

Program / *Boundaries* / *Loan Amount* / *Interest Rate* / *Loan Term* / *Private Investment* / *Equity* / *Collateral* / *Purpose/Use of Loan* / *Prevailing Wage* / *Job Creation* / *Loan Committee* / *Relocation* / *Historic* / *Environmental* / *Design Center Approval*

SBA 504																
SBA 504	Ohio	\$50,000 to \$1.5M; Up to \$2M Public Policy; \$4M manufacturing	Fixed rate over life of loan, determined monthly	10 & 20 year	Bank at least 50%	10%-20% of Total Project Cost	Real Estate, Equipment	Real Estate/ Large Equipment	No	1 Job for Every \$50,000	External	No	No	Yes	NA	
STATE OF OHIO 166 REGIONAL LOAN PROGRAM																
OHIO 166	Ohio	Up to \$350,000	Fixed rate of 2/3 of prime + .25% servicing fee	Up to 15 years	Bank at least 50%	10% of Total Project Cost	Shared lien position with bank, Real Estate	Acquisition of Real Estate/ Large Equipment	Yes	1 Job for Every \$35,000	External	Yes	Yes	Yes	NA	
CITY OF COLUMBUS LOAN PROGRAMS																
Business Development Fund (BDF)	City of Columbus	Up to \$199,999	Flexible	Up to 20 years	1 to 1 Ratio	10% of Total Project Cost	Real Estate	Acquisition/ Equipment	Yes	1 Job for Every \$30,000/51% Low-Mod	External	Yes	Yes	Yes	No	
Working Capital	City of Columbus	\$25,000-\$50,000	Flexible	Up to 5 years	NA	10% of Total Project Cost	Business and Personal Assets	Inventory/ Wages/Small Equipment	Yes	1 Job for Every \$30,000/51% Low-Mod	External	Yes	Yes	Yes	No	
NCR Investment	15 Commercial Districts	Up to \$199,999	Flexible 0-5%	Up to 20 years	NA	10% of Total Project Cost	Real Estate	Acquisition	Yes	1 Job for Every \$30,000 Borrowed	External	Yes	Yes	Yes	Yes	
NCR CILF	15 Commercial Districts	\$7,500-\$25,000	Flexible 0-5%	10-15 years	NA	10% of Loan Amount	Real Estate	Rehabilitation	No	NA	Internal	NA	NA	NA	Yes	
NCR Façade	15 Commercial Districts	Up to \$7,500	0%	Not to exceed 5 years	NA	NA	Real Estate	Rehabilitation	No	NA	Internal	NA	NA	NA	Yes	
FRANKLIN COUNTY GROWTH FUND																
Franklin County Growth Fund	Franklin County outside the City of Columbus	Up to \$250,000	Flexible	Up to 5 years	At least 1 to 2 Ratio	10% of Total Project Cost	Business and Personal Assets	Working Capital/Small Equipment	N/A	1 Job for Every \$35,000/ 51% Low-Mod	External	Yes	Yes	Yes	NA	
STATE OF OHIO: CHILD DAY CARE MICROLOAN PROGRAM																
Child Day Care MicroLoan	Ohio	\$500-\$25,000	Fixed rate Prime+2	Up to 5 years	NA	10% of Total Project Cost	Business and Personal Assets; Real Estate	Inventory/Payroll / Small Equipment/ Marketing	Yes (if construction is involved)	NA	Internal	No	No	No	NA	