



# SBA MICRO- LOANS

SBA Microloans offer flexible financing to help new and existing entrepreneurs—especially women, minority, and veteran-owned businesses—overcome barriers like limited collateral or cash flow issues. SCKEDD, a non-profit focused on economic development, provides these loans to support business growth, including funding for working capital, supplies, equipment, and more.

In addition, SCKEDD offers **free** training to help you develop your business plan, financial projections, marketing plan, and more!



**SOUTH CENTRAL KANSAS  
ECONOMIC DEVELOPMENT DISTRICT**

*Hope, developed*



## ELIGIBLE USES

- Working Capital ✓
- Furniture, Fixtures, Inventory ✓
- Machinery & Equipment ✓
- Leasehold Improvements ✓

## RATES, TERMS & FEES

- Rates: Fixed, from 6-9% ✓
- Term: Up to 7 years ✓
- Fees: 2-3% of the loan + closing costs ✓

## MAXIMUM LOAN AMOUNT

\$50,000 ✓

## BORROWER'S INJECTION

- 10% for existing businesses ✓
- 15% for startup businesses ✓