

## BrightBridge Loan Programs

PROGRAM	FINANCING USE	LOAN AMOUNTS	GEOGRAPHIC RESTRICTIONS	CONTACT
<b>SBA Community Advantage Program</b>	Provides small and startup businesses that are unable to obtain financing from traditional commercial lenders due to policy screenouts with loans to be used for working capital, fixed assets (land, land improvements, building construction, purchase of buildings, and renovation of buildings, machinery, or equipment), or debt refinancing.	\$50,000 to \$250,000	Alabama, Georgia, & Tennessee	Mike Howard (423) 648-9226 <a href="mailto:mhoward@brightbridgeinc.org">mhoward@brightbridgeinc.org</a>
<b>SBA 504 Loan Program</b>	Provides businesses with inadequate access to conventional financing with loans to be used for fixed assets (land, land improvements, building construction, purchase of buildings, and renovation of buildings, machinery, or equipment). These loans are made in conjunction with commercial lenders taking senior positions to the 504 subordinate position.	Up to \$5,000,000	Tennessee	Nancy Collum (423) 424-4228 <a href="mailto:ncollum@brightbridgeinc.org">ncollum@brightbridgeinc.org</a>
<b>Small Business Loan Program</b>	Provides businesses located in low-income census tracts or owned by members of a targeted population, which includes low-income persons and eligible minorities, with loans that can be used for most business purposes, including working capital, fixed assets, and others.  We will provide economic development organizations with cost effective capital to relend, participate with commercial lenders to expand their capacity, and make direct loans.	Dependent on project need	No geographical restrictions.	Bill Pollard (423) 648-9239 <a href="mailto:billp@BrightBridgeInc.org">billp@BrightBridgeInc.org</a>
<b>New Markets Tax Credit (NMTC) Program</b>	Provides financing for projects sponsored by non-profit and for-profit businesses that have a funding gap and are located in highly-distressed, low income census tracts. These projects must generate significant positive impacts, such as job creation or community service provision, for the communities in which they are located.	Dependent on project need	All States, Puerto Rico, Guam, & Virgin Islands.	Bill Pollard (423) 648-9239 <a href="mailto:billp@BrightBridgeInc.org">billp@BrightBridgeInc.org</a>
<b>USDA Intermediary Relending Program (IRP) Revolving Loan Fund (RLF)</b>	Provides small and startup businesses that are unable to obtain financing from traditional commercial lenders loans to be used for fixed assets (land, land improvements, building construction, purchase of buildings, and renovation of buildings, machinery, or equipment).	Up to \$250,000	Georgia Counties: Catoosa, Chattooga, Dade, Fannin, Gordon, Murray, Towns, Union, Walker, & Whitfield (outside the city limits of Dalton).	(IRP) Bill Pollard (423) 648-9239 <a href="mailto:billp@BrightBridgeInc.org">billp@BrightBridgeInc.org</a>  (RLF) Mike Ohlman (423) 424-4227 <a href="mailto:mohlman@BrightBridgeInc.org">mohlman@BrightBridgeInc.org</a>
<b>EPA Brownfield RLF</b>	Provides loans to individuals or businesses to finance the cleanup of an environmentally-contaminated site in Chattanooga, TN.	Up to \$200,000	Chattanooga, TN	Bill Pollard (423) 648-9239 <a href="mailto:billp@BrightBridgeInc.org">billp@BrightBridgeInc.org</a>