

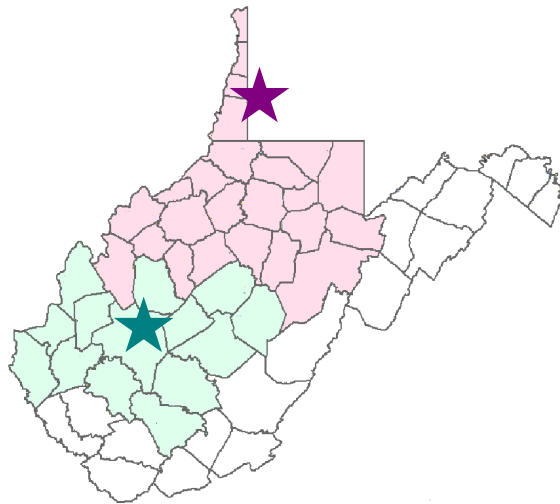


Ohio area:
(304) 604-3560

We serve; Columbiana, Jefferson, Belmont, Monroe and Washington Counties

Wheeling/Parkersburg/Clarksburg area:
(304) 604-3560

We serve; Barbour, Brooke, Calhoun, Doddridge, Gilmer, Hancock, Harrison, Jackson, Lewis, Marion, Marshall, Monongalia, Ohio, Pleasants, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Wetzel, Wirt, and Wood Counties.



Charleston/Buchanan/Beckley area:
(304) 281-0488

We Serve; Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Mason, Nicholas, Putnam, Raleigh, Roane, Wayne and Webster Counties.

At First Microloan of West Virginia (a division of WCCED), our mission includes providing loans to small businesses in an effort to support job creation for our region. We also have great technical assistance programs for our borrowers, to make your business venture even more successful!

Don't have a Business Plan? We can help!
Business Ask Me! Line (in WV) (888) 982-7232

In the Wheeling/Parkersburg/Clarksburg location we work with...

WV Small Business Development Center (s) –

Morgantown Center: 304-293-5839

Buckhannon Center: 304-472-1757

Fairmont Center: 304-333-6751

Parkersburg Center: 304-926-4169

Wheeling/Weirton Center: 304-214-8973

MOVRC - 304-422-4993

RED - 304-232-7722

BDC of Northern Panhandle - 304-748-5041

Ritchie Co EDA - 304-643-2505

Little Kanawha Area Dev Corp-304-275-4231

Harrison Co Chamber/Eco All Corp 304-624-6331

Upshur Co Development Auth - 304-472-1757

Morgantown Area Eco Part/Mon Co Dev Auth - 304-594-8085

Weirton Chamber of Commerce

Mid-Ohio Valley Chamber of Commerce

Harrison County Chamber of Commerce

Wheeling Chamber of Commerce

In Ohio we work with:

Ohio University SBDC - Marietta 740-373-9056

Ohio University SBDC - Cambridge 740-588-1331

Community Improvement Corp of Belmont Co. 740-695-9678

In the Charleston/Buchanan/Beckley location we work with...

WV Small Business Development Center (s) –

The Charleston Center 304-957-2084 or 304-957-2017

The Huntington Center 304-528-5616

The Summersville Center 304-553-2805

Upshur County EDA Center 304-472-1757

Charleston Area Alliance

Central Appalachia Empowerment Zone of West Virginia

Charleston Urban Renewal Authority

Braxton County Development Authority

Beckley-Raleigh County Chamber of Commerce

Huntington Area Development Council

Regional Contracting Assistance Center

Robert C. Byrd Institute -Business Accelerator

Summersville Area Chamber of Commerce

Natural Capital Investment Fund

Webster County Economic Development Authority

Workforce WV – Summersville Career Center

WV HIVE Network



First Microloan of West Virginia

SBA MICROLOAN PROGRAM

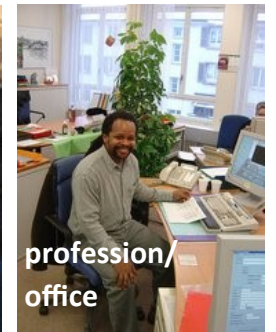
To finance your small start-up and existing business...



retail



service



profession/
office

What's your business idea?

We are the oldest provider of The SBA Microloan Program in West Virginia. Contact your local Economic Development Office or Small Business Development Center for information.

You have the ideas, the talent, the drive, and even the plan. It's time to take the next step toward going into business.

But where will the financing come from to start?



At First Microloan of West Virginia*, we understand. Our Microloan Program is designed for start-ups and small businesses looking to expand. For over twenty years, we've been helping people just like you to get started, expand and succeed!

We know that thriving small businesses are the key to a vital community. Our loan program is designed to deliver the financing necessary to bring new enterprises and employment opportunities to our region. Or to expand your existing business!



Visit us on the web at:

<http://www.FirstMicroloanofWestVirginia.org>

The Microloan Program is available to:

- Restaurants
- Child Care Centers
- Retail Stores
- Small Manufacturers

Whatever your small business dream is, we can help you make it come true!



Use the Microloan Program for:

- Opening or expanding your business
- Buying inventory
- Purchasing equipment
- Supplement to working capital

Loans are available in amounts from \$5,000 to \$50,000

The program is not a grant; the funds must be repaid just like any other bank loan.

Terms for repayment range from one to six years.

Funds cannot be used for speculation, real estate purchases, to repay previous debts, or for loan consolidation.



*First Microloan is a division of WCCED

How to Apply: There are four basic requirements to apply for a loan through the SBA Microloan Program. The application is available on the web at:

<http://www.firstmicroloanofWestVirginia.org>

The Microloan Application Package includes:

1. The Application—a form that closely resembles most loan application forms required by financial institutions.
2. The Business Plan Highlights—A one-page itemization of some of the questions you should answer, in writing. This will enable you to begin a Business Plan. If you already have a Business Plan, please include a copy with your application.
3. A Credit Check Authorization—Requires your signature to obtain credit information on the owners or the business. Please enclose a check for \$25.00 made payable to WCCED for the cost of the credit check.
4. The last three years' tax returns. Please send photocopies of your federal tax returns. If the business is a start-up with no financial history, personal returns of the owners are required.

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