

# Guaranty Bank's Small Business Development Class

Guaranty Bank is beginning its Small Business Development Program in July 2015. The first thing on the agenda is a startup small business development class starting June 29, 2015 at the Capps Center in Indianola. This will be our summer class with a fall class beginning the first of September 2015.

The first class will be as much for course evaluation as anything else. The fall class should be a more fine-tuned class with most of the kinks worked out. Most people in this first class should have gone through the personal financial education classes which are one of the prerequisites for getting into our small business development class. For our purposes, a startup business includes those that have been in business (legally) for less than a year, and unlicensed business with no limitation on time in business.

If we have customers or potential customers with a business or desire to start a small business, and you think they can benefit from our small business development class, please let them know about these classes.

We will advertise on Facebook and other means that the applications to enroll will be available any Guaranty Bank branch. Please make the application, along with program information, readily available to the public. Any applications returned to your branch should be forward to me.

## **Clifton Williams**

Community Development Officer  
Direct 662-247-5238 · Cell 662.392-1458  
clifton.williams@gbtonline.com



## Guaranty Bank Unveils GB&T SEED Loan

Guaranty Bank & Trust Company is pleased to announce the beginning of its Small Business Development Program. **GB&T SEED** (Simply Effective Entrepreneur Development) **Loan** program is designed for new or start-up businesses, including those that have been in operations for less than one year.

We will begin by conducting a business development class starting June 29, 2015 at the Capps Center in Indianola. An application process for the class is attached. Personal financial criteria will be utilized for entry into the class.

### **Educational Qualifications**

Applicants must complete Guaranty Bank's Small Business Development Program Training or other similar trainings.

### **Pre-requisites for Entering the Small Business Development Class**

1. Borrower(s) must have evidence of completing a bank-approved financial education course within previous two years if other mitigating factors are not present (i.e. a personal credit history that indicates successful management of personal finances.)
2. All participants must apply for the class and have proof of at least a 580 (National Equivalence Score) credit score. Credit Karma ([www.creditkarma.com](http://www.creditkarma.com)) credit score is acceptable.
3. Please complete the attached application and send or deliver to a Guaranty Bank location in care of Clifton E. Williams.

### **Clifton Williams**

Community Development Officer  
Guaranty Bank & Trust Company  
210 Hayden Street, P. O. Box 657  
Belzoni, MS 39038  
Direct 662-247-5238 · Cell 662.392-1458  
[clifton.williams@gbtonline.com](mailto:clifton.williams@gbtonline.com)

# *Application for Guaranty Bank Business Development Program*



Name of Applicant: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Please attach copy of Credit Score Only (Do not send credit report)

Have you taken a personal financial education class in the past two years?  Yes  No

If so, provide name, location and date. \_\_\_\_\_

Are you a previous business owner?  Yes  No

If so, what type of business? \_\_\_\_\_

Are you currently in business?  Yes  No

If so, what type of business? \_\_\_\_\_

Do you have a business idea in mind?  Yes  No

The Guaranty Bank Small Business Development class will be held for six consecutive weeks, one night per week, for approximately two and one half hour sessions. Topics taught will include:

- Business Description
- Marketing Plan
- Production/Operations Plan
- Management Plan
- Financial Plan

*Please return this application to any Guaranty Bank location in care of Clifton E. Williams or mail to Post Office Box 657, Belzoni, MS 39038.*