

# STARTUP ALLEGHENIES MICROLOAN FUND

The Startup Alleghenies Microloan Fund is a flexible, gap financing resource that will fund businesses and entrepreneurs throughout Bedford, Blair, Cambria, Fulton, Huntingdon, Indiana and Somerset Counties. JARI Growth Fund will take a customized approach to meeting your financing needs. Contact us today to tell us about your ideas!

## LOAN FUND CRITERIA

<b>Size:</b>	\$1,500 - \$50,000
<b>Business Location:</b>	Business must be located in Bedford, Blair, Cambria, Fulton, Huntingdon, Indiana or Somerset County
<b>Interest Rate:</b>	5.0% - 7.75%
<b>Term:</b>	12 - 72 months
<b>Use:</b>	Initial start-up costs, inventory/equipment, building acquisitions, renovation, lease space, working capital, etc.
<b>Age of Business:</b>	All ages
<b>Underwriting:</b>	Will be evaluated based on risk rating which includes: personal net worth, global debt service coverage, collateral, credit score, liquidity, experience, equity, and profitability
<b>Collateral:</b>	Determined on a case by case basis
<b>Guarantor(s):</b>	Required owner personal guaranty if not a sole proprietor; additional outside guarantees may be required
<b>Technical Assistance:</b>	Customized and provided throughout the duration of the loan

This institution, JARI Growth Fund, is an equal opportunity employer and lender.



**TO APPLY VISIT:**

[www.jarigrowthfund.com](http://www.jarigrowthfund.com) and select 'Financing Application'