

MICROENTERPRISE PROGRAM

The mission of the Microenterprise Business Development Program (MBDP) is to encourage economic self-sufficiency through entrepreneurship in low to moderate income households of Jackson County.

PROGRAM GOALS

1. Provide an affordable source of capital to low to moderate income households
2. Foster entrepreneurship and wealth generation
3. Facilitate small business development
4. Offer technical assistance and support through business management training



**Jackson County Economic
Development Board
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**Microenterprise Business
Development Program**

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SERVING THE SMALL BUSINESSES OF JACKSON COUNTY

JCEDB is committed to providing the new and existing small businesses of Jackson County with the necessary tools to succeed in today's economy.

- ❖ **LENDING** is available to applicants who meet income and MBDP guidelines.
- ❖ **FREE** technical assistance to our clients including business plan preparation assistance, research, and cash flow projections.
- ❖ **CONFIDENTIALITY** for all our clients. JCEDB makes sure your business stays your business.

LOAN PROGRAM

The MBDP has microloans available for businesses that qualify. Loans range from \$500 to \$25,000 and must be for a business located in Jackson County.

- ❖ MBDP Lending Eligibility: applicants must be able to document that they reside in a household with a total household income that is at or below 80% of the Jackson County median

income, adjusted for household size based on the current Section 8 guidelines established by the Department of Housing and Urban Development.

- ❖ Applicants must demonstrate that they are unable to secure a commercial loan or unable to afford a commercial loan at market rates.
- ❖ Applicants must submit completed business plans to our Loan Review Committee and attend relevant business classes.



TECHNICAL ASSISTANCE

Regardless of lending qualifications, JCEDB offers **FREE** technical assistance to all small businesses.

Technical assistance is a vital resource offered by JCEDB to small businesses in Jackson County. JCEDB is ready to assist and coordinate services at no charge

throughout our network of business development partners -

Jackson County Job & Family Services,
The Ohio State University Small Business
Development Center, Ohio University
Voinovich Center for Leadership and
Public Affairs, The University of Rio
Grande Evans School of Business and
Pike County Community Action Business
Development Department.

Sam Brady
Small Business Specialist

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