

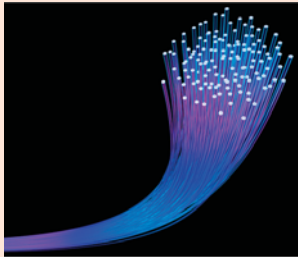
Small Businesses in Floyd County

Small businesses are the life-blood of the local economy. Does your small business have growth potential? Or do you have a business idea you are ready to launch?

The Economic Development Authority of Floyd County works to grow businesses and job opportunities in Floyd County. More local jobs mean less money spent on gas and less time on the road for citizens. It also means it will be easier to shop locally.



Whether it's mechanical work, a day care, a catering service, landscaping, carpentry, technology or other non-farm enterprise, this Loan Pool program may be able to help.



Funding for the "5 AND 10" Small Business Loan Pool is provided by the USDA's Rural Business Enterprise Grant Program and the Economic Development Authority (EDA) of Floyd County.

Unfortunately, the only agricultural businesses eligible are commercial nurseries and timber services, but the EDA is actively looking for programs that would help local farms.

USDA is an equal opportunity provider, employer and lender.



Helping Small Businesses GROW

Economic Development Authority of Floyd County

Post Office Box 218
Floyd, VA 24091
540 745-9300
www.floyd5and10.org



What does your small business need to add or protect jobs?

Whether it's equipment, building renovation, working capital or access to business services, the "5 AND 10" Small Business Loan Pool might be able to help move your business to the next level.

For new and emerging small business in Floyd County



Economic Development Authority of Floyd County's

"5 AND 10"

Small Business Loan Pool

Does your small business need money to grow?



Find out about \$5,000 and \$10,000 loans for terms of 5 or 10 years.



Helping Small Businesses GROW
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What do you need to grow YOUR Small Business?



Would a loan of \$5,000 help you create or preserve a job? OR Would \$10,000 help preserve or create 2 jobs? If either is true, the "5 and 10" Small Business Loan Pool may be able to help you.

The loans are for a period of 5 or 10 years, and the interest rate is low. If you are committed to the success of your small business*, you should check in to this Loan Pool program designed to help grow more businesses in Floyd County. For more information, see www.floyd5and10.org or call 540 745-9300.

*Small business here means 9 or fewer employees currently.

Equipment

Do you need equipment to take your business to the next level? Whether it's carpentry tools, a computer, a kiln, or other equipment, the "5 and 10" Small Business Loan Pool is here to help you add or preserve jobs in Floyd County.



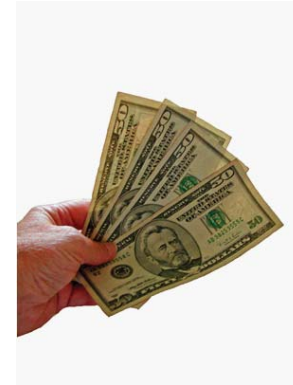
Renovations

Does your business need room to grow? Whether it means finishing a space in your basement or upgrading a workshop, your business may qualify for a low-interest loan.



Working Capital

Does a lag time of accounts receivable make paying bills on time difficult? Would better cashflow help you stabilize or grow your business? Do you need to stock more inventory?

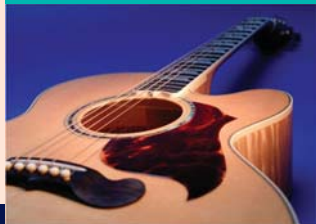


Business Services

Would more advertising dollars be cost beneficial to your business? Do you need the assistance of an attorney or CPA to take your business to the next level? These needs are an eligible expense if you qualify for a Small Business Loan Pool loan from the Economic Development Authority of Floyd County.



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Is access to a small business loan music to your ears?

"5 AND 10" Small Business Loan Pool
Growing your small business is important to you and to your community.

Helping Small Businesses GROW