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
101. W Antrim Drive
Greenville, SC 29607
Phone: 864-235-6331
loaninfo@cwcarolina.org
communityworkscarolina.org

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@cwccharolina.org
Phone: 864.235.6331