



# BUILDING YOUR BUSINESS?

## SEDSCO Can Help!

### WHAT'S THE PROCESS?

SEDSCO assists businesses of all sizes in securing financing to launch, grow, or expand. We facilitate low interest lending for businesses at any stage of their life cycle. Here are steps to consider when exploring financing options:

#### ▼ DETERMINING THE DOLLAR AMOUNT

Prepare a budget showing your project's financial needs. This budget should detail total project costs, which allows SEDSCO and lending partners to determine the best financing solution.

#### ▼ DECIDING THE RIGHT FIT

SEDSCO will work with you to determine the right fit. We work alongside with state and local private financial institutions, which facilitate small business loans to help finance projects ranging from real estate to machinery and equipment acquisition and working capital.

#### ▼ THE INFORMATION PROCESS

Meet with SEDSCO's business development team to understand what information must be provided to begin the application. Our team will provide technical assistance to you throughout the entire process. SEDSCO has more than 70 years of experience working with businesses to turn their visions into reality.

#### ▼ THE FINISHED PRODUCT

From multi-national corporations to small businesses, SEDSCO has worked with various industries to secure the financing they need to grow, thrive, create jobs, and contribute to our region's economic development.

### Prepared to invest in your business? Meet with us!

For more information on SEDSCO's business financing programs and up-to-date interest rates, please go to our website at [sed-co.com/small-business-financing](http://sed-co.com/small-business-financing)

To schedule a virtual, telephone or in-person consultation, reach out to SEDSCO's business development team.

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Mark Minnig, EDFP

SEDCO is certified by the Pennsylvania Department of Community and Economic Development (DCED) as a Certified Economic Development Organization (CEDO). As a CEDO, SEDCO is able to act as a conduit for state funding.

We work alongside our partners to provide a variety of loan options to businesses to assist them with closing the financing “gap” on projects that will create and/or retain high-quality, family-sustaining jobs in Schuylkill County. Our loan programs can assist businesses with land and building costs, machinery and equipment costs as well as working capital needs.

## WHY SEDCO ASSISTED FINANCING?

## LONG-TERM FINANCING

- ✓ Programs offering up to \$5.5 million
- ✓ 90% Loan to Value (LTV)
- ✓ Subordinate Financing
- ✓ 10% Equity Options
- ✓ Guaranteed Low-Fixed Interest Rate

## ELIGIBLE BUSINESSES

- ▶ Agricultural Processors
- ▶ Manufacturing Enterprises
- ▶ Defense Conversion Enterprises
- ▶ Construction Enterprises
- ▶ Agricultural Producers
- ▶ R & D Enterprises
- ▶ Recycling Enterprises
- ▶ Child Day-Care Enterprises
- ▶ Industrial Enterprises
- ▶ Hospitality Enterprises
- ▶ Retail Enterprises
- ▶ Healthcare Enterprises

## EXAMPLE OF BUSINESS FINANCING STRUCTURE

## CONSTRUCTION PROJECT

XYZ Manufacturing, a 15-year-old business, is in need of expanding their manufacturing facility to a larger building. They are going to purchase a building for \$700,000, the building will require \$300,000 in renovations prior to occupancy.

