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Financing

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Published: 12/22/2011 - 10:00

Creative funding sources can be found locally through Merced County or at the State level depending on your needs. Office of Economic Development staff will assist you in finding a financing source that is geared toward your business plan.

Business Financing	
Types of Loans / Agency	Programs and Loans
Small Business Administration Loans	<ul style="list-style-type: none"> - Minority & disadvantaged business loans - Short-term working capital loans - MicroLoan Program - Franchise Loans
Merced County Loans	<ul style="list-style-type: none"> - LAMBRA - Local Area Military Base Recovery Area - Foreign Trade Zone - Micro-enterprise assistance

	<ul style="list-style-type: none"> - MicroLoan Programs - Merced County. Revolving Loan
Agriculture & Rural Areas	<ul style="list-style-type: none"> - USDA Rural Development Loan - USDA Loans for Socially Disadvantaged Farmers and Ranchers - USDA Value-Added Producer & Renewable Energy Grants - SBA Rural Lender Advantage Program - Farm Storage Facility Loan Program
Buildings & Equipment	<ul style="list-style-type: none"> - CEDLI Commercial Real Estate Program - CEDA Industrial Development Bond for Manufacturing Expansion - California Communities Industrial Development Bonds for manufacturers - Recovery Zone Facility Bonds - SBA 504 Loans for Industrial and Commercial Property
Energy Investment	<ul style="list-style-type: none"> - Loans and grants to rural small business and ag producers for energy improvements - Energy Efficiency Loans - USDA Value-Added Producer & Renewable Energy Grants
Veterans	<ul style="list-style-type: none"> - SBA Patriot Express Loans - Military Reservists Loans
Miscellaneous Loans & Information	<ul style="list-style-type: none"> - California Capital Access Program - CEDLI Co-Lending Program for Small Business - California Guaranteed Loans - Recycled Materials RMDZ Loan - State Treasurer's Small Business Program - Child care facility? ABCD loans and assistance
Source:Merced County (www.co.merced.ca.us)	