

**Writing Business Plans**  
for  
**Recycling Enterprises:**  
**Plastics, Glass**  
or  
**Rubber**

**January 1998**

***Association of  
Small Business Development Centers***

.....

***For Information:***

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# **Association of Small Business Development Centers**

(ASBDC)

The Association of Small Business Development Centers (ASBDC) is the pre-eminent national network for delivering counseling, training and information services to small businesses. It includes 950 subcenters in all 50 states, Guam, Puerto Rico and the Virgin Islands.

SBDCs each year service more than 550,000 start-up businesses with a combination of one-on-one counseling and workshops or training sessions. Many SBDCs also provide services in procurement, international trade, debt and equity financing (compliance with a)env

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# INTRODU

## The Guide's Contents

The **goal** of this guide is to describe the elements of a business plan specific to recycling post-consumer plastics, glass or rubber.

- *information* on how to write a business plan (Section One);
- *actual business plans* that have been used (Section Two); and
- a *Resource Directory* enabling you to identify resources to complete your own plan (Section Three).

## Who Should Read This Guide?

This guide is for anyone seriously interested in starting or expanding a recycling business for plastics, rubber or glass. This could include:

- Someone new to the recycling industry but provided by an expanding industry sector.
- A recycling business currently dealing with a new product.
- A business already engaged in one phase of recycling plastics, rubber or glass and now interested in expanding.
- Anyone contemplating using recycled instead of virgin materials.
- Someone in local, state or federal government interested in industry requirements for recycling these materials.

**The following generalizations should be kept in mind:**

- Recycling is, for the most part, a **manufacturing** industry. The guide describes the **elements** of a **service** industry. The guide



*Technologies*, 1993. For a copy, call NAPA at (301) 731-4621.

National Solid W

# Section I: Creating a Business Plan

This Section is divided into 14 chapters. They describe the components of a business plan for a recycling business and identify the type(s) of information to include in your plan. They do NOT represent a structure for your plan, simply because structures vary as writers adjust to their particular situations. However, a comprehensive plan for your business will require virtually all the information mentioned in these 14 chapters. We emphasize the following points in advance:

- The guide is written for both companies that collect and process recyclables and for companies planning to start up or expand manufacturing businesses that use recycled materials.

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## . . . and Organizing the Final Document

To repeat, these 14 chapters do not represent a recommended structure for your business plan. You should choose your structure according to the nature of your particular business.

Your Business Plan will contain at least the following elements:

- I. Executive Summary
- II. Business Description  
(Overview, Objectives, Product/Service Analysis,  
Pricing Policies, Management and Organization,  
Equipment, Facilities, Location, Government Regulation)
- III. Financing Overview  
(Financing Structure, Timetable, Use of Loan)
- IV. Financial Projections (Projected Income Statements, Projected Balance Sheets,  
Ratio Analysis, Profit Structure, Profitability Overview,  
II.



Your Executive Summary should make clear that you know how to link all the components to produce quality materials for resale on the open market. No component of the recycling industry can function alone. It must work with all the other components. It must also compete with products made of virgin materials. The shared goal of all components is to give end-users what they want.

## PITFALLS



**Do not simply reprint the sources' information about the industry.** It needs to be incorporated into your business plan at various points. Each uniqueness in the glass industry represents a special problem to a local glass recycler. A problem, for instance, may lie in collection (these days emphasizing rural and small-town areas), or the proportion of colored glass (of less value than clear glass), or the transportation distance to a processor or end-user. Your business plan needs to show as it goes along that you see the problems and have anticipated solutions for them.

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## **Executive Summary: SPECIFICS FOR RUBBER RECYCLERS**

The components of the rubber recycling process are the same as those of the others. However, collecting and handling are simple in this industry, whereas processing varies from simple to



## Chapter Two: BUSINESS DESCRIPTION

To keep your Executive Summary brief, you will need to write an immediately subsequent chapter that gives an overview of your company. Be careful not to be repetitive and redundant.

If the products or services you plan to provide are unique or unusual, or if you are starting a business that has complex product or service offerings to multiple target markets, you must use a *Description of Business* section to give readers a full understanding of your car





## Business Description: SPECIFICS FOR PLASTICS RECYCLERS

There are long-term problems with recycling plastic, such as:

- lack of a mature infrastrucur

## Business Description: SPECIFICS FOR RUBBER RECYCLERS

The rubber recycling industry consists almost entirely of the recycling of scrap tires. In most (but not all) states there is an overabundance of scrap tires. There are also several major and well-tested uses for them. Opportunities for recycling rubber from other sources exist, including butyl rubber scrap, PDM scrap, silicon rubber scrap, latex rubber, rubber belting and rubber hose. In this guide, we have focused on scrap tires. The Resource Directory in Section Three will lead you to detailed information on the other kinds of rubber.

The major uses for scrap tires are:

- as an energy resource, replacing traditional fuels;
- in civil engineering, such as for embankments and barriers; and
- as part of rubber-modified asphalt or as rubber matting.

In the first two cases, the collector/handlers may need to supply only whole tires to the end-user. Or they may need to supply them to a processor, who may shred, chop, dewire or grind them for the end-user.

The major problems facing the rubber recycling industry are:

- locations of the sources of supply of scrap tires;
- consistency in providing a supply to customers;
- high capital or initial costs;
- non-standardization of air permit regulations.

These problems vary with the type of scrap tire and the recycling process.



## **Chapter Three: MARKETING PLAN**

Thorough r



## Market Segmentation

Once you have established that there is a market with positive growth trends for your proposed



Many local governments develop their own recycling programs and Materials Recovery Facilities,

For the collector, the market is the handler. Handlers increase the value of the material through sorting and densification, then market either to a reclaimer or an end-user. Reclaimers, with the task of transforming materials into feedstock, keep attention on the market of end-users manufacturing new products from post-consumer plastic or glass or rubber. End-users sell to manufacturers or retailers (depending on the pr

## PITFALLS

The most significant problems you can encounter while developing a case for your market probably fall into one of the following categories:

### Unbridled Optimism

Don't overstate your case. Be sure that your market data reflects demand for your products or services as closely as possible. For example, if you're planning to open an injection molding business that makes home and garden watering jugs and plant pots, don't simply use data that establishes that the average household with a certain income level will spend X dollars on lawn and garden supplies each year. The issue here is plastic watering jugs and plant pots, and if you researched a little further you could find a breakdown of just how many people buy them together with the

## Marketing Plan: SPECIFICS FOR PLASTICS RECYCLERS

### General Information

In the plastics recycling industry, marketing is crucial:

- Recycled plastic is a commodity, and its price varies almost contract by contract. Where you are working with a base price that is partly out of your control and how do you get a customer to choose your product over that of others?
- The goal of collecting, handling and reclaiming is to produce a material that is marketable to an end-user, who will use it to manufacture or sell a product as he or she would any material. Your competition comes from other materials, including virgin feedstock. Their prices also vary on the commodity market, o5hoot4 -2.4 TDd thato2 Tur con

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*Polyethylene (PE)*

PE is the most widely used consumer plastic. High Density PE was used for 60 percent of the



## Marketing Plan: SPECIFICS FOR GLASS RECYCLERS

### General Information

The glass recycling business primarily involves collecting and processing cullet for eventual re-use by the bottle-manufacturing industry, but more and more uses for processed cullet are appearing and many of them are already viable:

- 90 percent of the cullet used in the U. S. is consumed by container producers. There are fewer than 20 glass-container producers in the country, and the four largest producers control 80 percent of the market. Most container production facilities are located in five states: California, Illinois, Indiana, New Jersey and Pennsylvania.
- For some 15 years, the container production industry saw declines in profitability, changes in prices, consolidations and closures.

The main problem for collectors is the commingling of glass containers in terms of color. The price for clear cullet is much higher than for commingled and color









## Marketing Section: A Real-World Example (specialized plastics recycling)

### The Market

Manufacturers of plastics' goods are dramatically increasing their use of reclaimed plastics in their production processes. They are demanding high quality reclaimed plastics for their

## Chapter Four: THE COMPETITION

A well thought-out and logically presented competitive analysis is a critical component of your business plan. The goal is to show that you have a thorough knowledge of where and who your competitors are, and of their relative strengths and weaknesses. **How you differentiate your business from the competition will be the key to its success.** Once you have accomplished this, you will be able to carve out a market niche for your business and estimate its size, as recommended in the previous chapter.

### THE BASICS

The Competition section of your business plan should include the following:

#### Where Is Your Competition?

The best way to define your service -1.2 T3.056 0 TD (ea, in unambigu0 15 (o gition?)5D (r)Tj 6bpter)1ocally totaket

customer needs your business expects to satisfy. You may find that you now need to add or delete some items.

Once you are focused on customer needs, you can begin the pr

The first step of your SWOT analysis is to make a list of what you consider to be all the relevant attributes of your business. This will bring you to a level of detail that you may not yet have considered. The attributes would include:

- What specific products or services will you provide?
- To whom will you provide these products or services?
- Where will you be located?
- What geographic area will you serve?
- How will you price your products or services?
- What will be your hours of operation?
- What will be your credit policy?
- How will you promote your product or service?
- What types of guarantees or assurances will you offer?
- What type of follow-up service will you provide?

## Underestimating the Competition



**Competition: SPECIFICS FOR PLASTICS RECYCLERS**

Plastics Collectors



feedstock must compete in all ways with products made of virgin resins. Focusing on environmental considerations alone will limit the market for your product.

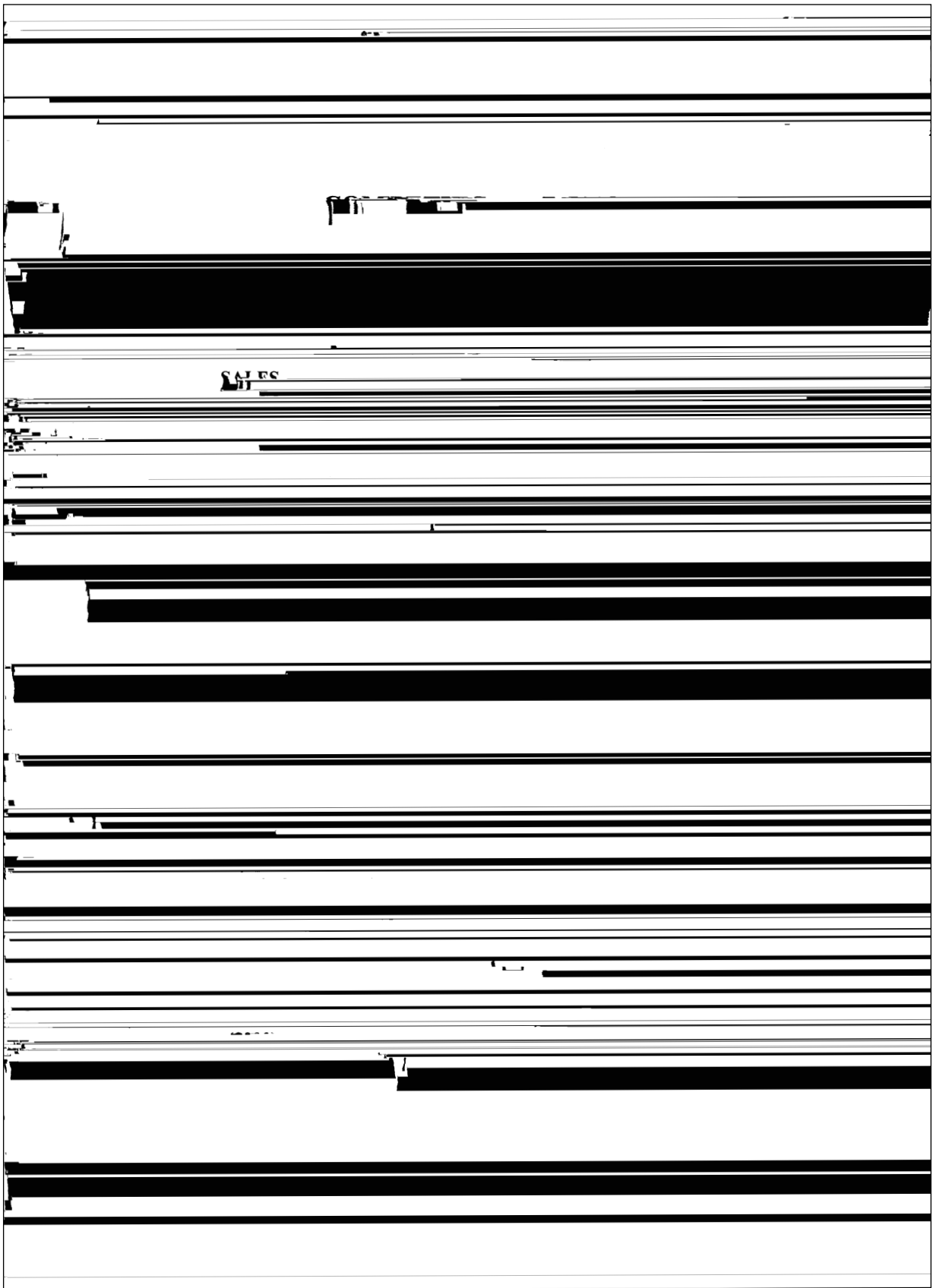
For that reason, it is best to reduce the cost of your post-consumer plastics feedstock by working with the businesses in other phases of the recycling process—processors, handlers and even collectors. If you can help them standardize their operations by means of schedules, contracts and



## Competition: A Real-World Example (a plastics collection company)

### **BASIS OF COMPETITION AND KEY SUCCESS FACTORS**

**Price:** Env-Clean products ar



## Chapter Five: IDENTIFYING MARKET SHARE

After describing your market and your competition, your business plan can now define the share of the market and you expect to capture. The process described in this chapter is the positive side of the process described in Chapter Four—now you are aggressively designing how to capture

The result of these thir



Mar 0 0o hare: SPECIFICS FOR PLASTICS RECYCLERS

and location of end-users. On that basis, you can determine your own product or products and the share of the total market you can expect.

Sources for this information are available within most states. The annual January issue of Modern Plastic (609-426-7070) provides annual figures on U. S. Sales of virgin resin and post-consumer

## Chapter Six: LOCATION

The location of your business is critical to its eventual success or failure. You must make a careful choice based on knowledge of other locations—those of:

- your suppliers,
- your customers,
- your competitors.

Your choice should also be strongly influenced by costs and regulations. Your business plan should describe your choice of location in these terms, emphasizing attention to costs and to the section of your business plan on the market. However, it does not need to be more than a few pages in length and may be combined with the following chapter on “Facilities”.

In choosing a location, do not assume that because your competitors selected a particular type of location, you should make a similar decision. As times change, so do the ways in which products or services can be delivered most efficiently. For example, before recycling was enforced by deposits on drink containers, in order to recycle plastic, aluminum, and glass items, people had to take them to some particular location (usually near the community landfill). For this reason, these items were seldom recycled. Now, because deposits give customers the added incentive to recycle, some communities have several choices of wher





## Location: SPECIFICS FOR PLASTICS RECYCLERS

### Plastics Collectors

Collection options include:

- various curbside collection programs;
- drop-off programs;
- collection bins; and
- lar





## Location: SPECIFICS FOR SCRAP TIRE RECYCLERS

The main problem with scrap tires is bulk, which means the need to pay close attention to haulage scheduling and to storage facilities of different types at your site. Especially if you engage in sorting because more space will be needed for both the sorted and unsorted product. The main method for reducing the need for storage is the scheduling of deliveries.

If you process scrap tires, you will also need to coordinate your production line (the equipment) and its maintenance with delivery schedules. A processing site can be quickly overwhelmed if deliveries continue when production falters. You should seek the advice of the equipment manufacturers in this matter since they have seen a large variety of processing sites and problems.



## Chapter Seven: FACILITIES

**W**e assume in this chapter that your facility is best described as a “manufacturing” facility, in that it accepts one kind of product, runs it through a production line, and generates another kind of pr







## Facilities: SPECIFICS FOR PLASTICS RECYCLERS

### Plastics Collectors

Your primary need is to arrange both delivery schedules and storage arrangements with the handling facility. Concerning delivery schedules, your main cost will be the time your vehicles are off-route. That is, you do not want them waiting in line at a handling facility, because this affects your need for storage. It may be to your advantage to have temporary storage facilities which act as holding-depots between your collection and your delivery schedules. Note that the sorting of plastics is increasingly done by collectors rather than handlers. That is, the handler accepts only selected kinds of plastic. This, of course, will change your facilities considerably.

### Plastics Handlers

Your first choice is whether to receive mixed or sorted plastics. Your second choice is whether to aggregate and bale or to granulate your product for shipment. In both cases, you will have to examine the capabilities and requirements of the collectors and processors in your area to determine the best choice.

The choice will determine the nature of your facility. For example, will you handle one, two or more resins? Will you then use manual or automated sorting?

## Facilities: SPECIFICS FOR GLASS RECYCLERS

Y





## Chapter Eight: PROMOTION

P



## Electronic Commerce

## Public Relations

This is promotional communication designed to influence non-customer groups and it can be crucial. In the recycling business, for example, it pays to invest time in supporting environmental groups, the government, and the industry. You can work through community groups such as Kiwanis, or you can work individualize. The goal is not “sell” but to let them understand the goals and significance of your business — that is, keep them informed!

The Institute for Scrap Recycling Industries, Inc. publishes a wide range of worthwhile materials, such as *A Public Relations Guidebook for the Scrap Recycling Industry* and a public relations magazine: Phoenix: V

## PITFALLS

Common mistakes in developing and executing a promotional strategy include:

### Underestimating Costs

Do not assume that you can leave promotional strategy at the bottom of your list in business planning. Make sure you have provided for an adequate budget allocation at the levels requir



## Chapter Nine: FORMS OF OWNERSHIP

Y



Sole proprietorships have employees and some are quite large. Over 75% of all businesses operate as sole proprietorships, according to the U.S. Small Business Administration.

### *Advantages of Proprietorships*

**Costs.** Start-up costs tend to be low. Once you've registered your name and secured any necessary licenses and permits, you'll be able to solicit your first customer.

**Control.** As a proprietor, you have complete contr

## Limited Partnership

Designed to attract investors, this type of partnership includes at least one general partner and a number of limited partners. The limited partners are passive investors. They have no say in management issues and no role in running the business. Their legal liability is limited to the amount they have invested in their partnership share. The laws regulating limited partnerships, including the number of limited partners you can have, vary fr

**Costs.** Paperwork and other initial costs, including legal and filing fees, can be significant. They can amount to thousands of dollars, depending on the complexity of the incorporation and the amount of work you are willing to do yourself.

### The Subchapter S Corporation

Created in 1958, this has become a very popular form of ownership for small business. The Sub S retains most of the advantages of incorporation, including limited liability, but eliminates the disadvantage of double taxation. All profits, as in the partnership, are distributed on a pro rata basis to the stockholders and are then taxed at the individual's income tax rates.

Disadvantages of the S corporation include taxes on many fringe benefits; limits on retirement benefits, which are treated more favorably in the C corporation; and limitations on the number of stockholders. In addition, the tax benefits of the Sub S will change, for better or worse, with changes in corporate and individual tax rates. Several states do not recognize the S corporation for

## Comparing Organizational Structures

Attribute	LLC	S Corp	C Corp	Partnership	Proprietorship
Liability protection	Yes	Yes	No	No	Yes
Member restrictions	Yes	No	No	Yes	No
Double taxation	No	Yes	No	No	No
Transfer of shares	Yes	Yes	No	No	No
High cost of star					

## Chapter Ten: MANAGEMENT AND PERSONNEL

The Management and Personnel section is vital to your business plan. It must make those evaluating your plan confident that you have the ability to hire and manage the team needed



## Chain of Command

Employees, particularly in closely held or family-run businesses, need a clear understanding of whom they report to and what they are responsible for. Often employees find themselves answering to more than one boss, which can be very frustrating and lead to confusion andy 3.571Tj 6.432 An OrTD





## Chapter Eleven: COSTS AND PRICES

In terms of writing your business plan, you are about to create the draft budget and provide the financial information.

## Profit Margin

Calculating your costs is the first step in calculating your price. Next, you establish the return you



## Pricing: SPECIFICS FOR PLASTICS RECYCLERS

These figures contain so much variation that they may not help you in making your decisions on costs and prices, but they do suggest opportunity for skillful business planning. As the NSWMA comments, there was an extraor

operations compared to those of other collectors. You can lower costs and prices by greater efficiencies in collecting and in cooperating with handlers to redesign your facilities and schedules.

#### Plastics Handlers

The best source of information concerning handling costs is *How to Develop a Viable Post-Consumer Plastics Handling Business*, published by the American Plastics Council. It provides a chapter and



## SPECIFICS FOR GLASS RECYCLERS

files of the Glass Packaging Institute.S



**PRICING: A Real-World Example  
(a plastics processing company)**

**Feedstock Pricing**

## Chapter Twelve: FINANCIAL INFORMATION

The Financial Information section could be the most important section of your business plan.

This section demonstrates how you expect your business to perform in quantitative terms based on the market assessments included in your plan. The information takes the form of financial statements, which are simply standard formats used to present financial information. Most of your statements will be developed on a pro forma basis, which means that you are pr

## **THE BASICS**

### **Financial Overview**

To benefit from the reader's habit of turning from the Executive Summary to the Marketing Plan to the Financial Statements, you should begin this section with a Financial Overview immediately prior to financial projections. The section should emphasize the following:

Here is our "imagined" capital equipment list for Well Seated, Inc:

## Start-up Costs

This statement estimates the amount of money you will need to launch and maintain your business until sales receipts can cover operating expenses and debt service. You need to project all monthly expenses such as utilities and salaries; prepaid expenses such as insurance; and one-time expenses such as a Grand Opening event. Once these have been calculated, you should add a contingency amount to pr

## **Sources and Uses of Cash Statement**

This statement indicates how you plan to secure funds to start your business and how you intend to spend them. Both your sources and uses should be categorized. For example, if you plan to borrow money to purchase a building, a truck or equipment, these loans should be listed as separate items because the interest rates and repayment terms will be different for each. For the purposes of this analysis, 25% owner equity/investment is assumed. Your sour

## Balance Sheet

The balance sheet answers the question, "What is the financial condition of your company on a particular date?" It lists what your company owns (its assets) and what your business owes (its

## Income Statement

The income statement, also known as the profit and loss statement or simply the P&L, is the record of your business'



Cash Flow Statement

The cash flow statement is the most important financial management tool you have. It documents all cash transactions (income and expenses) that occur from month to month. It is like your personal checkbook where you post your deposits and withdrawals.

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## Chapter Thirteen: INSURANCE

The financial pages of your business plan must include insurance costs. We devote a special section to this subject because small-business owners are often unaware of the options they have in this area. In your business plan, the insurance data may become part of your Financial Information.

Business insurance protects your business against losses from fire, employee injury

- Separate regular pay from overtime pay. Premiums are based on regular pay; overtime pay is excluded.
- Keep your work environment as safe as possible and maintain records of any claims made by your employees. Your rates will be adjusted on the basis of an “experience modification factor” which is computed each year based on your loss history over the three preceding years.

**Vehicle insurance.** You may be legally liable when employees or subcontractors use your vehicle or their own vehicle on your behalf. If you are using vehicles to deliver merchandise, make sure that they are covered under your policy. A rider may have to be added to the policy to cover merchandise and personal property. It is imperative to carry adequate coverage for both liability and proper

DESIRABLE INSURANCE



*Step Three:* Respond rapidly to someone who has received a copy of the Executive Summary and has expressed positive interest. Keep the pt8.9 f



**Recycling Investment Forums**

In conjunction with the Recycling Advisory Council, the r







## Contents

Summary

The Product

The Market

The Marketing Plan

The Production Plan

The Management Team

The Financial Plan

    Capital Expenditure Plan

    Operating Capital Plan

Potential Risks and Problems

    Appendix

Management Resumes

    Bob Green

    Ron Wave

Financial Statements

    Cash Flow – Year 1 Pro Forma

    Cash Flow – Year 2 Pro Forma

Customers

Summar

## The Product

The products are reclaimed post-consumer plastics that have been restored to manufacturing quality. The first product is PET flake. This plastic is reclaimed from post-consumer soft drink bottles. Post-consumer feedstocks are often commingled with mud, paper, aluminum bottle caps

The PET Market

## The Facility

The color

Green Wave Recycling Systems, Inc. intends to continue to forge ties with businesses and communities across the state. W



**The Management Team**

Resumes in Appendix A outline the details of Green Wave Recycling Systems, Inc. founding



**The Operating Capital Plan**

The following table outlines the operating capital requirements for the first eight months of business.



















## Manufacturers

# **GLASSTEKS, INC.**

## **Sample Business Plan #2**

Glasstek, Inc.

Location:

Sands, Oregon

Business Description:

## TABLE OF CONTENTS

- I Executive Summary
- II Description of Business
- III The Market
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- VIII Promotion
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- X Management
- XI Financial Forecasts
  - A. Financial Data
  - B. Production Schedules
  - C. Salaries and Benefits



As a private recycler, Glasstek is acutely aware of the difficulty in marketing the mounting supplies of green glass and in trying to follow stringent market specifications set by the beverage industry which requir



- **Collection**—Compile data concerning the methods used to collect material and quantity of materials marketed, including tonnage received and locations from which the glass originated.

-

The impacts of this project are far-ranging and include new sources of profits, job creation, and an improved environment. Also important will be the development of new cooperative relationships with educational institutions, private businesses, and the state. In addition, the findings of the project can serve as a state model, providing tangible results to stimulate further research and development of new glass markets. Finally, this project will ensure the continuation of recycling and keep recyclables out of the waste stream, and in so doing, develop usable products for consumers.

### The Market

Glass containers are a valuable feedstock for the glass manufacturing process. Cullet, or crushed glass, reduces the amount of energy required to melt glass and extends the life of very capital intensive furnaces. Skeptics may say that package manufacturers are motivated to recycle only by the reality or thr

virgin materials that are “mined” from the earth, cullet is “mined” from municipal solid waste. This “unprocessed cullet” is delivered to a processing or beneficiation facility where it is brought to virgin material

T











## FINANCIAL FORECASTS

Financial Data

The purpose of this proposal is to secur

## Salaries and Benefits

Annual salaries are pr

C) An additional \$600,000 is financed in month four of year two, as partial financing for two additional production lines. Equipment anticipated for purchase include:

Equipment (crushers)	\$520,000
Installation	20,000
Dust collectors	4,000
Lease hold improvements	<u>14,000</u>
Subtotal	\$55,000

Equipment shipping	\$18,000
Conveyor systems	<u>24,000</u>
Subtotal	\$42,000

2. Corporate income tax liability is calculated at 35% of net profit before tax.
3. Gross wages constitute salaries & wages for management and production salaries (see salary schedule).
4. Payroll expense includes employee por

# Ann K. Boland

## EDUCATION

Southern Illinois University, Carbondale, IL  
Master'

William James LeDuc

PROFESSIONAL EXPERIENCE











Sample Business Plans

Glassteks, Inc.







**RECYCLING USED TIRES FOR CONSTRUCTION BLOCK**  
**COMPANY NAME: Earthbound Tire Reclamation Company**

Executive Summary

Industry:        Automobile and tr



## TIRE COMPACTION EQUIPMENT

In response to the previously-mentioned concerns with scrap tires, the company has developed a high density tire compactor to provide safe, economical and efficient volume reduction. The equipment can accommodate up to 20 tires per cycle with a reduction in total volume of appr





## **THE MARKET**

The company believes the present market momentum will move from a scrap tire waste problem—now being dealt with by the public sector – to a marketable commodity produced e1.0 8saswasic sec pr

### Landfill Operations

Approximately 13,600 landfills exist where tires are stored

### Tire Recyclers

The New York State Office of Recycling Market Development estimates that approximately 32 consumers of waste tires are operational in the Northeast United States

### Federal, State, Local and Foreign Governments

Current public projects under, r m W n3 2y 32

## COMPETITION

The tire reuse industry is divided into three markets: fuel substitute or supplement in coal-fired boilers, civil engineering applications and remanufacture to other commercial rubber products.

Companies active in the markets are not competitors in Earthbound market niche (i.e. tire compaction). However, they are competitors for the feedstocks necessary for each to prosper.

Earthbound construction that suitable stockpiles of surplus tires exist in most regions of the world, at prices considerably less than the concrete aggregate material it replaces, to support the evolution of Earthbound construction technology.

There are no direct competitors to Earthbound construction block technology. The market for scrap tire compaction is



# WILLIAM WRIGHT

## RESUME

### EMPLOYMENT

1989 - Present

General Manager  
Earthbound Tir

# ANNETE COFFEY

## RESUME

EMPLOYMENT  
1995 to date

Vice President of Sales

Sample Business Plans  
Earthbound Tire





























# Section 3: The Resource Directory

This Section contains resour

## **G9 ..El Business Refer9 21 6T erpial**

Business Periodicals Index

Publisher:

H.W. Wilson Company



The Sourcebook of Zip Code Demographics

Publisher:

CACI Marketing Systems

1100 N. Glebe Rd.

Arlington, VA 22201

(800)292-CACI (2224)

(703)841-2916

(703)522-6376 fax

<http://www.caci.com/> or

<http://demographics.caci.com/>

Type of information available:

Provides demographic information such as population, income, race, age, and purchase



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## Glass Rec

### Publisher:

Glass Packaging Institute

1627 K St. NW, Suite 800

Washington, DC 20006

(202)887-4850

<http://www.gpi.org/>

A compilation of interesting glass container recycling facts and a bibliography on glass recycling sources.

## Gr

### Publisher:

Center for Resourceful Building Technology

PO Box 3866

Missoula, MT 59806

(405)549-7678

<http://www.montana.com/CRBT/>

Excellent source of information. Guide also has national listings of recycled products, including over 400 manufacturer

Recyclers, Waste & Recycling Equipment,  
Internet Services Information, ON-LINE Market  
Prices, Grades & Specifications, Brokerage  
Group Services, RecycleNet (Agent  
Oppor



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## Human Resources

The Clea8 W





Associatio1 of Small Business Development Centers  
(ASBDC)

A Small Business Development Center (SBDC) counsels, conducts research, and trains business people in a wide variety of business topics and provides comprehensive informatio1 services and access to experts in many fields. Each SBDC encourages unique local efforts, regio1 to regio1, state to state, and community to community, to meet small business needs in its area. SBDCs develop and maintain partnerships among community organizatio1s and local, state, and federal agencies, providing a focal point for broad networks of public and private resources at the community level. SBDC partnership programs and activities serving small businesses have contributed significantly to economic growth in each state.

For the locatio1 of the SBDCs in your state, contact:  
Associatio1 of Small Business Development Centers  
(ASBDC).  
3108 Columbia Pike, Ste. 300  
Arlingto1, VA 22204  
(703)27-8700  
(703)27-8701 fax

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4. SBA-guaranteed loans can be used only to finance the start-up, operation, or

