



# Erie County Microenterprise Loan Program

**Would you like to start or grow your small business?**

Create your own job?  
Use your talents and creativity?  
Increase your income?  
Be able to work from home?



**Have you been unable to get a loan from a bank or credit union?**

You're just starting out or haven't been in business long enough?  
You don't have enough collateral to secure the loan?  
Your credit score is less than perfect?



**An Erie County Microenterprise Loan can help!**

A "Microenterprise" is a business having five or fewer employees,  
one or more of whom owns the business



The Microenterprise Loan Fund is a 60/40 loan versus grant program that can be for  
as little as \$5,000 and up to \$35,000.

The loan/grant can be used for working capital or the purchase  
of machinery and equipment.



For more information, please call 858-6409 or 856-6525  
or visit our website at [www.erie.gov/environment](http://www.erie.gov/environment) and  
click on Economic Development.

**Yes, I would like to speak with a Microenterprise Loan expert! Please contact me!**

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Best Time To Call \_\_\_\_\_

Email \_\_\_\_\_

**To help us better meet your needs, Check areas of interest:**

- |                                                 |                                              |                                                     |
|-------------------------------------------------|----------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Small Business Loan    | <input type="checkbox"/> Business Counseling | <input type="checkbox"/> Start up Business Training |
| <input type="checkbox"/> Financial Projections  | <input type="checkbox"/> Accounting/Taxes    | <input type="checkbox"/> Marketing                  |
| <input type="checkbox"/> Information Technology | <input type="checkbox"/> Market Research     | <input type="checkbox"/> Sales                      |
| <input type="checkbox"/> Human Resources        | <input type="checkbox"/> Procurement         | <input type="checkbox"/> Legal Issues               |

**How did you hear about the Microenterprise Loan Program?**

- |                                                       |                                                            |                                        |
|-------------------------------------------------------|------------------------------------------------------------|----------------------------------------|
| <input type="checkbox"/> Bank                         | <input type="checkbox"/> Small Business Development Center | <input type="checkbox"/> Word of Mouth |
| <input type="checkbox"/> Newspaper/Radio Ad           | <input type="checkbox"/> Internet                          | <input type="checkbox"/> Job Fair      |
| <input type="checkbox"/> Other (please specify) _____ |                                                            |                                        |



# Erie County Microenterprise Loan Program

Income Eligibility Requirements for the Microenterprise Loan:

If your business will be located in one of the Green Shaded Community Development Block Grant Communities and you meet the Family Income Guidelines below, you may be eligible for an Erie County Microenterprise Loan!

No. of Persons in Family	Family Income Limit
1	\$41,840
2	\$47,840
3	\$53,840
4	\$59,760
5	\$64,560
6	\$69,360
7	\$74,160
8 or more	\$78,960

Effective: April 1, 2018



**\*\*Please note:** this activity is funded with federal Community Development Block Grant (CDBG) funds and is designed to primarily benefit low to moderate income household through the provision of assistance to microenterprises under 24 CFR 570.201(o). Business owner should not provide his/her signatures unless he/she has read and understands the income information they are certifying under penalty of law. Additional financial documentation may be required.

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Place  
Stamp  
Here

Erie County Department of Environment and Planning  
Edward A. Rath Building — Room 1016  
95 Franklin Street  
Buffalo, NY 14202