

Let's
do more,
together.

SMALL BUSINESS LENDING

DOING MORE FOR SMALL
BUSINESS IN VIRGINIA

LOAN SIZE:

\$50,000 - \$5MM

BENEFITS

- Amortization up to 10 years on non-real estate & up to 30 years on owner occupied commercial real estate (CRE)
- Low equity injection requirements: 15% on CRE and business acquisition financing
- Certain loans carry no prepayment penalties
- Subsidized interest rates available for some Mission Related Loans

IDEAL APPLICANTS

- For profit entities
- Established businesses (start-ups with extensive experience and appropriate equity may qualify)
- Located within VA
- Ability to service the requested debt
- Personal guarantees of all owners of 20% or more
- Collateral to pledge

GEOGRAPHIC AREA

The Commonwealth of Virginia

As a Community Development Financial Institution (CDFI), we seek to partner with other business lenders and resource providers to fill financing gaps in the Commonwealth.

Contact us to learn more!

LOAN PRODUCTS

- SBA 7a
- Virginia Small Business Financing Authority (VSBFA) term loans and lines of credit
- USDA Rural Development Loans
- Conventional term loans and lines of credit

ELIGIBLE USE OF FUNDS

- Owner-occupied commercial real estate acquisition and expansion
- Equipment
- Business acquisition
- Working capital- Accounts receivable and inventory
- Furniture and fixtures
- Renovations or leasehold improvements

ABOUT VCC

Virginia Community Capital is a Community Development Financial Institution (CDFI) with a mission to create jobs, energize places, and promote an enhanced quality of life for Virginians. With offices in Christiansburg, Norfolk, and Richmond, we offer innovative and flexible financing tools throughout the state. In addition, we provide professional advisory services to individuals and organizations in low-to-moderate income and underserved communities.

*VCC Bank is a wholly owned subsidiary of Virginia Community Capital.



VIRGINIA COMMUNITY CAPITAL
851 French Moore Jr. Blvd., Box 2
Abingdon, VA 24210
vacommunitycapital.org

Sandy Ratliff
Community Impact Advisor
sratliff@vccva.org
276-477-3999