

# Need between \$5,000 and \$250,000 to start or grow your small business?



## Consider the **SBA CommunityExpress Loan Program...**

The *CommunityExpress* Loan Program was developed to provide the combined financial, technical and management assistance needed by many small business owners. Under *CommunityExpress*, in addition to the funds provided by selected lenders, technical assistance is made available to help increase the borrower's chances of success. *CommunityExpress* loans also require little paperwork and an expedited answer to the lender which ultimately results in a faster response to the small business applicant.

### **Who is eligible?**

Businesses located in low-to-moderate income areas

Businesses at least 51 percent owned by women, minorities and veterans

### **CommunityExpress Highlights**

Loans from \$5K to \$250K

No business plan required prior to applying

Minimal paperwork & Rapid turnaround

No Collateral required on loans up to \$25K

Open to most small, for-profit businesses

### **What can loan be used for?** Any reasonable business purpose including:

Working capital

Inventory

Equipment purchase

Real estate purchase

Construction of owner-occupied real estate

Contact an approved Community*Express* Lender:

Borrego Springs Bank	Frederick Crispen, Toll Free 1-866-644-0042 Direct 1-850-230-0454
Innovative Bank	Susan Carlson, (757) 714-7709
SunTrust Bank	Brian K. Smith, (804) 270-8168
Superior Financial Group, LLC	Michael Ermi, 1-877-675-0500

**Richmond District Office Technical Assistance Providers:**

Cascade Sierra Solutions  
32850 East Pearl Street  
Coburg, OR 97408  
Contact: Sharon Banks  
Phone: (541) 302-0900 or 1-866-345-3390

Dan River Small Business Development Center  
300 Ringgold Industrial Parkway  
Danville, VA 24540  
Contact: Diane Arnold, Director  
Phone: (434) 791-7321

The Flory Small Business Center, Inc.  
10311 Sudley Manor Drive  
Manassas, VA 20109  
Contact: Linda D. Decker  
Phone: (703) 335-2500  
E-mail: florycenter@attglobal.net

The International Center for Assistance, Inc.  
708 Queen Elizabeth Drive  
Virginia Beach, VA 23452  
Contact: Susan Carlson  
Phone: (757) 498-1800 or  
(757) 714-7709 (cell)

Lacey Law Office  
645 Church Lane, Suite 202  
Norfolk, VA 23510  
Contact: Nicole Nelson  
Phone: (757) 321-6998

Lynchburg SCORE: Counselors to America's  
Small Business  
Federal Building, 1101 Court Street, Suite A42  
Lynchburg, VA 24504  
Contact: Dan Lynch

Phone: (434) 846-3235  
E-mail: Lynchburgscore@verizon.net

Middle Peninsula Business Development  
Partnership  
125 Bowden Street  
Saluda, VA 23149  
Contact: Candie Newman  
Phone: (804) 758-4917  
E-mail: cnewman@mppdc.com

New Visions, New Ventures, Inc.  
801 East Main Street, Suite 1102  
Richmond, VA 23219  
Contact: Jennifer Pierce  
Phone: (804) 643-1081

Richmond SCORE: Counselors to America's  
Small Business  
400 North 8th Street, Suite 1150  
Richmond, VA 23219  
Contact: Hardy Koska  
Phone: (804) 771-2400, Ext. 131

Small Business Development Center of  
Hampton Roads, Inc.  
400 Volvo Parkway  
Chesapeake, VA 23320  
Contact: Sheila Guillette  
Phone: (757) 664-2595

Staunton Creative Community Fund  
9 South Augusta Street  
Staunton, VA 24401  
Contact: Anthony Smith  
Phone: (540) 213-0333