

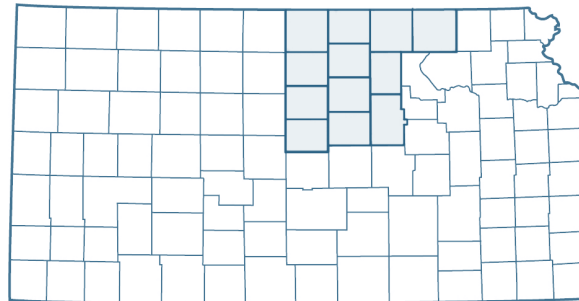
Benefits of Using NCRPC Business Finance Program

1. We will review feasibility of obtaining financing at no charge.
2. We can help determine the financing program best suited for the proposed project and help sort through the advantages and disadvantages of each financing program specific to your project, such as amount of borrower injection, additional collateral requirements, personal guaranty requirements, timeframe for accessing specific programs, job requirements, etc.
3. We make the process of accessing these programs as easy as possible for you and the Lender.
4. We prepare a complete loan package resulting in a timely loan decision.
5. We provide assistance through every stage of the loan process to the business and Lender - from qualification and approval, through the closing of the loan.
6. We complete loan applications for projects it evaluates are viable for the client, the bank, and the community.
7. We have an established relationship and reputation with area banks.
8. We provide opportunities for business financing by utilizing special programs to mitigate Lender's risk.

Service Area

NCRPC Business Finance Program provides its services from two locations within a 12-county area of North Central Kansas. These counties include:

Clay	Marshall
Cloud	Mitchell
Dickinson	Ottawa
Ellsworth	Republic
Jewell	Saline
Lincoln	Washington



Contact Us

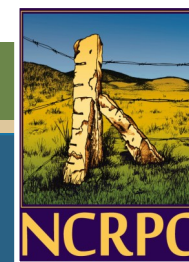
North Central Regional Planning Commission
Debra Peters, Business Finance Director
dpeters@nckcn.com
www.ncrpc.org/services/business

Two Convenient Office Locations:

109 N. Mill Street	120 W. Ash Street
Beloit, KS 67420	Salina, KS 67401
(785) 738-2210 (phone)	(785) 823-6106 (phone)
(785) 738-2185 (fax)	(785) 827-9758 (fax)

North Central Regional Planning Commission

Business Finance Program



Serving Kansans since 1972

www.ncrpc.org
North Central Regional
Planning Commission

About Us

The North Central Regional Planning Commission (NCRPC) Business Finance Program is a well-established program whose mission is to successfully increase banks and businesses access and approval of specialized financing programs for projects in North Central Kansas by informing them of funding options, reviewing loan feasibility, and providing loan packaging services to start, expand, or purchase a business.

Why You Need the NCRPC Business Finance Program

The NCRPC Business Finance Program can help you be successful in making a good first impression and in achieving financing for your business by helping you evaluate the following questions:

- Do you have enough down payment?
- Do you have enough operating capital?
- Are you asking for enough money?
- Have you established a need for your business?
- Is the cash flow sufficient to cover taxes/compensation/debt service?
- What if you don't have sufficient collateral?
- Have you adequately addressed management ability?



Services

- Review the project feasibility to obtain funding to start, expand, or purchase a business at no charge.
- Discuss potential local/state/federal programs available to fund the project including eligibility requirements.
- Prepare loan applications tailored to meet specific program requirements from the data provided by the client for a fee.
- Accompany client to the Lender of your choice and help answer questions.
- Answer questions posed by the specific funding program(s).

Primary Financing Sources Available

- Local Lender
- Low-interest Local and Regional Revolving Loan Fund Programs
- U.S. Small Business Administration Programs
- StartUp Kansas Loan Program
- Kansas Department of Commerce Programs
- U.S. Department of Agriculture Programs
- Economic Development Administration

Financing Tool

One of the financing tools provided by NCRPC Business Finance Program is the Four Rivers Down Payment Assistance Loan Program. The purpose of the Fund is to enhance both job creation and job preservation in NCK. The loan program can provide up to \$50,000 in down payment assistance. Program eligibility includes:

- Applicant providing minimum down payment of 10% towards the business project
- Applicant has good credit
- Bank request for assistance



Approval Ratings

NCRPC Business Finance Program produces results; just ask your local Lender. Over the last 20 years our rate of loan approvals has been:

- 98% approved Revolving Loan Fund Programs
- 100% approved SBA 504 Loan Program
- 98% approved SBA 7a Loan Program
- 85% approved StartUp Kansas Loan Program (competitive ranking)
- 100% approved KDOC CDBG-ED

Fees

Review of loan feasibility and financing options are free.* Upon decision to proceed a non-refundable deposit is required. An additional fee is charged only if the loan is approved.

* Free assistance underwritten by the Kansas Department of Commerce.

NCRPC Business Finance Program provides confidential, one-on-one assistance through every step of obtaining financing for your business.