

At the Washington County Council on Economic Development, our mission includes providing loans to small businesses in an effort to support job creation for our region.

Funding for the program comes from the U.S. Small Business Administration.

WCCED partners in this effort with:

- Fay-Penn Economic Development Council
- Greene County Industrial Developments, Inc.
- Small Business Development Centers (see list)

Together, we look forward to providing small loans in our four-county area to business owners and others who wish to participate in the growth of our region through business development. Women, low income, and minority entrepreneurs are encouraged to apply.

Did you know that small businesses....

- Generated 65% of all net new jobs over the past 17 years.
- Represent 99.7% of all employer firms.
- Employ half of all private sector employees.

**Reasonable accommodations for persons with disabilities can be made upon advance notice.*

**All programs and services are provided on a nondiscriminatory basis.*

Don't have a Business Plan? We can help!

Contact any of the following partner organizations for helpful resources on creating an effective plan for your small business:

University of Pittsburgh Small Business
Development Center—Washington, PA
724-229-8078

SCORE—Uniontown Chapter
724-437-4222

Fay-Penn Economic Development Council
724-437-7913

St. Vincent College Small Business Development
Center—Latrobe, PA
724-537-4572

SCORE Westmoreland—Latrobe, PA
724-539-7505

Washington Citizens Library
724-222-2400

Duquesne University Small Business Development
Center—Pittsburgh, PA
412-396-6233

Economic Growth Connection of Westmoreland
County
724-830-3604

Visit us on the web at:

<http://www.WashingtonCountyPA.org>

**“We are now a credit reporting agency
through the Credit Builders Alliance”**

SBA MICROLOAN PROGRAM

*Providing the Means
for Dreams...*



WASHINGTON COUNTY COUNCIL
ON ECONOMIC DEVELOPMENT

Pennsylvania counties we serve:

Washington
Fayette
Greene
Westmoreland
Beaver
Allegheny

Made possible by loans and guarantees from the U.S.
Small Business Administration to the Washington
County Council on Economic Development

You've always dreamed of owning your own business...



**Vintage and Vines
Belle Vernon, PA**

Small business is good business!!

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.

Because:

You have the ideas, the talent, the drive, and even the plan. It's time to take the next step toward being your own boss.

But where will the money come from to get things started?

At WCCED, 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.

How to Apply:

There are four basic requirements to apply for a loan through the Microloan Program. The first three are in the Microloan Application package, available by contacting:

Washington County Council on Economic Development

273 S. Main Street

Washington, PA 15301

Phone: 724-225-8223

wcced@washingtontypa.org

www.washingtontypa.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.