



# Easy capital so your business can flourish.

**POTENTIAL  
LOAN TERMS**

**LOANS  
UP TO \$75,000**

There are no restrictions on how the loan is used so long as it is for business-related purposes.

Interest rate is fixed at 7%.

Terms of up to 7 years with 6 months of interest-only payments.

**(704) 534-3442**

Meck Lending is a Mecklenburg County loan program offering favorable business loans and free assistance to help small business owners grow their business.

## Fast & Easy

We guide you every step of the way. Loans are usually finalized within 30 days.

## Higher Acceptance

Requirements and terms are flexible.

## Low Payments

Interest-only payments for the first 6 months.

*Businesses are getting the funding and guidance they need to thrive in Mecklenburg County.*



# We're with you throughout the loan application process



## It's easier to qualify!

No principal or business bankruptcy within the past five years. No open tax liens or unpaid judgments (medical-related exempt).

Minimum cash reserve to cover up to 6 months of expenses, the amount may be part of the loan request.

**All qualified businesses are encouraged to apply, including minority-, women-, and veteran-owned businesses. Priority given to Mecklenburg County sponsored programs/projects.**



## We'll assist you with completing required information such as:

- Personal financial statement of business owner.
- Personal monthly income and expense sheet of business owner.
- Tax returns (personal and business) for last two years.
- Year-to-date profit and loss statement, and balance sheet, if applicable.
- One year of income and expense projection, including cash flow.
- Information about type of collateral to secure loan.
- Business plan and resume of business owner.

## We want you to succeed!

Contact Meck Lending today to secure the capital you need to grow your business. You will also receive free business coaching and advice along the way.

**(704) 534-3442**

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**oed.mecknc.gov/lending**



Meck Lending is a service provided by the **Mecklenburg County Office of Economic Development.**

Meck Lending partners with Carolina Small Business Development Fund to administer loans.

