

BizCapital is a non-depository financial institution that is licensed by the Federal Government to make SBA and USDA loans. The division was created in 1999 and is responsible for closing more than \$140 million in SBA and USDA loans since inception. The primary purpose of BizCapital is to originate competitively priced loans for small businesses located in New Market Tax Credit areas to help these communities retain and create jobs.

BizCapital lending options:

- SBA 7a Loan Program
- SBA 504 Loan Program
- USDA Lending Program

BizCapital service areas:

- Alabama
- Florida
- Illinois
- Kentucky
- Louisiana
- Maine
- Mississippi
- Missouri
- Nebraska
- Oregon

How BizCapital is **UNIQUE**:

- **BizCapital specializes in lending to businesses located in low-income census tracts.** Please call to verify business address is in an eligible location.
- **We offer below market rates.**
- **Flexible credit criteria.** We will extend the loan term to the maximum allowed by SBA/USDA to help the business increase their cash flow. The use of loan proceeds may include a large amount of working capital along with real estate and equipment. Start-up businesses are considered. We will do ground-up construction with third-party construction control.
- **Our Business Development Officers (BDOs) are specialists.** They specialize in the above three loan products and are knowledgeable on the parameters of these programs. BDO's look for ways to get deals done!
- **The borrower maintains their deposit relationship with their existing bank.**
- **All of our loans must meet the criteria of the SBA or USDA programs as well as the New Market Tax Credit Program.** There are nuances to the New Market Tax Credit Program that may prohibit us from doing a deal. The BDO will need to screen your loan for the SBA/USDA parameters as well as meeting the New Market Tax Credit program rules.

Projects financed by BizCapital include the following:

- Real Estate Construction
- Equipment Finance
- Business Acquisition
- Working Capital
- Refinance & Debt Consolidation
- Real Estate Acquisition

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