WHAT IS A MICROLOAN?

Smaller-size loans of up to \$50,000 provided through SBA funding intermediaries. The microloan program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers start up and expand. The average microloan is about \$13,000. The SBA provides funds to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan program for eligible borrowers.

AM I ELIGIBLE?

Each intermediary lender has its own lending and credit requirements. Generally, intermediaries require some type of collateral as well as the personal guarantee of the business owner.

HOW DO I USE A MICROLOAN?

Microloans **can** be used for a variety of purposes that help small businesses expand. Use them to rebuild, re-open, repair, enhance, or improve your small business. Examples include: Working capital, Inventory, Supplies, Furniture, Fixtures, Machinery, Equipment

SBA microloans cannot be used to pay existing debts or to purchase real estate.

WHAT DO I NEED TO APPLY?

Microloans are available through certain nonprofit, community-based organizations that are experienced in lending and business management assistance. Individual requirements will vary.

REPAYMENT: Maximum term allowed is 6 years.

INTEREST RATES vary by lender; generally, between 8% and 13%.

To apply for a microloan, work with an SBA-approved intermediary in your area. (Lenders as of Nov. '22 are listed below.) SBA-approved lenders make all credit decisions and set all terms for your microloan.

SK note: You will need a clear and concise business plan!

NATIONWIDE:

ASCENDUS 80 Maiden Ln #903 New York, NY 10038 (866) 245-0783 https://www.ascendus.org/

Text below has been taken from their website:

ASCENDUS

"Ascendus empowers low- to moderate-income (LMI) business owners with access to capital and financial education."

We're here to help you build assets and employment, and strengthen your community.

Are you eager, passionate, and courageous? Do you truly believe in your business and the good it provides? If so, then let's talk.

Every entrepreneur is different. Every story is different. Every business is different. We understand this, which is why our loan products are customized to meet your business needs.

Knowledge leads to confidence and long-term success. From helping you build a business plan to connecting you with local partners and government agencies, we're committed to providing you with the expertise you need to succeed.

We are more flexible than other lenders. If you have a good idea or a thriving business, we can find a way to get the resources you need.

Here's the link to the SBA microloan program: https://www.sba.gov/funding-programs/loans/microloans

You'll notice that they require you to go through an 'intermediary'. They also have Small Business Development Centers where you can work with a supportive person to get everything together:

Small Business Development Centers

<u>Small Business Development Centers</u> are a business owner's best friend. Local, regional, state, and national offices mentor small business owners and help them <u>understand business financing options</u>, craft marketing strategies, and connect to other local small business owners (and much more — these guys do it all). They help you navigate the grant process and they can help you with your business plan.

SCORE.org

<u>SCORE</u> promotes entrepreneurship training, tools and mentorship for American small business owners. SCORE is a free resource; they have many local experts that you can connect with. A SCORE mentor may help you identify local grant opportunities, or review your pitch to help you make it as compelling as possible.

Here's a FORBES article with lots of links to financing information (loans and grants) for entrepreneurs: <u>https://www.forbes.com/advisor/business-loans/grants-for-felons/</u>

Where to look for Grants: "Nav" is a 'one stop shop' for small business development information <u>https://www.nav.com/business-grants/#compare</u>

While I was looking for the loan info, I found this:

Fed Ex Small Business Grant Contest...annually since 2012 (one chance each year) https://www.fedex.com/en-us/small-business/grant-contest.html

This should give you a good start to find info that could help you get your company up and running. Sadly, orgs no longer provide mailing addresses, or designate staff to write letters. Forms are all online now, too.

SBA "Intermediary Lenders" listings start on the following page.

ALABAMA

Community Enterprise Investments, Inc. 302 North Barcelona Street Pensacola, FL 32501 850-595-6234

Sabre Finance DBA VentureSouth 2 Twentieth Street North Suite 1150 Birmingham, AL 35203 205-264-8428 https://sabrefinance.org/

LiftFund, Inc 2007 W Martin Street San Antonio, TX 78207 210-226-3664 https://www.liftfund.com/

ALASKA - no in-state contacts found

ARIZONA

Prestamos CDFI, LLC 1024 East Buckeye Road, Suite 270 Phoenix, AZ 85034 602-258-9911 https://www.prestamosloans.org/

ARKANSAS

Communities Unlimited, Inc. 3 East Colt Square Drive Fayetteville, AR 72703 479-443-2700

Forge-Financing Ozarks Rural Growth and Economy 4415 HWY, 412 Business Huntsville, AR 72740 501-738-1585 https://www.forgefund.org/

LiftFund, Inc 2007 W Martin Street San Antonio, TX 78207 210-226-3664 https://www.liftfund.com/

CALIFORNIA

AmPac Tri-State CDC, Inc. 22365 Baton Rd, Suite 210 Grand Terrace, CA 92313 909-915-1706 https://ampac.com/

Fresno Community Development Financial Institution 1920 Mariposa Mall, Suite 111 Fresno, CA 93721 559-263-1045

California Coastal Rural Development Corporation 221 Main Street Suite, Suite 301 Salinas, CA 93901 https://www.calcoastal.org/

Southeast Asian Community Center 875 O'Farrell Street San Francisco, CA 94109 415-885-2743 https://www.seaccusa.org/

Working Solutions CDFI 930 Montgomery Street, Suite 400 San Francisco, CA 94133 415-644-5433 https://www.workingsolutions.org/

Main Street Launch 2101 Webster Street, Suite 1200 Oakland, CA 94612 510-763-4297 https://mainstreetlaunch.org/

Arcata Economic Development Corporation 707 K Street Eureka, CA 95501 707-822-4616

California FarmLink 335 Spreckels Drive, Suite F Aptos, CA 95003 831-425-0303 https://californiafarmlink.org/

CDC Small Business Finance Corporation 2448 Historic Decatur Road, Suite 200

San Diego, CA 92106 619-291-3594

Women's Economic Ventures 21 E. Canon Perdido St., Ste.301 Santa Barbara, CA 93103 805-965-6073 https://www.wevonline.org/

National Asian American Coalition 318 Westlake Center, Suite 270 Daly City, CA 94015 650-952-0522

Opening Doors, Inc. 1111 Howe Ave., Suite 125 Sacramento, CA 95825 916-492-2591 https://openingdoorsinc.org/

IRC's Center for Economic Opportunity P.O. Box 152188 San Diego, CA 92195 888-612-1002 https://irc-ceo.org/

Pacific Asian Consortium In Employment 1055 Wilshire Blvd., Suite 1475 Los Angeles, CA 90017 213-989-3265 https://pacela.org/

COLORADO

Community Enterprise Development Services 1450 S. Havana St. #620 Aurora, CO 80012 303-569-8165

Colorado Enterprise Fund 1888 Sherman Street, Suite 530 Denver, CO 80203 303-860-0242 https://coloradoenterprisefund.org/

Region 10 LEAP for Economic Development 300 North Cascade Street, Suite 1 Montrose, CO 81401 970-249-2436 Michelle@Region10.Net Region 9 Economic Development District of SW Colorado 135 Burnett Drive, Unit #1 Durango, CO 81301 https://www.region9edd.org/

CONNECTICUT

Hartford Economic Development Corp. 15 Lewis Street, Suite 204 Hartford, CT 6103 860-527-1301 https://hedcoinc.com/

The Community Economic Development Fund Foundation, Inc. 965 East Main Street Meriden, CT 6450 203-235-2333 https://www.cedf.com/

Community Investment Corporation 2315 Whitney Avenue, Suite 2B Hamden, CT 6518 203-776-6172 https://ciclending.com/

Community Capital New York, Inc. 44 Executive Blvd Elmsford, NY 10523 914-747-8020 https://communitycapitalny.org/

DELAWARE

Finanta 1301 N. 2nd Street Philadelphia, PA 19122 267-236-7005

TrueAccess Capital 100 W. 10th Street, Suite 300 Wilmington, DE 19801 302-652-6774 info@trueaccesscapital.org

TrueAccess Capital (Southern Delaware - By Appointment Only) 20155 North Office Circle, Unit 2 Georgetown, DE 19947 302-652-6774

FLORIDA

Community Enterprise Investments, Inc. 302 North Barcelona Street Pensacola, FL 32501 850-595-6234

Black Business Investment Fund Inc. Capital Plaza Two, 301 East Pine St., Suite 175 Orlando, FL 32801 407-649-4780

Partners for Self-Employment, Inc. Working Capital Florida 3000 Biscayne Blvd. Suite 215 Miami, FL 33137 305-438-1407

GEORGIA

Access to Capital for Entrepreneurs 3173 Hwy 129 North Cleveland, GA 30528 678-335-5600

Small Business Assistance Corporation 111 E. Liberty Street, Suite 100 Savannah, GA 31401 912-232-4700 https://sbacsav.com/

LiftFund, Inc 2007 W Martin Street San Antonio, TX 78207 210-226-3664 https://www.liftfund.com/

HAWAII

Council for Native Hawaiian Advancement 91-1270 Kinoiki St. Bldg 1 Kapolei, HI 96707 808-596-8155 https://www.hawaiiancouncil.org/ JANNUS 1607 W. Jefferson Street Boise, ID 83702 208-336-5533 https://www.jannus.org/

ILLINOIS

Allies for Community Business 135 N Kedzie Chicago, IL 60612 312-275-3000 https://a4cb.org/

Greenwood Archer Capital 1000 E. 111th Street, 10th Floor Chicago, IL 60628 773-341-2072 https://greenwoodarchercapital.org/

Justine Petersen Housing & Reinvestment Corporation 1023 N. Grand Blvd St. Louis, MO 63016 314-533-2411 x 2411 https://justinepetersen.org/

INDIANA

Flagship Enterprise Center, Inc. (dba Bankable) 2705 Enterprise Drive, #150 Anderson, IN 46013 765-622-0100 https://www.flagshipenterprise.org/

Neighborhood Self Employment Initiative, Inc. 111 Monument Circle, suite 1950 Indianapolis, IN 46204 317-464-2258 https://indychamber.com/entrepreneurship/

Allies for Community Business 135 N Kedzie Chicago, IL 60612 312-275-3000 https://a4cb.org/

Community Action of Northeast Indiana

IDAHO

227 East Washington Blvd 1002 Medical Drive PO BOX 10570 Mayfield, KY 42066 Fort Wayne, IN 46853 270-247-7171 purchase.add@purchaseadd.org **IOWA** Southeast Kentucky Economic Dev. Corp. Iowa Foundation Microenterprise Community (SKED) Vitality 2292 South Highway 27 915 8th St., Suite 205 Somerset, KY 42501 Boone, IA 50036 606-677-6100 515-212-0182 https://skedcorp.com/ Iowa Center for Economic Success Kentucky Highlands Investment Corporation 2210 Grand Avenue 362 Old Whitley Road, P.O. Box 1738 London, KY 40743 Des Moines, IA 50312 606-864-5175 515-283-0940 https://theiowacenter.org/ LOUISIANA **KANSAS** LiftFund. Inc Justine Petersen Housing & Reinvestment 2007 W Martin Street Corporation San Antonio, TX 78207 1023 N. Grand Blvd 210-226-3664 St. Louis, MO 63016 https://www.liftfund.com/ 314-533-2411 x 2411 https://justinepetersen.org/ MAINE South Central Kansas Economic Development Coastal Enterprises Inc 30 Federal St. District Inc 9730 E. 50th Street North Brunswick. ME 4011 Bel Aire, KS 67226 207-882-7552 316-262-7035 https://www.sckedd.org/ Androscoggin Valley Council of Governments 125 Manley Road Auburn, ME 4210 KENTUCKY 207-783-9186 Mountain Association for Community Econ. **Community Concepts Finance Corporation** Dev. 433 Chestnut Street aka Community Concepts Inc. **19 Market Square** Berea, KY 40403 South Paris. ME 4281 859-986-2373 dreardon@maced.org 800-866-5588 https://ccimaine.org/ **Community Ventures Corporation** 1450 North Broadway Mainestream Finance Lexington, KY 40505 262 Harlow Street 859-231-0054 Bangor, ME 4402 https://www.cvky.org/ 207-973-3663 https://www.mainestreamfinance.org/ Purchase Area Development District

MSFInfo@penquis.org Northern Maine Development Commission 302 South Main Street Caribou, ME 4736 207-498-8736

MARYLAND

Latino Economic Development Corp. 1401 Columbia Rd., NW, Unit C-1 Washington, DC 20009 202-588-5102

Life Asset Inc. 2448A 18th Street NW Washington, DC 20009

Maryland Capital Enterprises, Inc. 144 East Main Street Salisbury, MD 21801 410-546-1900 info@marylandcapital.org

ECDC Enterprise Development Group 901 South Highland Street Arlington, VA 22204 703-685-0510 https://edgus.org/

The Washington Area Community Investment Fund 2012 Rhode Island Ave, NE Washington, DC 20018 202-529-5505 https://wacif.org/

Baltimore Community Lending 875 Hollins St. # 301 Baltimore , MD 21201 410-727-8590 https://bclending.org/

MASSACHUSETTS

Common Capital Inc. 1780 Main St. Springfield, MA 1105 413-233-1680 https://commoncapitalma.org/ North Central Massachusetts Development Corporation 860 South Street Fitchburg, MA 1420 978-353-7600 https://www.northcentralmass.com/

Community Teamwork, Inc. 155 Merrimack Street Lowell, MA 1852 978-459-0551 https://www.commteam.org/

Dorchester Bay Neighborhood Loan Fund 594 Columbia Road, Suite 302 Dorchester, MA 2125 617-825-4200 jmcsherry@dbedc.org

Massachusetts Growth Capital Corporation 529 Main Street, Suite 201 Charlestown, MA 2129 617-523-6262 https://www.empoweringsmallbusiness.org/

Jobs for Fall River Inc. 139 South Main Street, Suite 400 Fall River, MA 2722

New Bedford Economic Development Council, Inc 1213 Purchase Street, 2nd Floor New Bedford, MA 2740 508-991-3122 https://nbedc.org/

South Eastern Economic Development Corp/SEED 80 Dean Street Taunton, MA 2780 508-822-1020 https://seedcorp.com/

The Economic Development and Industrial Corporation of Lynn Lynn City Hall - Suite 307, 3 City Hall Square Lynn, MA 1901 781-581-9399

MICHIGAN

Great Lakes Women's Business Council 33109 Schoolcraft Rd. Livonia, MI 48150 734-677-1400 https://www.greatlakeswbc.org/

Metro Community Development, Inc. 503 S. Saginaw St., STE 804 Flint, MI 48502 810-767-4622

Grand Rapids Opportunities for Women (GROW) 25 Sheldon Blvd. SE, Suite 210 Grand Rapids, MI 49503 616-458-3404

Northern Economic Initiative Corp. 1401 Presque Isle Ave Ste 202, PO Box 7009 Marquette, MI 49855 906-226-1622 http://niupnorth.northerninitiatives.org/

Michigan Women's Foundation 1155 Brewery Park Blvd., Suite 350 Detroit, MI 48207 313-962-1920 https://miwf.org/

MISSOURI

Justine Petersen Housing & Reinvestment Corporation 1023 N. Grand Blvd St. Louis, MO 63016 314-533-2411 x 2411 https://justinepetersen.org/

Forge-Financing Ozarks Rural Growth and Economy 4415 HWY, 412 Business Huntsville, AR 72740 501-738-1585 https://www.forgefund.org/

AltCap 3200 Wayne Avenue Kansas City, MO 64109 (816) 216-1851 https://www.alt-cap.org/

MONTANA

Montana Community Development Corp. 229 East Main Street Missoula, MT 59802 406-728-9234 https://comdev.mt.gov/

NEBRASKA

Rural Enterprise Assistance Project-Center for Rural Affairs 145 Main Street, P.O. Box 136 Lyons, NE 68038 402-687-2100 https://www.cfra.org/

Nebraska Enterprise Fund 330 North Oakland Ave Oakland, NE 68045 https://nebbiz.org/

Omaha Small Business Network, Inc. 2505 North 24th Street Omaha, NE 68110 402-453-5336

Community Development Resources 285 South 68th St. Pl., Suite 420 Lincoln, NE 68510

NEVADA

Prestamos CDFI, LLC 1024 East Buckeye Road, Suite 270 Phoenix, AZ 85034 602-258-9911 https://www.prestamosloans.org/

NEW HAMPSHIRE

Regional Econ Dev Ctr of Southern NH 57 Main Street Raymond, NH 3077 603-772-2655 https://www.redc.com/

Northern Community Investment Corporation

51 Depot Square, Suite #2	
St. Johnsbury, VT 5819	NEW YORK
802-748-5101	
https://www.ncic.org/	Grameen America, Inc.
	150 West 30th Street, 8th Floor
NEW JERSEY	New York, NY 10001
	212-735-4057
Cooperative Business Assistance Corporation	https://www.grameenamerica.org/
328 Market Street	napo.,/ www.gramoonanonoa.org/
	Densissana Francuis Development
Camden, NJ 8102	Renaissance Economic Development
856-966-8181	Corporation
	2 Allen Street, 7th Floor
Trenton Business Assistance Corp.	New York, NY 10002
3111 Quakerbridge Road, 2nd Floor	212-964-6022
Mercerville, NJ 8619	https://www.renaissance-ny.org/
609-587-1133	
	BOC Capital Corporation
https://rbacloan.com/	
	85 S. Oxford Street
BOC Capital Corporation	Brooklyn, NY 11217
85 S. Oxford Street	718-624-9115
Brooklyn, NY 11217	http://www.bocnet.org/boc/home.asp
718-624-9115	
http://www.bocnet.org/boc/home.asp	Pursuit
	5 Hanover Square, 10th Floor
Pursuit	New York, NY 10004
	-
5 Hanover Square, 10th Floor	(866) 466-9232
New York, NY 10004	https://pursuitlending.com/
(866) 466-9232	
https://pursuitlending.com/	Adirondack Economic Development
	Corporation
UCEDC	67 Main St., Suite 200, P.O. Box 747
75 Chestnut Street	Saranac, NY 12983
Cranford, NJ 7016	518-891-5523
908-527-1166	https://www.aedconline.com/
	Thips://www.aedcomme.com/
https://ucedc.com/loans/loan-	Westminster Essence Development Initiative
products/#microloans	Westminster Economic Development Initiative,
	Inc.
NEW MEXICO	436 Grant Street
	Buffalo, NY 14213
New Mexico Community Dev. Loan Fund, Inc.	716-393-4088
P. O. Box 705	https://www.wedibuffalo.org/
Albuquerque, NM 87103	J
505-243-3196	Pathstone Enterprise Center, Inc.
https://www.loanfund.org/	400 East Avenue
nups.// www.ioaniunu.org/	
Memorie Constrain Calf Cufficient To an	Rochester, NY 14607
Women's Economic Self Sufficiency Team	585-340-3385
609 Broadway Boulevard NE	https://www.theenterprisecenterinc.org/
Albuquerque, NM 87102	
505-246-6900	REDEC Relending Corp. (REDEC/RRC)
https://www.woost.org/	

https://www.wesst.org/

REDEC Relending Corp. (REDEC/RRC) 8 Denison Parkway, East, Suite 305 Corning, NY 14830 607-962-3021 https://www.redec.us/

Columbia Economic Development Corp. dba Choose Columbia 4303 Route 9 Hudson, NY 12534 518-828-4718 https://columbiaedc.com/

Accompany Capital 120 Broadway, Suite 230 New York, NY 10271 212-898-4130 https://accompanycapital.org/

UCEDC 75 Chestnut Street Cranford, NJ 7016 908-527-1166 https://ucedc.com/loans/loanproducts/#microloans

Community Capital New York, Inc. 44 Executive Blvd Elmsford, NY 10523 914-747-8020 https://communitycapitalny.org/

NORTH CAROLINA

Mountain Bizcapital, Inc. 153 South Lexington Avenue Asheville, NC 28801 828-253-2834 nfo@mountainbizworks.com

Carolina Community Impact 3724 National Drive, Suite 220 Raleigh, NC 27612 919-785-0718 Visit website services@ccifund.org

NORTH DAKOTA

Lake Agassiz Regional Development Corporation 417 Main Avenue, Suite 201 Fargo, ND 58103 701-235-1197 https://www.lakeagassiz.com/

OHIO

Economic and Community Development Institute 1655 Old Leonard Avenue Columbus, OH 43219 614-732-0981 https://www.ecdi.org/

OKLAHOMA

Forge-Financing Ozarks Rural Growth and Economy 4415 HWY, 412 Business Huntsville, AR 72740 501-738-1585 https://www.forgefund.org/

Tulsa Economic Development Corporation 125 W Third St Tulsa, OK 74103 918-585-8332 http://www.tedcnet.com/

Rural Enterprises of Oklahoma, Inc. 2912 Enterprise Blvd. Durant, OK 74701 800-658-2823

Little Dixie Community Action Agency 209 N. 4th St. Hugo, OK 74743 580-326-3351 https://liftca.org/

OREGON

Mercy Corps 45 SW Ankeny Street Portland, OR 97204 503-896-5070 https://www.mercycorps.org/

Micro Enterprise Services of Oregon (Pedagogy Institute) 4008 NE MLKing Jr. Blvd. Portland, OR 97212 503-914-6147 https://www.mesopdx.org/

Oregon Association of Minority Entrepreneurs Credit Corporation 731 N. Hayden Meadows Dr Portland, OR 97217 503-249-7744 https://oame.org/

PENNSYLVANIA

Cooperative Business Assistance Corporation 328 Market Street Camden, NJ 8102 856-966-8181

Pursuit 5 Hanover Square, 10th Floor New York, NY 10004 (866) 466-9232 https://pursuitlending.com/

Neighborhood Community Development Fund 3923 Perrysville Avenue Pittsburgh, PA 15214 412-322-0290

Bridgeway Capital 707 Grant Street, Suite 1920 Pittsburgh, PA 15219 412-201-2450 https://www.bridgewaycapital.org/

Washington County Council on Economic Development 273 South Main St. Washington, PA 15301 724-225-8223 http://washingtoncountypa.org/ wcced@washingtoncountypa.org

Johnstown Area Regional Industries, Inc. 245 Market Street, Suite 200 Johnsrown, PA 15901 814-535-8675 https://www.jari.com/

Assets Lancaster 100 S Queen St Lancaster, PA 17603

Community First Fund 51 South Duke Street, Suite 400 Lancaster, PA 17602 717-393-2351 https://communityfirstfund.org/ customerservice@communityfirstfund.org

Women's Opportunities Resource Center 2010 Chestnut St.

Philadelphia, PA 19103 215-564-5500 development@worc-pa.com

Finanta 1301 N. 2nd Street Philadelphia, PA 19122 267-236-7005

West Philadelphia Financial Services Institution 5200 Warren Street Philadelphia, PA 19131 215-452-0100 WWW.wpfsi.com

Enterprise Center Capital Corporation 4548 Market Street Philadelphia, PA 19139 215-895-4024

UCEDC 75 Chestnut Street Cranford, NJ 7016 908-527-1166 https://ucedc.com/loans/loan-products/#microloans info@ucedc.com

PUERTO RICO

Corp. Financiamiento Empresarial del Comercio y Comunidades (COFECC) 171 Ave Carlos Chardon, Ste 407 San Juan, PR 919 787-756-5080 https://www.lendreams.com/ COFECC@worldnet.att.net

RHODE ISLAND

South Eastern Economic Development Corp/SEED 80 Dean Street Taunton, MA 2780 508-822-1020 https://seedcorp.com/

Community Investment Corporation 2315 Whitney Avenue, Suite 2B Hamden, CT 6518 203-776-6172 https://ciclending.com/

SOUTH CAROLINA

CommunityWorks 107 W. Antrim Dr Greenville, SC 29607

Beaufort County Black Chamber of Commerce 801 Bladen Street Beaufort, SC 29902 843-986-1102 president@bcbcc.org

Small Business Assistance Corporation 111 E. Liberty Street, Suite 100 Savannah, GA 31401 912-232-4700 https://sbacsav.com/ sbac@sbacsav.com

CLIMBFund 2 Race Street Charleston, SC 20403 843-973-7298 https://climbfund.org/ info@climbfund.org

SOUTH DAKOTA

Northeast South Dakota Economic Corp. 104 Ash Street East Sisseton, SD 57262 605-698-7654 https://www.growsd.org/

TENNESSEE

People Incorporated Financial Services 1173 West Main St. Abingdon, VA 24210 276-619-2239

Southeast Community Capital 201 Venture Circle Nashville, TN 37228 615-425-7171 Barbara.harris@pathwaylending.org

Communities Unlimited, Inc. 3 East Colt Square Drive Fayetteville, AR 72703 479-443-2700

LiftFund, Inc 2007 W Martin Street San Antonio, TX 78207 210-226-3664 https://www.liftfund.com/

TEXAS

Alliance for Multicultural Community Services 6440 Hillcroft, Suite 411 Houston, TX 77081 713-776-4700 www.allianceontheweb.org

LiftFund, Inc 2007 W Martin Street San Antonio, TX 78207 210-226-3664 https://www.liftfund.com/ info@liftfund.com

PeopleFund 2921 East 17th Street, Building D, Suite 1 Austin, TX 78702 512-472-8087 https://peoplefund.org/

UTAH

Utah Microenterprise Loan Fund 154 East Ford Ave Suite A Salt Lake City, UT 84115 801-746-1180 https://www.utahmicroloanfund.org/

VERMONT

Vermont Community Loan Fund, Inc. 7 School Street Montpelier, VT 5601 802-223-1448 https://www.investinvermont.org/

Community Capital of Vermont, Inc. (CCVT) 105 N. Main Street, #305 Barre, VT 5641 802-479-0167 https://www.communitycapitalvt.org/

Northern Community Investment Corporation 51 Depot Square, Suite #2 St. Johnsbury, VT 5819 802-748-5101 https://www.ncic.org/

Brattleboro Development Credit Corp 802-257-7731 https://brattleborodevelopment.com/

info@brattleborodevelopment.com

VIRGINIA

Latino Economic Development Corp. 1401 Columbia Rd., NW, Unit C-1 Washington, DC 20009 202-588-5102 lending@ledcmetro.org

Life Asset Inc. 2448A 18th Street NW Washington, DC 20009 contactus@lifeasset.org

ECDC Enterprise Development Group 901 South Highland Street Arlington, VA 22204 703-685-0510 https://edgus.org/

People Incorporated Financial Services 1173 West Main St. Abingdon, VA 24210 276-619-2239

Shenandoah Community Capital Fund 10 Byers street Staunton, VA 24401 540-213-0333 https://www.sccfva.org/

The Washington Area Community Investment Fund 2012 Rhode Island Ave, NE Washington, DC 20018 202-529-5505 info@wacif.org

Community Business Partnership, Inc. 6564 Loisdale Road, Suite 600 Springfield, PA 22150 703-768-1440 https://cbponline.org/

WASHINGTON

Mercy Corps 45 SW Ankeny Street Portland, OR 97204 503-896-5070 https://www.mercycorps.org/ contact.mcnw@mercycorps.org Oregon Association of Minority Entrepreneurs Credit Corporation 731 N. Hayden Meadows Dr Portland, OR 97217 503-249-7744 https://oame.org/ jorge@oame.org

Ventures 2100 24th Ave., S., Suite 380 Seattle, WA 98144 info@washingtoncash.org

Rural Community Development Resources 24 South 3rd Avenue Yakima, WA 98902 509-453-5133 http://rcdr.biz/ businessresources@rcdr.biz

SNAP Financial Access 3102 W Whistalks Way Spokane, WA 99224 509-456-7627 https://snapfinancialaccess.org/ larocca@snapwa.org

New Roots Fund 1610 S King St. Seattle, WA 98144 206-323-3152 https://www.newrootsfund.org/contact contactus@newrootsfund.org

Seattle Economic Development Fund (dba: Business Impact Northwest) 1427 S Jackson St. Seattle, WA 98144 503-214-2837 https://businessimpactnw.org/ info@businessimpactnw.org

WEST VIRGINIA

Washington County Council on Economic Development 273 South Main St. Washington, PA 15301 724-225-8223 http://washingtoncountypa.org/ wcced@washingtoncountypa.org **Serves WV, PA, OH** Wheeling WV 304-604-3560 Charleston WV 304-281-0488 Ohio 304-604-3560 Pennsylvania 724-225-8245

People Incorporated Financial Services 1173 West Main St. Abingdon, VA 24210 276-619-2239

Kanawha Institute for Social Research & Action (KISRA) 131 Perkins Avenue Dunbar, WV 25064 304-768-8924 https://www.kisra.org/ Michelle@kisra.org

WISCONSIN

Wisconsin Women's Business Initiative Corporation 1533 N. Rivercenter Drive Milwaukee, WI 53212 414-395-4562 https://www.wwbic.com/ info@wwbic.com

First American Capital Corp. 10710 West Scharles Avenue Hales Corners, WI 53130 414-604-2044 https://www.aiccw-facc.org/ info@aiccw.org

CAP Services, Inc 2900 Hoover Road, Suite A Stevens Point, WI 54481 715-343-7100 info@capmail.org

Northwest Wisconsin Regional Planning Commission 1400 S. River Street Spooner, WI 54801 715-635-2197 http://nwrpc.com/ info@nwrpc.com

Advocap, Inc 19 W. First Street, PO Box 1108 Fond du Lac, WI 54936 920-922-7760 http://advocap.org/

WYOMING

Wyoming Women's Business Center 710 East Garfield, Suite 323 Laramie, WY 82070 307-460-3943 https://www.wyomingwomen.org/ wwbc@uwyo.edu

All the best to you in building a business!

Ubuntu! ~ sue