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/Grant can help!
- A “Microenterprise” is a business having five or fewer employees, one or more of whom owns the business
- The Microenterprise Loan/Grant Fund is a 50/50 loan versus grant program that can be for as little as $5,000 and up to $35,000.

First loan payment can be deferred for six (6) months.
- The loan/grant can be used for working capital or the purchase of machinery and equipment.

For more information, please call 858-4613 or 856-6525 or visit our website at www.erie.gov/environment and click on Microenterprise Loan/Grant Funding.

Yes, I would like to speak with a Microenterprise Loan/Grant 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:
[ ] Small Business Loan  [ ] Human Resources  [ ] Market Research  [ ] Marketing
[ ] Financial Projections  [ ] Business Counseling  [ ] Procurement  [ ] Sales
[ ] Information Technology  [ ] Accounting/Taxes  [ ] Start up Business Training  [ ] Legal Issues

How did you hear about the Microenterprise Loan/Grant Program?
[ ] Bank  [ ] Small Business Development Center  [ ] Word of Mouth  [ ] Job Fair
[ ] Newspaper/Radio Ad  [ ] Internet  [ ] Other (please specify) ______________________________
Income Eligibility Requirements for the Microenterprise Loan/Grant:

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/Grant!

**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.**

Effective: April 1, 2020

<table>
<thead>
<tr>
<th>No. of Persons in Family</th>
<th>Family Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$43,520</td>
</tr>
<tr>
<td>2</td>
<td>$49,680</td>
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<tr>
<td>3</td>
<td>$55,920</td>
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<tr>
<td>4</td>
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<tr>
<td>5</td>
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<tr>
<td>6</td>
<td>$72,080</td>
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<tr>
<td>7</td>
<td>$77,040</td>
</tr>
<tr>
<td>8 or more</td>
<td>$82,000</td>
</tr>
</tbody>
</table>

Erie County Department of Environment and Planning
Edward A. Rath Building — Room 1060
95 Franklin Street
Buffalo, NY 14202