

Why Partner with the NCRPC Business Finance Program?

- ✓ We will review feasibility of obtaining financing at no charge.
- ✓ 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 and eligibility requirements.
- ✓ We make the process of accessing these programs as easy as possible for you and the Lender.
- ✓ We prepare a complete loan package resulting in a timely loan decision.
- ✓ We provide assistance through every stage of the loan process to the business and Lender - from qualification to closing.
- ✓ We complete loan applications for projects deemed viable for the client, the bank, and the community.
- ✓ We have an established relationship and reputation with area banks.
- ✓ We provide opportunities for business financing by utilizing special programs to mitigate Lender's risk.

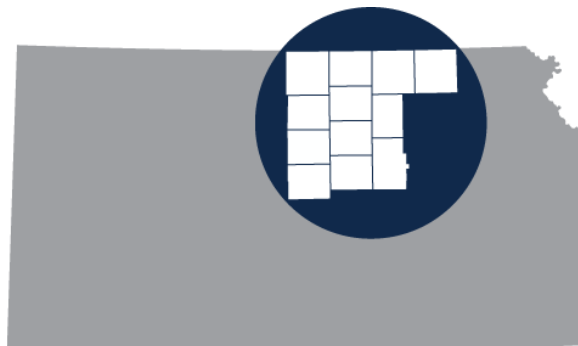


Service Area

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

Clay
Cloud
Dickinson
Ellsworth
Jewell
Lincoln

Marshall
Mitchell
Ottawa
Republic
Saline
Washington



Contact Us

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

Two Convenient Office Locations:

109 N. Mill Street Beloit, KS 67420 Phone: 785-738-2210 Fax: 785-738-2185	120 W. Ash Street Salina, KS 67401 Phone: 785-823-6106 Fax: 785-827-9758
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**North Central Regional
Planning Commission**

Serving Kansans Since 1972



Business Finance Program

**Your Source for Business
Financing Options**



**North Central Regional Planning
Commission (NCRPC)**

in partnership with

**North Central Kansas Community
Network, Co. (NCKCN)**

About Us

The mission of the North Central Regional Planning Commission (NCRPC) Business Finance Program is to enhance access to and approval of specialized financing programs for banks and businesses seeking to undertake projects in North Central Kansas. We provide confidential, one-on-one assistance through every step of obtaining financing for your business.

Helping You Succeed

Let our program 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



LOAN FEASIBILITY REVIEW — At no charge we will review project feasibility to obtain funding to start, expand, or purchase a business.



DISCUSS FUNDING OPTIONS — Let our staff determine the best possible mix of local/regional/state/federal programs available to fund the business project.



PREPARE LOAN APPLICATIONS — We prepare applications tailored to meet specific program requirements from the data provided by the client for a fee.



ADDITIONAL SUPPORT — We will accompany client to the lender of your choice and help answer questions.

Primary Financing Sources Available

- Local Lender
- Low-interest Revolving Loan Funds
- Network Kansas Loan Programs
- Kansas Department of Commerce Programs
- U.S. Small Business Administration Programs
- U.S. Department of Agriculture Programs
- Economic Development Administration

Regional Gap Financing Programs

NCRPC offers two business loan programs available in our entire 12-county service area, which offer favorable terms to meet your business financing needs.

NCK Business Down Payment Assistance Loan Program

Up to \$50,000 at 3% or 5% fixed interest rate

NCRPC Revolving Loan Fund

Up to \$150,000



Approval Ratings

NCRPC Business Finance Program produces results; just ask your local Lender. Over the last 25 years our rate of loan approvals has been:

99%	Revolving Loan Fund Programs
98%	SBA 7a Loan Program
100%	GROWKS Loan Program
100%	Kansas Department of Commerce CDBG — Economic Development

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 Patterson Family Foundation for the NCRPC 12-county area, excluding Saline County. Saline County assistance is underwritten by NCRPC.