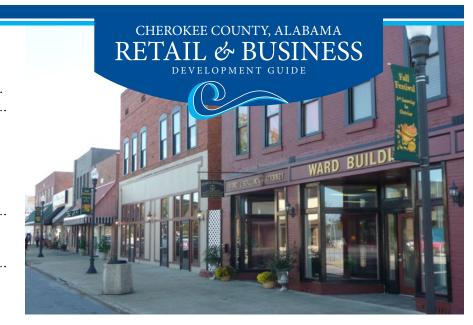
16 Leesburg

..... **Guide to Doing Business**

The resources you need to locate in Cherokee County.

..... **Contact Information**

Directory of local and state agencies for businesses.





Thank you for your interest in Cherokee County, Alabama-home of beautiful Weiss Lake. We want to be number one on your list when considering a new location for your retail or commercial business. Nestled in the foothills of northeast Alabama and conveniently located

A Natural Advantage

almost equidistant from Atlanta, Birmingham and Chattanooga, Cherokee County offers abundant retail and development opportunities.

With pro-business elected leaders, professional staff and streamlined assistance, we are eager to please and look forward to the opportunity to partner with you to help you make a location decision that will help ensure your new business becomes profitable as quickly as possible.

This guide serves as an outline to help you understand the many advantages of opening a business in Cherokee County, Alabama. Inside you will find an overview of the community including demographics, the impact of tourism, complete contact information, retail districts, trade region, traffic patterns and opportunity gaps.

Thank you for the opportunity to present this information package to you. Please contact us anytime with your business needs.

Sincerely, Luanne Hayes **Director Economic Development** Gadsden State Cherokee Cherokee County Industrial Development Authority

801 Cedar Bluff Road • Centre, AL 35960

256.927.1805 • FAX 256.927.1811 • www.cherokeecountyida.org



CHEROKEE COUNTY

Until Weiss Lake was built in 1961, Cherokee County was rural with an agriculture-based economy. Now, the county has become an increasingly popular tourism destination and has attracted a growing number of residents, including many retirees.

I E R I

Four reasons to locate in **Cherokee County**

Steady increase in resident and tourist populations

Available land ready for development

The retail opportunity gap in the area is \$425,213,125

Per capita income increased by 31% from 2000 to 2009

Located in the **ABC Triangle**

Cherokee County is located almost equidistant between Atlanta,

Birmingham, and Chattanooga, within a two-hour drive from all three cities. The close proximity to these cities makes the county a prime location for vacationers looking for an escape from city life.

OCATION TOURISM

Magnet for outdoor enthusiasts

During the summer months, the population in Cherokee County can bring as many as 15,000 people to campgrounds, RV parks, resorts, and other lodging facilities.

Tourist draws

CHATTANOOGA

BIRMINGHAM

ATLANTA

- » Fishing
- » Boating
- » Rock Climbing
- » Hiking
- » Camping
- » Sports Tournaments

..... DISTINCTIO **Cedar Bluff** Leesburg Centre

Growing retirement community with lakefront and mountain residential neighborhoods.

The county-seat and the largest city in the county. Contains most major retail development.

Industrial center of county and fishing tournament locale.



TRANSPORTATION & LOCATION

Ft. Payne

31 miles

Highways

There are four major highways in the retail districts of Cherokee County.



59

Distance to Interstate 59

Cedar Bluff: 22.7 miles / 36 minutes

Centre: 16.6 miles / 26 minutes

Leesburg: 11 miles / 15 minutes

Centre-Piedmont-Cherokee County Regional Airport

The Centre-Piedmont-Cherokee County Regional Airport was officially dedicated in October 2010. The airport has a 5,500 foot runway and can accommodate small corporate jets. The airport has available leasing space for hangar construction. Additional improvements for the airport are planned.





DEMOGRAPHICS



ated in the middle of Contro

POPULATION

			Center of radius is located in the midule of Centre.			
Cedar Bluff	Centre	Leesburg		0-10 Miles	0-20 Miles	0-30 Miles
1,174	2,893	218	1990 Census	13,978	67,354	291,686
1,467	3,216	799	2000 Census	17,001	75,987	316,673
1,820	3,489	1,027	2010 Census	17,576	77,708	331,414
55.02%	20.60%	371.10%	% Growth	25.74%	15.37%	13.62%
			1990-2010			

BY GENDER Leesburg **Cedar Bluff** Centre Male 1,614 522 880 Female 940 1,875 505 **BY AGE Cedar Bluff** Centre Leesburg Median Age 45 45.9 40.4 0-14 324 564 470 15-24 223 425 134 25-44 364 711 258 45-64 563 934 302 65+ 855 135 346

BY RACE

	Cedar Bluff	Centre	Leesburg
White	1,568	3,034	991
Black or African American	181	347	11
American Indian or Alaska Native	12	13	0
Asian	6	11	0
Hispanic or Latino	22	3,41	13
Some Other Race	10	11	5
Two or More Races	43	73	19

Source: 2010 Census



DEMOGRAPHICS





Center of radius is located in the middle of Centre.

	Cedar Bluff	Centre	Leesburg
Households	766	1,426	409
Family Households	521	880	298

Source: 2010 Census

HOUSEHOLD INCOME

Center of radius is located in the middle of Centre.

	Cedar Bluff	Centre	Leesburg
Average	\$29,321	\$33,102	\$42,500
Median	\$33,000	\$43,854	\$61,103
Per Capita	\$17,330	\$19,420	\$30,376

Source: US Census Bureau, 2005-2009 American Community Survey



BANK DEPOSITS

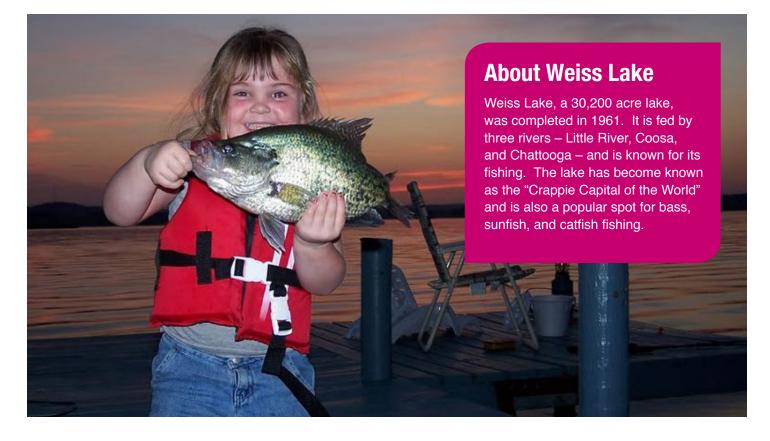
	# of Offices	Deposits	Market Share
Cherokee County	10	\$262 million	0.32%

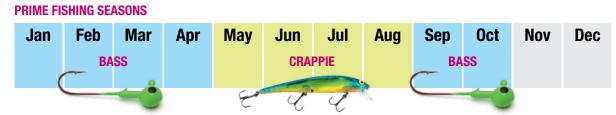
Source: FDIC 2010 Deposit Market Share Report for Alabama



TOURISM & Weiss lake

During the summer months, the population in Cherokee County can bring as many as 15,000 people to campgrounds, RV parks, resorts, and other lodging facilities.





Major Fishing Tournaments

Crappie:

Crappie USA Crappie Masters Super Slab Series Other Club Series and Trails

Bass:

BFLW Bassmasters Weekend Series XTreme Bass Series Bama BFL Other Club Series and Trails

Out-of-State License Facts

Cherokee County sells more non-resident freshwater fishing licenses than any other Alabama county. In 2010, the county accounted for 22% of Alabama's total sales. (Source: DCNR for 2009 fiscal year) Tourism Economic Impact: Has shown a steady increase over the last several years.

Tourism Expenditures 2010: \$18.2 million

Jobs: 242

Docking Information

There are four free public access areas and 37 privately run marina services around Weiss Lake.

Marinas

Public Ramps

Cobia Bridge

Hwy 9 Causeway

Bay Springs Little River Leesburg Landing Yellow Creek Cowan Creek/ Pruett's Weiss Mart Marina

Public Fishing Piers Weiss Dam Hwy 9 Causeway Cobia Bridge

Rome Sailing Club

Each fall, the Rome Sailing Club hosts its Weiss Lake DIYRA Regatta. The 72-member sailing club hosted over 30 boats in the race in 2011.

Lodging Information

There are 15,000 campsites around Weiss Lake. Other lodging includes:

- » Days Inn (Centre)
- » Bay Springs Motel (Centre)
- » Chestnut Bay Resort (Leesburg) » The Lighthouse Restaurant and
- Motel (Cedar Bluff)
- » The Secret Bed and Breakfast (Leesburg)
- » Weiss Lake Lodge (Centre)



In addition to Weiss Lake, Cherokee County annually draws outdoor adventurists to its area parks and attractions.



Area attractions:

Canyon Mouth Recreation Area Cherokee Rock Village Cornwall Furnace Park Jacksonville State University Field Schools Little River Canyon National Preserve Pratt Memorial Park Yellow Creek Falls

Cherokee Rock Village

Estimated Annual Festival Attendance

Cedar Bluff Liberty Day: 7,000 First weekend in July

Centre Fall Festival: 4,000 First weekend in October

Leesburg Day: 2,500 Second Saturday in September

Sand Rock Day: 1,000 Second Saturday in October

Cherokee Rock Village is undergoing major renovations. The park, atop Lookout Mountain, will feature new amenities including camping areas, picnic spots, and walking trails. The park is already a popular destination for rock climbers and hang gliders from around the United States and the improvements are expected to draw even more outdoor enthusiasts to the park. It was even the location for outdoor scenes in the 2006 film *Failure to Launch*.

For more information about all of Cherokee County events, visit www.cherokee-chamber.org



C O L L E G E I M P A C T

Fall semester enrollment at Gadsden State Cherokee has grown from 59 students (when the instructional site was implemented) to 254 students when the new facility was first opened to 363 students fall 2011.

% of In-County vs. Out-County Students

This percentage varies but the typical mix is approximately 65-70% of students reside in Cherokee County and 30-35% reside in surrounding counties including northwest Georgia.

Nursing Program

Gadsden State Cherokee's **nursing program includes a partnership with Cherokee Medical Center and Cherokee County Health and Rehabilitation Center**, which allows students to complete their LPN nursing degree in Cherokee County. The program is one of the main degree programs offered on the Cherokee campus.

Community Arena

Gadsden State Cherokee houses the Cherokee Center and Arena with a seating capacity of 2,500 as well as a hospitality community meeting room that accommodates groups of up to 275 people.

Total Investment

A total of **\$23 million was invested in the construction of Gadsden State Cherokee.** The project was funded in part by the state, as well as numerous community partners.







Cherokee County has a lot of advantages to offer businesses advantages like more tax incentives, lower business costs, customized workforce training programs, and a readily available workforce. Cherokee County is also a designated Enterprise Zone in Alabama, which means new and expanding industries could qualify for additional tax incentives.



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MAJOR EMPLOYERS

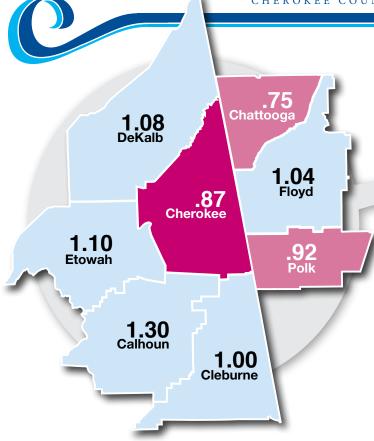
Name	# of Employees	Town
Cherokee County Board of Education	539	Centre
KTH (Leesburg Products)	400	Leesburg
American Apparel	310	Centre
Leesburg Yarn Mills	310	Leesburg
Wal-Mart	291	Centre
Cherokee County Health & Rehabilitation	284	Centre
Preferred Health Services	265	Centre
Cherokee Medical Center	150	Centre
PEMCO, Inc.	140	Leesburg
Sawyer Nursery	84	Leesburg

NEW AND EXPANDING INDUSTRIES

Year	Name	Investment	City
2010	KTH Leesburg Products	\$16,000,000	Leesburg
2009	American Apparel	\$520,307	Centre
2009	KTH Leesburg Products	\$8,900,000	Leesburg
2007	KTH Leesburg Products	\$6,800,000	Leesburg

CHEROKEE COUNTY RETAIL & BUSINESS DEVELOPMENT GUIDE

RETAIL INFORMATION



Cherokee County has room to gain retail trade. As compared to Alabama, the county had a loss of \$52,424 in retail sales according to the latest information from the Census and Bureau of Economic Analysis. The county's tourism growth should continue to increase the retail sales demand in upcoming years.

OUTSHOPPING

	Total Personal Income (\$1,000)	Retail Sales (\$1,000)	Sales to Income Ratio	Estimated Gain or Loss of Retail Trade (\$1,000)
United States	11,912,300,000	3,917,663,456	32.9%	Comparison Area
Cherokee (AL)	632,266	186,321	29.5%	(21,616)
Calhoun (AL)	3,515,455	1,542,981	43.9%	386,834
Cleburne (AL)	395,725	133,407	33.7%	3,263
DeKalb (AL)	1,742,953	635,185	36.4%	61,971
Etowah (AL)	2,992,715	1,114,841	37.2%	130,610
Chattooga (GA)	582,018	147,194	25.3%	(44,217)
Floyd (GA)	2,948,924	1,039,780	35.2%	69,951
Polk (GA)	1,010,395	314,659	31.1%	(17,635)

Source: Comparison area is the United States. Based on Bureau of Economic Analysis 2007 Personal Income Summary and U.S. Census 2007 Economic Census.



RMP OPPORTUNITY GAP

0-20 Miles

Retail Stores	2010 Demand	2010 Supply	Opportunity Gap /Surplus
• Motor Vehicle & Parts Dealers	172,398,979	88,601,539	83,797,440
Furniture & Home Furnishings Stores	19,050,023	9,236,143	9,813,880
Electronics & Appliance Stores	20,453,407	9,237,627	11,215,780
Bldg Materials, Garden Equip. Stores	98,801,708	54,067,556	44,734,152
Food and Beverage Stores	147,364,982	75,865,204	71,499,778
Health and Personal Care Stores	69,041,825	42,064,437	26,977,388
Gasoline Stations	101,098,565	144,737,383	(43,638,818)
Clothing and Clothing Accessories Stores	42,127,617	13,693,195	28,434,422
Sporting, Goods, Hobby, Book & Music Stores	16,920,011	10,432,885	6,487,126
General Merchandise Store	138,673,005	99,183,498	39,489,507
Misc. Store Retailers	29,073,947	6,300,794	22,773,153
Non-Store Retailers	70,418,361	8,833,026	61,585,335
Food Service & Drinking Places	102,932,544	40,888,565	62,043,979
Total Retail Sales	1,028,354,977	603,141,852	425,213,125

Source: Center of radius is located in the middle of Centre. 2011 The Nielsen Company

Major Existing Retailers/Lodging

National Retailers

Cato CVS Pharmacy Dollar General Dollar Tree Fred's Goody's Hibbett Sports

Kmart Wal-Mart National

Hotel Chain Days Inn

National Grocers Ingles

Piggly Wiggly Wal-Mart

Retail Centers

Cherokee Corners Cherokee Plaza Chesnut Centre Johnson Center Lakeside Plaza Sunflower Court Weiss Lake Plaza

National Food Establishments

Burger King Captain D's KFC/Taco Bell Jack's McDonald's Sonic Subway Waffle House Wendy's

Recent Announcements

Regional restaurant opened, January 2011

Financial institution opened, March 2011

Goody's opened, April 2012

Hibbett Sports opened, August 2013

RETAIL DISTRICTS

The major retail districts in Cherokee County are primarily found in the towns of Cedar Bluff, Centre, and Leesburg.

Cedar Bluff

Growing retirement community with lakefront and mountain residential neighborhoods.

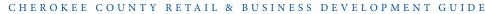
Centre

and largest city in the county. Includes most major retail development.

County-seat

Industrial center of county and fishing tournament locale.

eesburg







Major Retailers Dollar General

B Generations Bank C Piggly Wiggly D Subway **E** Union State Bank

Retail Centers

F Johnson Center C Lakeside Plaza

2010 Demographics

Population: 1.820 Households: 766 Average Household Income: \$29,321

Source: 2010 Census 2005-2009 American Community Survey

Town of Cedar Bluff www.cedarbluff-al.org

Cedar Bluff's location directly on Weiss Lake has made it a popular place for retirees looking for

the relaxed pace of lakefront living. The community is still small and rural in nature, but has a growing number of new neighborhoods and businesses.

Retirees in Cedar Bluff can choose from lakefront or mountain living. New residential developments like The Bluffs are located in the foothills of the Appalachian Mountains and offer spectacular views of the lake. On the lake, retirees can live in luxury condos such as Sunset Shores.



In addition to retirees, Cedar Bluff is popular among fisherman and families on vacation. The town has several campgrounds and marinas.

Retail District

Cedar Bluff's current retail stores are primarily located on Highways 68 and 9 and in the downtown area. The two highways are well-traveled and merge in Cedar Bluff.

Festival Draw

Cedar Bluff's annual Liberty Day draws an estimated 15,000 people to the town's center. The festival is held in July at the height of the town's summer tourist season.



Centre is the county seat and is the largest town in Cherokee County. The town has experienced the

most growth in retail development of the three major towns in the county and has experienced a steady growth in population since 1990. The town was selected as the location of the Cherokee Campus of Gadsden State Community College, which has brought an influx into the area. Centre also plays host to several state-level sporting tournaments each year.

Retail Districts



Retail, food, lodging establishments are located in three main areas throughout the town – Highway 411, Chestnut Bypass, and historic downtown.

Highway 411:

Much of the new retail development, including the Wal-Mart, is located on Highway 411 where it meets the Chestnut Bypass.

Chestnut Bypass:

The Chestnut Bypass has been primarily developed with small retail stores, fast food restaurants, and banks. The Bypass is a main route to the Gadsden State Cherokee campus.

Historic Downtown:

The historic downtown area has underground utilities and has been streetscaped. The historic buildings are located within a two-block area and feature specialty shops and restaurants, the county museum and courthouse.

15

Major Retailers Burger King O Kmart

Ingles Dollar General

Fred's

F Jack's

Goody's

G McDonald's

Wendy's

Waffle House

Wal-Mart

Burger King
KFC/
Taco Bell
B Captain D's
Cato
Days Inn
Dollar Tree
CVS
Pharmacy

Retail Centers

- B Cherokee Corners
- E Cherokee Plaza
- **J** Sunflower Court
- U Weiss Lake Plaza

2010 Demographics

Population: 3,489 Households: 1,426 Average Household Income: \$33,102

Source: 2010 Census 2005-2009 American Community Survey

City of Centre www.cityofcentre.org





Major Retailers
Subway
Dollar General

Retail Centers

Tenant space available

2010 Demographics

Population: 1,027 Households: 409 Average Household Income: \$42,500

Source: 2010 Census 2005-2009 American Community Survey

Leesburg has experienced tremendous population growth since 1990, increasing by 371.1% from 1990

to 2010. The town has become an industrial center for the county, as well as an increasingly popular vacation destination. Leesburg has developed a city landing on Weiss Lake and annually plays host to regional and state fishing tournaments.

Retail Districts

ALCOHOL SALES ARE ALLOWED IN LEESBURG.

Highway 68: Highway 68 brings in traffic from Interstate 59 and commuters from DeKalb County. Most of the town's manufacturing companies are located along this route.

Highway 411: Highway 411 connects Leesburg with Centre. It is a major route through the city, leading to Gadsden, Alabama and Rome, Georgia.

Industrial Concentration

There are three major manufacturing employers in Leesburg – KTH (Leesburg Products), Leesburg Yarn Mills, and PEMCO. Many workers commute to the area from the surrounding region, creating a higher daytime population.

Fishing Tournaments

Leesburg is known as a prime spot for fisherman, and the town annually hosts regional FLW Outdoors and Bassmaster Weekend Series tournaments.





Finding a Location

help you.

There are many available sites in Cherokee County that are suitable for retail development. Some available buildings are also available. To find a property or building space that is perfect for you business, contact an area commercial broker or the Cherokee County Industrial Development Authority at 256.927.1805.

Obtaining a County Business License

Administered by the county probate judge. 256.927.3363.

Paying Workers' and Unemployment Compensation

Alabama Department of Industrial Relations

- www.dir.alabama.gov
- 334.242.2868.

Getting Help from Other Retailers

You can find area networking opportunities from the Cherokee County Chamber of Commerce

- www.cherokee-chamber.org
- Find state-level support from the Alabama Retail Association
- www.alabamaretail.org

Registering for Taxes

Tax rates vary in each town. For information, visit Specific sales and use tax for the county or each town www.revenue.alabama.gov/salestax/sales/index.cfm County property (ad valorem) taxes

www.revenue.alabama.gov/advalorem/index.html

City Taxes

Register with the city clerk at the town hall of the town your business will be located.

County Taxes

Register with the Cherokee County revenue commissioner at the Cherokee County Administration Building.

State of Alabama

- www.revenue.alabama.gov
- 334.242.1170

Federal Taxes

www.eftps.com

Alabama Alcoholic Beverage Control Board

www.abc.alabama.gov



C O N T A C T I N F O R M A T I O N

County Information

Cherokee County

Commission

county level.

www.cherokeecounty-al.gov 260 Cedar Bluff Road Centre, AL 35960 Phone: 256.927.3668 Fax: 256.927.3669 **RESPONSIBILITIES:** Creates and administers legislation on the

Cherokee County

Revenue Commissioner www.cherokeetagandtax.com 260 Cedar Bluff Road Suite 102 Centre, AL 35960 Phone: 256.927.5527 Fax: 256.927.5528 RESPONSIBILITIES: Collects property taxes.

Cherokee County Judge of Probate Court

www.cherokeetagandtax.com 260 Cedar Bluff Road Suite 101 Centre, AL 35960 Phone: 256.927.3363 RESPONSIBILITIES: Oversees business licenses.

Cherokee County Health Department

www.adph.org 833 Cedar Bluff Road Centre, AL 35960-1005 Phone:256.927.3132 RESPONSIBILITIES: Provides

special permits (food, septic tank, etc.).

Town Information

Cedar Bluff Town Hall

www.cedarbluff-al.org 3420 Spring Street Cedar Bluff, AL 35959 Phone: 256.779.6121 RESPONSIBILITIES: Business licensing and town tax information for Cedar Bluff.

Centre Town Hall

www.cityofcentre.org 401 E. Main Street Centre, AL 35960-1522 Phone: 256.927.5222 RESPONSIBILITIES: Business licensing and town tax information for Centre.

Leesburg Town Hall

www.leesburgal.org 215 Industrial Boulevard Leesburg, AL 35983 Phone: 256.526.8890 RESPONSIBILITIES: Business licensing and town tax information for Leesburg.

State Information

Alabama Department of Revenue Taxpayer Service Center

www.ador.state.al.us 235 College Street Gasden, AL 35901 Phone: 256.547.0554 **RESPONSIBILITIES:** Sales and use taxes, Alabama state tax license and number, and Alabama estimated quarterly business tax return.

Alabama Department

of Industrial Relations www.dir.alabama.gov 649 Monroe Street Montgomery, AL 36131 Phone: 334.242.8055 RESPONSIBILITIES: Workers' compensation, unemployment compensation, employment service, labor marketing information. Alabama Development Office www.ado.state.al.us 401 Adams Avenue Montgomery, AL 36130 Phone: 334.242.0400 RESPONSIBILITIES: State economic development recruiting.

Alabama Beverage Control Board

www.abc.alabama.gov 210-A Exchange Place Huntsville, AL 35806 Phone: 256.726.0401 RESPONSIBILITIES: Liquor licensing.

Tennessee Valley Authority www.tva.com Corporate Headquarters 400 W. Summit Hill Dr. Knoxville, TN 37902-1499 865.632.2101 RESPONSIBILITIES: Energy sales

and power generation.



C O N T A C T I N F O R M A T I O N

Utilities and Telecommunications

TVA / Cherokee County

Electric Cooperative www.cherokee-electric.org P.O. Drawer O 1550 Clarence Chestnut Bypass Centre, AL 35960 Toll Free: 800.952.2667 Phone: 256.927.5524 RESPONSIBILITIES: Electricity for the entire county.

DeKalb Cherokee Natural

Gas Company www.dcgas.org 1111 West Main Street Centre, AL 35960 Toll Free: 800.239.5606 Phone: 256.927.5925 RESPONSIBILITIES: Natural gas for the entire county.

Town of Cedar Bluff Utility Board

3360 Old Highway 9 Cedar Bluff, AL 35959 Phone: 256.779.7285 **RESPONSIBILITIES:** Water and sewer for Cedar Bluff.

Cherokee County Water

& Sewer Authority 161 East Main Street Centre, AL 35960 Phone: 256.927.8348 RESPONSIBILITIES: Water and sewer for parts of the county.

Water Works & Sewer Board Town of Centre

130 S. River Street Centre, AL 35960 Phone: 256.927.3281 RESPONSIBILITIES: Water and sewer for Centre.

NE Alabama Water

www.neawater.com 2416 Beck Industrial Blvd. W Fort Payne, AL 35968 Phone: 256.845.6186 RESPONSIBILITIES: Water for parts of the county.

TDS Telecom

www.tdstelecom.com 1460 W Main Street Suite J – Weiss Lake Plaza Centre, AL 35960 Phone: 256.927.4444 RESPONSIBILITIES: Phone and high speed internet services for the entire county.

Business Planning Assistance

Cherokee County Industrial Development Authority

www.cherokeecountyida.org 801 Cedar Bluff Road Centre, AL 35960 Phone: 256.927.1805 Fax: 256.927.1811 RESPONSIBILITIES: Economic development recruitment and retention.

Cherokee County Chamber of Commerce

www.cherokee-chamber.org 801 Cedar Bluff Road Building A Centre, AL 35960 Phone: 256.927.8455 Fax: 256.927.2768 **RESPONSIBILITIES:** Business and tourism support.

Jacksonville State University Small Business Development Center

www.jsusbdc.com SBDC Counseling at Cherokee Chamber of Commerce First Tuesday from 9-11 a.m. Reservations: 256.927.8455

College of Commerce and Business Administration

Jacksonville State University 700 Pelham Road North Room 114 Merrill Hall Jacksonville, AL 36265 Phone: 256.782.5271 RESPONSIBILITIES: Business mentoring and market research resources.

SBA Birmingham District Office

www.sba.gov 801 Tom Martin Drive Suite #201 Birmingham, AL 35211 United States Phone: 205.290.7101 Fax: 205.290.7404 RESPONSIBILITIES: Provides loans, loan

guarantees, contracts, counseling sessions and other forms of assistance to small businesses. The Cherokee County Industrial Development Authority is funded annually by these outstanding partners



Cherokee Electric Cooperative

Cherokee County Commission



Industrial Development Authority

A Natural Advantage

www.cherokeecountyida.org