Access To Capital

Lending institutions want to be paid back.

5 Cs of Credit:

- **Character:** Background, Education, Experience, Credit
- **Capacity:** Source of repayment
- **Collateral:** Assets you own
- **Capital:** Money you have invested
- **Conditions:** Your industry
State Small Business Credit Initiative (SSBCI)

- State does 20% of loan at below market interest rate
- Non-profit Organizations/Construction loans
- In participation with a lending institution

Workforce Training Grant

- Customizable
- Ensure the availability of a skilled workforce
Small Business Administration (SBA)

7(a)
- Equipment, business acquisition, working capital
- Guarantees from 75% - 90%

504
- Use: Fixed Assets, land and/or building acquisition
- Loan To Value up to 90%

Custom Products
- Veteran’s Advantage, SBA Express, Export Express
United States Department of Agriculture

Business and Industry Loan Guarantee
- Rural area
- 60%-80% guarantee

Rural Energy For America Program
- Loans up to 75% project
- Grants up to 25% of project

Value Added Producer Grant
- Over 50% of end product must come from the farm
- Used to expand market of a bio based product
Other Programs

State Trade and Export Promotion (STEP)

- State of Delaware’s International Trade & Development Group
- Delaware was awarded over $275,000 this year
- Uses: trade show activities, international travel, overseas interpreters, etc.
Contact Information

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Any questions?