



LOAN PROGRAM

Serving: Cameron, Clearfield, Elk, Jefferson, McKean & Potter Counties

Below market interest rates

Bank and equity to provide at least 50% of total project cost

Creation or retention of 1 job for every \$50,000 of RLF financing

Collateral and personal guarantees required

1.5% of RLF loan amount payable at closing

For additional information, contact:

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The North Central Pennsylvania Regional Planning & Development Commission's Revolving Loan Fund (RLF) is a source of capital that serves as gap financing to assist small to medium-sized businesses that are starting or expanding in the 6-county region. RLF financing is designed to collaborate with private lenders to make loans to businesses with projects that will result in the creation and retention of jobs.

Loan amounts will finance up to 50% of total project cost or \$400,000, whichever is less.

Eligible Businesses

For-profit sole proprietorships, partnerships, limited liability companies and corporations:

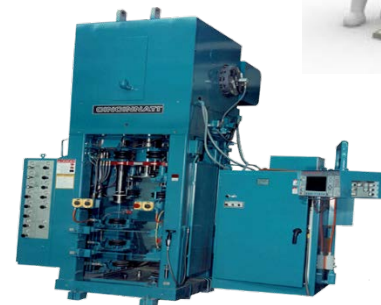
Manufacturing/Industrial	Warehousing/Distribution	Technology
Commercial/Service	Hospitality/Tourism	Healthcare
Construction	Research & Development	Agriculture

Uses and Terms

Real Estate – up to 15 years

Machinery & Equipment – up to 10 years

Working Capital – 3 years



Microloans available for up to \$50,000

Financing available through the Pennsylvania Industrial Development Authority Loan Fund:

<https://dced.pa.gov/programs/pennsylvania-industrial-development-authority-pida/>