



No Cost to Apply!

No Minimum Credit Score (credit history is considered)

FREE One-on-One Business Coaching

Fixed-Rate Term Loans from \$5,000 to \$50,000

Terms up to 6 years, with no pre-payment penalty

Just a 7.75–9% Interest Rate – lower than credit card rates and other non-bank lenders

MICROBUSINESS LOAN PROGRAM

CommunityWorks offers flexible financing and specialized training to maximize the potential success of a start-up or existing small business. Our goal is to make sure you find the right financing to build a sustainable business that will make significant economic impact in our communities. From writing a business plan to applying for a loan, we are there every step of the way to help you and your business thrive.

Uses

- Equipment
- Machinery
- Inventory
- Lease Improvements
- Working Capital

To Be Eligible

- Owners must be U.S. Citizens or Permanent Legal Residents
- Business must be located in the state of South Carolina
- Have two years of personal federal and state returns
- Must be current on all federal/state income, payroll, and revenue taxes
- No collections (exclusive of medical collections), charge offs, repossessions, foreclosures, bankruptcies or excessive delinquencies within previous 12 months
- New businesses must have equity contribution for the project

Call or Come By Today!

COMMUNITYWORKS

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Greenville, SC 29607

Phone: 864-235-6331

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communityworkscarolina.org



CommunityWorks

Building People & Places

Affiliated With:





Microbusiness Loan Documentation Checklist

To evaluate your loan request as quickly as possible, you, as the applicant, are to provide the following documentation:

1. Completed Small Business Loan online application
2. Business Plan – required for all start-ups; if existing business (2 years or more) the [Executive Summary](#) document is required if no business plan exists.
3. [Estimated Project Cost and Source of Funds](#)
4. [Business Cash Flow Projections for 12 months](#)
5. [Start-Up Balance Sheet](#) (start-ups only)
6. Year-to-Date Profit and Loss Statement and Balance Sheet for existing businesses
7. [Global Debt Service Form](#)
8. Two most recent years tax returns (personal and business) with all schedules and W-2's for all filers.
9. [Business Debt Schedule](#)
10. [Signed and Dated Personal Financial Statement \(PFS\)](#) – if owner is married, PFS should include the spouse
11. Two most recent bank statements (personal and business)
12. Resume of applicant(s) and/or guarantor(s)
13. Copy of a government issued photo ID for all applicant(s)
14. Three personal references

*The underlined items are hyperlinks to applicable forms.

Applications are not considered complete until all documents are submitted. If you need assistance with any of the required documents, a representative from CommunityWorks can assist you with any questions you may have.

Contact CommunityWorks' Loan Officers:

Email: loaninfo@cwcarolina.org

Phone: 864.235.6331