

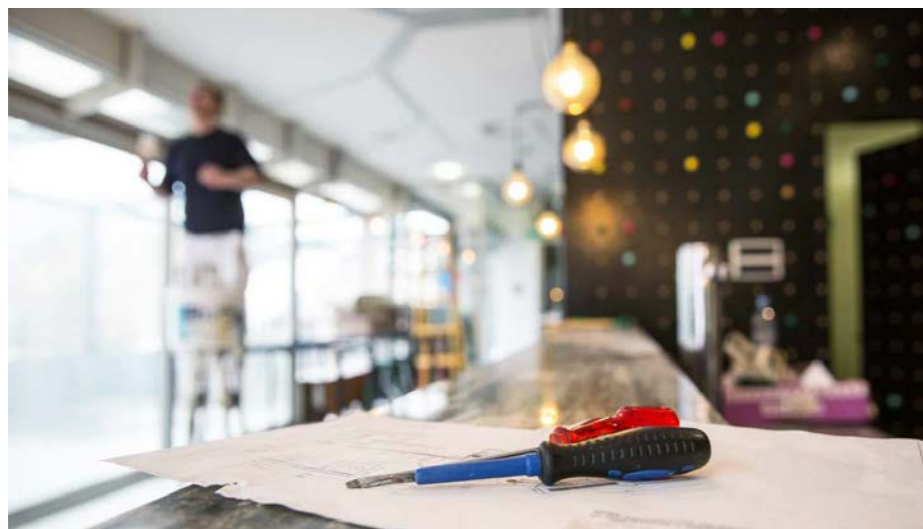
NEIGHBORHOOD REINVESTMENT FUND (NRF)



Neighborhood Reinvestment Funds Guidelines:

City of Chattanooga
Mayor Tim Kelly

- Loan program for small businesses to help with various costs related to a business' physical space or presence.
- All businesses seeking to apply for this program **must** be partnered with a technical assistance provider.
- Companies must be located in a commercial space for at least one year before applying. Home-based businesses are not eligible to apply.
- Maximum loan amount is \$25,000 at 0% interest. Loan amounts can vary.



Eligible uses of the funds are:

- Facade improvement
- Acquisition of equipment or inventory
- Physical renovation or construction
- Website development / design
- Marketing services
- Employee training/certification programs
- Acquiring business liability insurance

Loan amounts are tiered, requiring a specified percentage of the total loan amount requested to be matched by the applicant. See the tiered table below:

Amount Requested:	Match Required From Applicant:
\$500 - \$5,000	12%
\$5,000.01 - \$15,000	18%
\$15,000.01 - \$25,000	25%

- Companies eligible for loan funding via traditional lenders like financial institutions are not eligible for this program.

For More Information Contact:

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Technical Assistance Providers:

- Bright Bridge
- Co.Lab
- Launch CHA
- SCORE
- Tennessee Small Business Development Center
- Urban League of Chattanooga