

Business Loans:

The Microenterprise Program can provide financing to grow or expand your business. Eligible uses of these loan funds include:

- Software & Computers
- Machinery & Equipment
- Supplies & Materials
- Advertising & Marketing
- Refinancing of Business Debt
- Inventory

Loan Terms:

Amount: Up to \$50,000 Maximum

Interest Rates: Rates will vary based on borrower qualifications; fixed rate

Loan Terms: Varies based upon use of funds
No loan fees or minimum credit score

Loans will be evaluated based upon the quality of the business plan and financial projections submitted by applicants. Loans will be collateralized through the personal real estate and business assets. Loan terms will be based upon the proposed use of funds and life of the project.

Loan Requests:

Applicants must first have their eligibility verified by CSET. After being accepted in the program, applicants can apply for a business loan by submitting the following documents:

- Loan Application
- Income Verification Forms
- Business Plan
- Cost Estimates
- Financial Projections
- Business & Personal Financial Statements

For More Information:

Please feel free to contact any of the partners below for more information about Mariposa County's Microenterprise Technical Assistance & Loan Program:

Program Administrator:

Community Services & Employment Training (CSET)

Albert Cendejas

Albert.Cendejas@CSET.org

(559) 741-4628

www.cset.org

Se habla español

Business Counseling:

Alliance Small Business Development Center
(SBDC)

Kurt Clark, Director

clarkk@stanalliance.com

(209) 567-4910

Mariposa County Office of Economic Development:

Marilyn Lidyoff

Business Development Coordinator

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Mariposa County

Microenterprise Technical Assistance & Loan Program



*Growing & Expanding
Small Businesses
in Mariposa County*

Mariposa County

Microenterprise Technical Assistance & Loan Program



Program Overview:

The Mariposa County Microenterprise Technical Assistance & Loan (Microenterprise) Program provides free business counseling and low-cost financing to existing and prospective entrepreneurs living or operating businesses within the county limits. The goal of this program is to provide more services to and create more jobs for local residents.

Funded by the State of California Community Development Block Grant (CDBG) Program, the Microenterprise Program is a collaborative of Mariposa County and Community Services & Employment Training (CSET). Business management and planning workshops, individual counseling, and assistance preparing loan packages will be available to program participants.

This program will help many local entrepreneurs to achieve their business goals in industries including:

- Apparel & Alterations
- Automotive Repair
- Beauty Salons/Barber Shops
- Home Day Care
- Mini-Markets
- Party Rentals
- Photography
- Restaurants
- Tax Services
- Trucking
- And others

Free Business Workshops & Individual Counseling:

CSET business counselors conduct business assessments and prepare success plans for all entrepreneurs participating in the Microenterprise Program. Through a combination of workshops and individualized counseling, our counselors can grow your business skills and assist you in developing the following tools:

- Business Plans
- Marketing Strategies
- Business Finance Strategies
- Financial Projections
- Loan Packages
- Much more



Program Eligibility:

Existing and prospective entrepreneurs are eligible to receive free business counseling and apply for low-cost financing if they meet ALL of the following requirements:

1) Income Eligibility:

Family Size	Income Limit
1	\$33,350
2	\$38,100
3	\$42,850
4	\$47,600
5	\$51,450
6	\$55,250
7	\$59,050
8	\$62,850

2) Geographic Eligibility: Must reside or own a business located in Mariposa County; and

3) Business Eligibility: Existing businesses must have 5 or fewer employees, including entrepreneur.