



MIDWEST SMALL BUSINESS FINANCE

## SBA CDC Lender of the Year

### What is the RLF Program?

Midwest Small Business Finance maintains its own direct loan program, the Revolving Loan Fund (RLF). Repayments from loans are returned to the fund to be loaned out again. The focus of this program is to assist existing eligible small businesses or projects located in Clay and Platte counties of Missouri.

### Loan Size:

Loan amounts range from \$25,000 to \$150,000+

### Use of Proceeds:

- Purchase land
- Purchase buildings
- Building improvements
- Equipment, furniture, & fixtures

### Eligibility:

Business must operate for profit . Start-ups will be considered on a case-by-case basis. Eligible businesses include manufacturing, processing or assembling of products; service-business operations and retail.

### Terms, Interest Rates & Fees:

We provide low market rates fixed for the term of the loan. A low down payment of 10% is available on eligible project costs. Long-term financing up to ten years is available. Fees and closing costs can be added to the loan.

### Collateral:

Generally, the project assets being financed are used as collateral. Personal guarantees of the principal owners are also required.

For more information on the Revolving Loan Program, call 816-468-4989  
or email us at [loans@simplymoreloans.com](mailto:loans@simplymoreloans.com)