

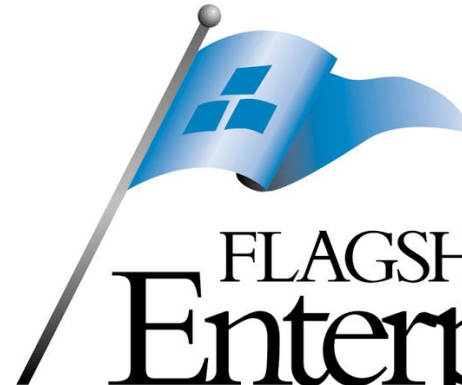


TECNOPLAST

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Good Food, Good Life®


ROYAL INTERPACK


FLAGSHIP.
Enterprise
CENTER

KEIHIN

 **Greenville**
Technology, Inc.
TECHNOLOGY, INC.



<http://www.flagshipmicroloan.org/>

Location: Businesses can apply in a 24 county area – Bartholomew, Blackford, Boone, Decatur, Delaware, Fayette, Franklin, Grant, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Madison, Marion, Morgan, Randolph, Rush, Shelby, Tipton, Union and Wayne.



Business Type: For profit business or a non-profit daycare

Loan Use: Equipment, working capital, payroll. Can not be used for real estate.



<http://www.flagshipmicroloan.org/>

Size: 50 Employees or less

Loan Amount: \$500 to \$50,000

- We prefer to make an initial loan under \$25,000, and then make a second or even third loan after 6 to 12 months of working with the borrower. We can go up to \$50,000 for any single business.

Loan Terms: Fixed interest rates between 5.5% and 8.5%.
Up to 6 years





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- **Credit** – We have no specific credit score requirements or cut-off
- **Collateral** – Collateral is not required, but can make loan approval easier
- **Small Loans** – We like to work with small loans that are too small for traditional banks to care about, but can have a large impact for a small business.
- **Personal Guarantee** – Since we work with very small businesses we almost always require a personal guarantee from the business owner.
- **Early Stage Businesses** – We have made several loans to startups or very early stage businesses that are unable to secure a loan from a traditional bank
- **Multiple Loans** – We like businesses that have an immediate need for \$5,000 to \$15,000 and will need additional funds in 6 to 12 months. We have made several second and third loans to our borrowers once we are comfortable with their business and their payment history.

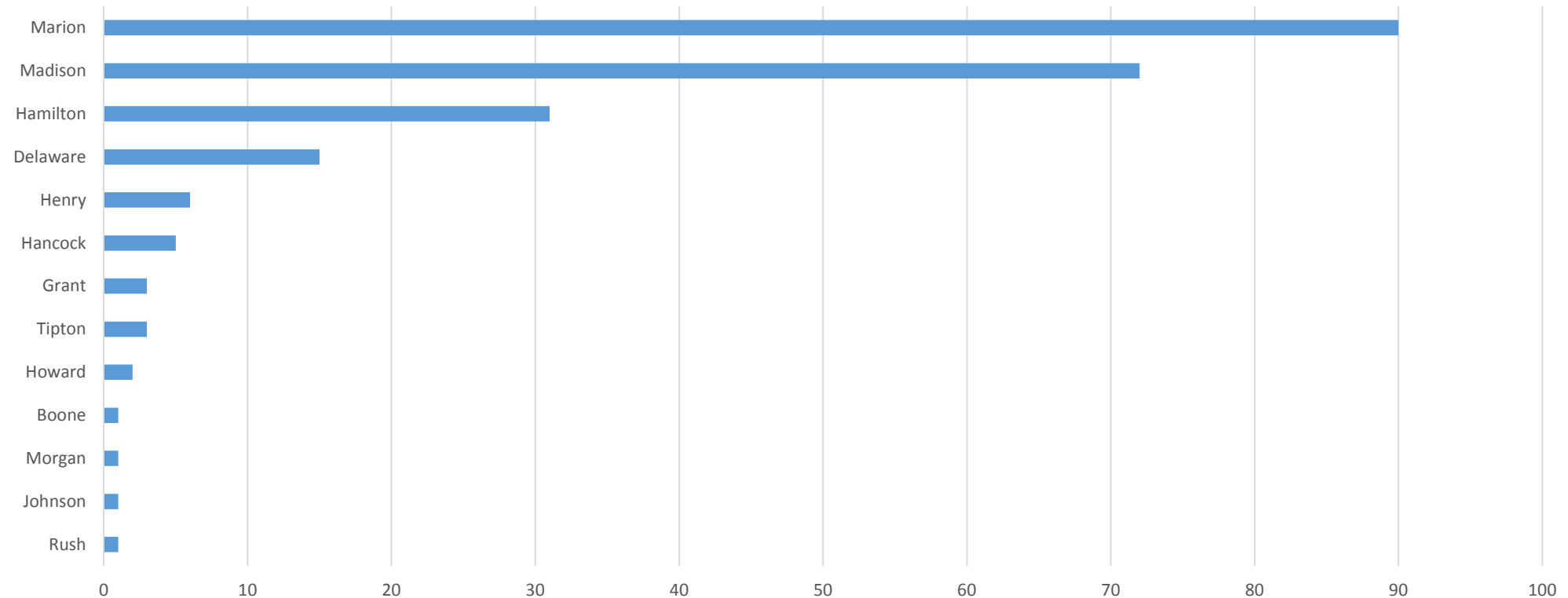


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- 239 loans as of January 13, 2016 (144 at this time last year)
- \$5.3 million in total loans granted (\$1.9 million)
- Over \$3.3 million outstanding.
- Average loan \$22,100, average term 35 months
- 69 Women owned businesses, 38 Minority owned businesses, 32 Veteran owned businesses
- Community Advantage – up to \$250,000. First CA lender in Indiana



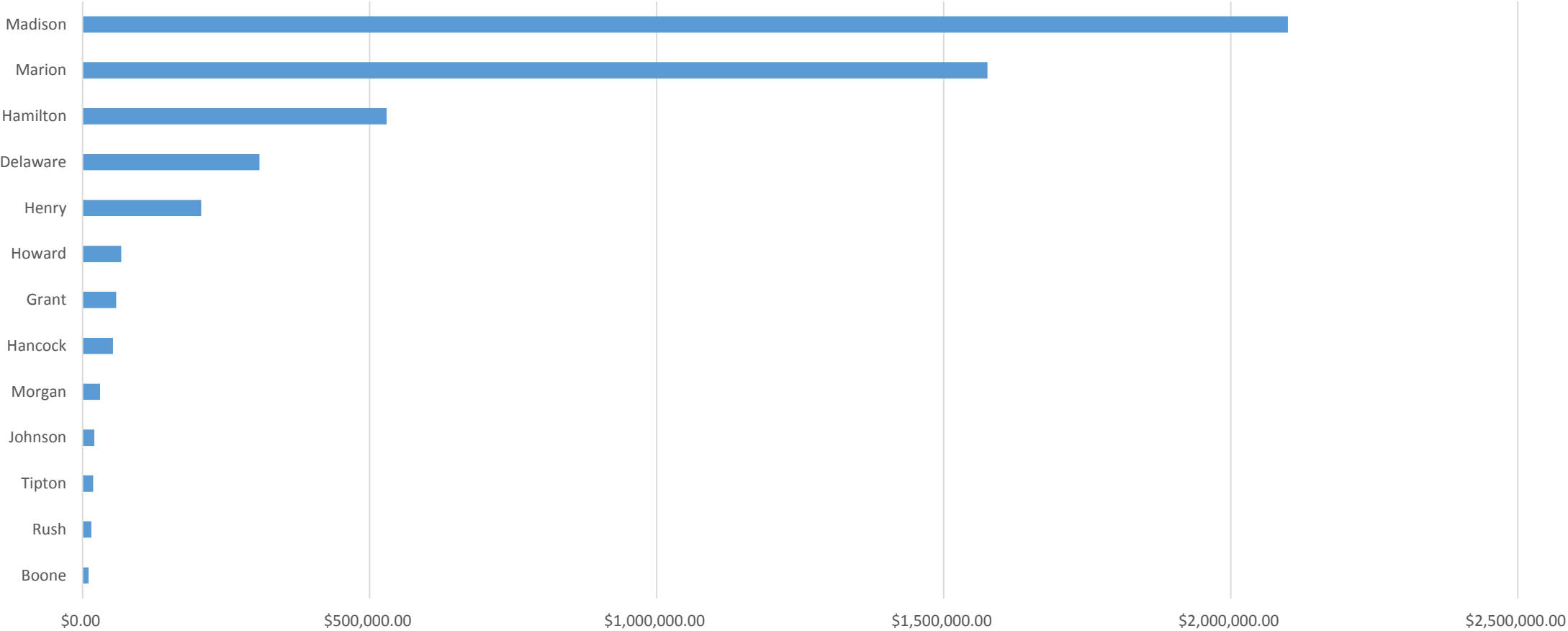
Loans by County



Authorized by the SBA to loan in a 24 county area.



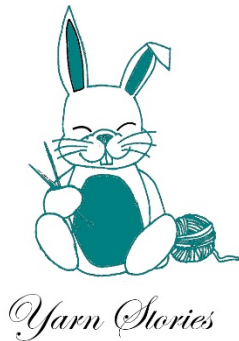
Loan Amounts



Authorized by the SBA to loan in a 24 county area.



<http://www.flagshipmicroloan.org/>



Technical Assistance

- Basic website development – informational, transactional
- Bookkeeping
- Logo development
- Blogging and Communications
- Marketing and Promotional
- Sales strategy consulting





www.microloangrader.com

- **Client business name**
- **Loan request amount**
- **Personal credit score**
- **Co-signer**
- **Personal debt**
- **Annual income**
- **Net worth**
- **Value of collateral**
- **Annual sales**
- **Annual profit**
- **Months in business**



Q's? We have A's!