

TATT Area Resources and Alternate Sources of Capital

	PROGRAM	PRODUCT DETAILS	USES	SERVICE AREA	TERMS & CONDITIONS	CONTACT INFORMATION
AREA RESOURCES	Appalachian Council of Governments ("InfoMentum" Program)	Demographic, Market, and Economic Data/Analysis; GIS, Planning, & Grant Support for Economic Development	Market Data, Research, and Mapping for Business Planning and Special Projects	Anderson, Cherokee, Greenville, Oconee, Pickens, and Spartanburg Counties	Special Research and Analysis provided to private sector for an hourly rate. Call or e-mail to discuss scope of project.	30 Century Circle Greenville, SC 29607 (864) 242-9733 dshellhorse@scacog.org www.infomentum.org
	Appalachian Development Corporation	Appalachian Loan Fund (ALF) – (revolving loan fund), 504 Loan Program, USDA B&I Loan Program, and USDA IRP Loan Program	Fixed asset, equipment financing (Land, building, machinery, equipment, real property improvements, etc.) debt financing and working capital financing.	Businesses located in Anderson, Cherokee, Greenville, Oconee, Pickens, and Spartanburg Counties	ALF Loans > \$20,000 but < \$200,000 USDA Loans up to \$7,500,000 with an RBS guarantee SBA Loan maximum < \$5 million	3531 Pelham Road, Suite 100 Greenville, SC 29615 (864) 382-2350 appalachiandevlopmentcorp.com
	Catawba Regional Development Corporation (CRDC)	SBA 504 Loans, EDA Revolving, Loan Fund, USDA Intermediary Relending Program, Community Lending Program, SC DHEC Brownfields Cleanup Revolving Loan Program	Variety of general business purposes, primarily for fixed asset acquisition, with an emphasis on job creation in the region Brownfields Cleanup RLF is used exclusively for environmental remediation of former industrial or brownfield sites	Aiken, Allendale, Bamberg, Calhoun, Chester, Clarendon, Colleton, Hampton, Jasper, Kershaw, Lancaster, Lee, Orangeburg, Sumter, Union, and York Counties	SBA 504 - \$5- \$5.5 million max; up to 40% of project as 2nd mortgage financing EDA RLF, USDA IRP: Funds from \$50K to \$250K– gap financing for fixed assets and working capital needs Brownfield Cleanup RLF: Generally \$1 million maximum per project. Exceptions approved per project. Interest rate is fixed and the term is negotiable. Legal fees may vary	PO Box 450 Rock Hill, SC 29731 (803) 327-9041 www.catawbacog.org
	CommunityWorks	SBA Microloan and USDA IRP Programs, loan amounts up to \$50,000, terms up to 72 months; Community Development loans for low to moderate income areas up to \$350,000	Uses of funds can be for Equipment, Machinery, Inventory, Lease Improvements, and/or Working Capital. USDA IRP will allow real estate. Community development funds for Real Estate.	Abbeville, Anderson, Cherokee, Chester, Edgefield, Greenville, Greenwood, Lancaster, Laurens, Oconee, McCormick, Pickens, Spartanburg, Union and York Counties	Terms and Conditions vary based on loan type	107 W. Antrim Drive Greenville, SC 29607 (864) 235-6331 www.communityworkscarolina.org
	MBDA Business Center- Columbia, SC	Promotes the growth and global competitiveness of Minority Business Enterprises (MBEs). Enterprises that are minority-owned by offering strategic deal-making and business consulting services	Strategic business consulting and planning for business growth, access to contract, finance opportunities; global market opportunities; strategic business growth alternatives (i.e. mergers, acquisitions, teaming and/or joint ventures)	Minority Business Enterprises that achieve higher levels of growth and competitiveness; target clients include eligible MBEs with one or both of the following characteristics: (1) annual revenues of over \$1,000,000 or (2) participant in a high-growth industry (e.g., green technology, clean energy, health care, infrastructure and broadband technology, among others). South Carolina	Fees based on the annual gross receipts of the business.	1515 Richland Street Columbia, SC 29201 (803) 743-1154 www.mbda.gov

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AREA RESOURCES	Michelin Development Upstate	Loans up to \$50K @bank prime +2% repayment period up to 5 yrs., plus 1st 6 months interest only	Social and/or economically disadvantaged businesses in all business sectors, new, start-up, or existing w/ 100 employees or less.	Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, Oconee, Pickens, Spartanburg, and Union	Financial Literacy Classes req'd, SCORE class attendance req'd, Hard equity of 35% of total project cost, Business plan req'd	NEXT Innovation Center 411 University Ridge, Suite B7 Greenville, SC 29601 (864)751-4808 www.michelindevelopment.com
	SCORE	Business counseling to prospective and established small businesses. Also includes various on site and video workshops	Assists individuals with startup plans, reviews existing business plans and offers full range of small business counseling sessions	Open to all small businesses and prospective small businesses South Carolina	No cost for counseling service	1835 Assembly St., Suite 1425 Columbia, SC 29201 (803) 253-3124 www.score.org
	Small Business Development Center (SBDC)	Counseling and network services, seminars and webinars for new and existing businesses	Assists with business planning, preparing for financing, government contracting, market analysis and strategic planning	Open to all small businesses. General interaction is through seminar events and one-on-one counseling. South Carolina	Client should have a first draft of a business plan at a minimum for start-up.	1 North Main St. Greenville, SC 29601 (864) 370-1545 clemsonsbdc@clemson.edu www.clemson.edu/sbdc
	Tri-County Entrepreneurial Development Corporation (TCEDC)	The purpose of the Tri-County Entrepreneurial Development Corporation (TCEDC) is to assist local entrepreneurs in taking their ideas from concept to reality, from garage office to Main Street and from relative unknown to a mainstream brand. TCEDC, working closely with Tri-County Technical College and the Oconee Economic Alliance, offers educational programs to entrepreneurs and small businesses. TCEDC also offers one-on-one counseling and mentoring services to both new and existing small businesses	Assists with business planning, preparing for financing, government contracting, market analysis and strategic planning	Open to all small businesses and entrepreneurs in the Anderson, Pickens and Oconee Counties. General interaction is through seminar events and one-on-one counseling.	No cost for counseling services.	528 By Pass 123, Suite G Seneca, SC 29678 (864) 638-4210 http://investoconeesc.com/business-industry/small-business/tcedc/
	Upper Savannah Council of Governments	Revolving Loan Fund	Variety of general business purposes	Individuals looking to start-up or expand upon business in the counties of Abbeville, Edgefield, Greenwood, Laurens, McCormick and Saluda	One third of the total project cost up to \$200,000 Interest rates generally range from prime to two points above prime. Loan origination fee of \$500	PO Box 1366 Greenwood, SC 29648 (864) 941-8056 www.uppersavannah.com

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	Upstate SC Alliance	Recruits businesses to the Upstate and provides access to research and networking platforms		Upstate South Carolina		124 Verdae Boulevard #202 Greenville, SC 29607 (864) 283-2300 www.upstatescalliance.com
ACCELERATORS & INCUBATORS	Abbeville County Industrial Incubator	Four 5,000-square-foot bays with 28-foot ceilings for industrial use and a 2,000-square-foot office space	Industrial	Small businesses Abbeville County		56 Commerce Dr. Abbeville, SC 29630 (864)366-2181 www.abbevillecountysc.com
	Clemson University Research Foundation (CRF)	Seminars, workshops, faculty consulting, and facilities	Advanced Materials, Biomedical Materials, Information Technology, Nano Technology Companies	South Carolina		91 Technology Drive Anderson, SC 29625 www.clemson.edu/curf
	Concepts to Companies	Partners w/ academic researchers to start high impact entrepreneurial companies. Provides business leadership, early capital, and continued technical development		South Carolina		PO Box 27162 Greenville, SC 29616-2162 (864) 561-6609 www.conceptstocompanies.com
	e-Merge @ The Garage	Startup accelerator and co-working space	Health Care, IT, Education and Culinary Arts	Anderson, South Carolina	Access to incubator program through application process	102 N Murray Ave. Anderson, SC 29624 (864) 231-2601 http://www.emergeandersonsc.com/ emergeanderson@gmail.com
	Erskine College Business Resource Center	Seminars, workshops, faculty consulting, and facilities		Abbeville, Greenwood, Laurens Counties		2 Washington St. P.O. Box 338 Due West, SC 29639 (864)379-8848

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ACCELERATORS & INCUBATORS	GreenHouse @ the George	Providing resources that nurture and strengthen knowledge-based startups		Spartanburg County		160 E. St. John St Spartanburg, SC 29306 (864)503-5656 www.greenhouse@uscupstate.edu
	Michelin Development Upstate	Access to independent advice from in-house expertise not including legal, website, insurance or engineering advice	Social and/or economically disadvantaged businesses in all business sectors, new, start-up, or existing w/ 100 employees or less	Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, Oconee, Pickens, Spartanburg, and Union Counties	Financial Literacy Classes required.	NEXT Innovation Center 411 University Ridge, Suite B7 Greenville, SC 29601 (864)751-4808 www.michelindevelopment.com
	NEXT Greenville	Flexible office space, basic administrative and office services Physical start-up and growth mode space. Proximity to other entrepreneurs. Center manager for counseling opportunities	Entrepreneurial, technology-innovated firms	Greenville and Upstate region	Application and contractual agreements through NEXT.	411 University Ridge Greenville, SC 29601 (864)242-4483 www.greenvillenext.com
	Oconee Business Center	Flexible office space, basic administrative and office services Physical start-up and growth mode space. Proximity to other entrepreneurs. Center manager for counseling opportunities. Providing resources that nurture and strengthen knowledge-based startups.	Small business "incubator" designed to support small businesses during start-up and early growth stages.	Oconee County	Access to incubator program through application process	http://investoconeesc.com/business-industry/small-business/tcedc/
	Spartanburg Community College – Center for Business and Entrepreneurial Development	Members have access to volunteer business partners, who provide professional assistance, including: legal advice, accounting, credit management, financial planning and product development	New businesses in the early start-up phase and existing businesses that are reorganizing for greater success	Spartanburg and Upstate region	Arranged individually between the client company and Spartanburg Community College Incubator	1875 East Main Street Duncan, SC 29334 (864) 592-6200 www.sccsc.edu/Center/
	TAO Life Sciences	TAO Life Sciences invests in and develops early stage medical innovations.	Applies its expertise to develop prototypes, demonstrate clinical proof of concept, and secure financial exits for our innovations.	Southeastern U.S		200 Patewood Drive Suite C400, Office 4137 Greenville, SC 29615 (678) 592-3447 www.taolifesciences.com

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ACCELERATORS & INCUBATORS	The Iron Yard	Provides code education, startup accelerators and coworking spaces, and mentor network.	Digital Health and Educational Technology	Upstate	Access to incubator program through application process	411 University Ridge, Suite 220 Greenville, SC 29601 (864) 952-0099 www.theironyard.com
ANGEL INVESTORS	Capital Angels	Angel capital. Generally \$100,000 - \$500,000 in an equity funding round of \$500,000 to \$2 million.	Generally high growth, early stage technology-based companies at the go-to-market or early revenue stage.	For-profit businesses in the Southeast, with a bias for startups in South Carolina. Affiliate of South Carolina Angel Network.	Equity investment terms vary with each agreement.	1329 Blanding St. Columbia, SC 29201 (803) 414-6702 www.capitalangels.sc
	Charleston Angel Partners (CHAP)	Angel capital generally \$200,000 - \$300,000 in a funding round of \$1-\$2 million	Generally high growth and technology-based companies	Invests in For-profit businesses in Southeast only	Equity investment terms vary with each agreement	794 Navigators Run Mt. Pleasant, SC 29464 (843) 881-5623 www.chapsc.com
	Lowcountry Angels	Angel capital. Generally \$100,000 - \$500,000 in an equity funding round of \$500,000 to \$2 million.	Generally high growth, early stage technology-based companies at the go-to-market or early revenue stage.	For-profit businesses in the Southeast, with a bias for startups in South Carolina. Affiliate of South Carolina Angel Network.	Equity investment terms vary with each agreement.	815 Savannah Hwy #101 Charleston, SC 29407 (803) 414-6702 www.scangelnetwork.com/lowcountryangels
	Palmetto Angel Fund	Co-investment vehicle that automatically invests \$75,000 to \$100,000 alongside the South Carolina Angel Network when its member groups invest at least \$100,000 in a qualified company.	Generally high growth, early stage technology-based companies at the go-to-market or early revenue stage.	For-profit businesses in the south east.	Equity investment terms vary with each agreement	411 University Ridge, Suite 211 Greenville, SC 29601 (864) 908-0086 www.upstateangels.com

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ANGEL INVESTORS	South Carolina Angel Network	Angel capital generally \$100,000 - \$500,000 in a funding round of \$0.5-\$2 million	Generally high growth and technology-based companies that have been in operation for less than two years and are at the point of "going to market" (after validation of the initial idea but before significant revenue)	For-profit businesses in the south east.	Equity investment terms vary with each agreement	PO Box 2525 Columbia, SC 29202 www.scangelnetwork.com (864) 908-0086
	Spartanburg Angel Network	Angel capital generally \$100,000 - \$500,000 in a funding round of \$500,000 - \$2 million	Generally high growth and technology-based companies that have been in operation for less than two years and are at the point of "going to market" (after validation of the initial idea but before significant revenue)	For-profit businesses in the Southeast, with a bias for startups in South Carolina. Affiliate of South Carolina Angel Network.	Equity investment terms vary with each agreement	411 University Ridge, Suite 211 Greenville, SC 29601 (864) 908-0086 www.scangelnetwork.com
	Swamp Rabbit Angels	Provides seed capital funding for startups and early stage companies in the \$25K to \$250K range and mentorship, industry expertise, and operations best practices	Technology companies that include a manufacturing or engineering requirement with a solid business plan that is beyond the concept stage	Businesses within 3-4 hours drive of Greenville	Equity investment terms vary with each agreement	411 University Ridge, Suite B-8 Greenville, SC 29601 www.swamprabbitangels.com
	Tiger Angel Network	Angel capital generally \$100,000 - \$500,000 in a funding round of \$0.5-\$2 million	Generally high growth and technology-based companies that have been in operation for less than two years and are at the point of "going to market" (after validation of the initial idea but before significant revenue)	Clemson affiliated startup companies	Equity investment terms vary with each agreement	Spiro Institute for Entrepreneurial Leadership 1 N. Main St. Greenville, SC 29601 (864) 656-5802 spiro@clermson.edu www.tigerangelnetwork.com
	Upstate Carolina Angel Network (UCAN)	Angel capital generally \$100,000 - \$500,000 in a funding round of \$0.5-\$2 million	Generally high growth and technology-based companies that have been in operation for less than two years and are at the point of "going to market" (after validation of the initial idea but before significant revenue)	For-profit businesses in the south east, particularly South Carolina	Equity investment terms vary with each agreement	411 University Ridge, Suite 211 Greenville, SC 29601 (864) 908-0086 www.upstateangels.com

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ANGEL INVESTORS	VentureAmp	An all-in-one investment group with a "think tank" that generates, refines, and funds its own ideas.	Funding companies from the point of validation to return of capital before significant revenue is realized	South Carolina	Equity investment terms vary with each agreement	510 Pickett St. Greenville, SC 29609 (864) 594-5709 www.ventureamp.com
PRIVATE EQUITY & VENTURE CAPITAL	Alerion Ventures	Provide experience and relationships in the fields of operations, sales, research & development, finance, accounting, and mergers & acquisitions	Primary areas of interest include energy efficient technologies, enterprise software, technology enabled services	Preference for those located in South Carolina	Company should have already achieved proof of concept including functional product development and initial market and revenue traction.	105 Broad Street Charleston, SC 29401 (843) 637-3634 www.alerion.ventures
	Azalea Capital	Growth Capital Investments, Management Buyouts, and Business Recapitalizations	Aerospace, Business Services, Consumer Products, Healthcare, Industrial Services, Manufacturing, and Value-added Distribution	Southeastern U.S	Minimum \$10 million Annual Revenues	55 Beattie Place, Suite 1500 Greenville, SC 29601 (864)235.0201 www.azaleacapital.com
	Capital A Partners	Invests in early stage companies that already produce revenue	Technology, consumer and materials sectors	South Carolina	Contact organization for terms and conditions	Charleston, SC http://www.capitalapartners.com/
	The Capital Corporation	Financial advisory firm specializing in mergers and acquisitions; also equity and debt transactions	Expertize in over 40 industry segments	International	Contact organization for terms and conditions	8400 Villa Road Greenville, SC 29615 (864) 672-8400 www.thecapitalcorp.com

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PRIVATE EQUITY & VENTURE CAPITAL	InvestSC SC JEDA	Venture capital equity investment through four firms with dedicated fund usage for SC companies.	Any business needing working capital, fixed assets, renovations, construction, etc.	South Carolina	Contact organization for terms and conditions	1201 Main Street, Suite 1600 Columbia, SC 29201 (803) 737-0627 www.scjeda.com
	Sandlapper Capital	Source funds for start-up, recapitalization, expansion, Collection, Analysis, and Evaluation of Data, Underwriting	Oil and Gas (and related industries)	Nationwide	Contact organization for terms and conditions	800 E. North St., 2nd Floor Greenville, SC 29601 (866) 502-5372 www.sandlappercapital.com
	SC Launch!	Professional expertise, business counseling, commercialization, financial assistance. Loan and equity financing for business start-up and growth		South Carolina	Need to have IP secured. Generally in start-up and growth phase.	1000 Catawba Street Columbia, SC 29201 (843) 760-3280 www.sclaunch.org
	WJ Partners	Provides capital to profitable enterprises to finance growth, including, but not limited to, capital expenditures, marketing, and personnel.	Lower middle-market transactions, targeting companies with greater than \$1 million in EBITDA	Preference for businesses located in the southeastern United States	Contact organization for terms and conditions	100 Dunbar Street, Suite 202 Spartanburg, SC 29306 (864) 594-5709 www.wjpartners.com
ASSET-BASED LENDERS	AR Funding	Invoice factoring to high-growth companies that depend on working capital funding to drive their success.	Start-ups to established companies with up to \$36 million in annual sales. Our leading industries include: Trucking, Security, Staffing, Manufacturing, Wholesale/Distributors, and Government Contracting	Nationwide	Priced on an individual basis.	P.O. Box 16253 Greenville, SC 29606 (864) 250-2107 www.arfunding.com
	Capital Business Funding	National factoring: offers 65% to 90% of asset value up front with reliable invoice factoring services and accounts receivable factoring service	Our factoring services can help your company's cash flow problems. CBF can give you immediate access to cash.	Nationwide	Priced on an individual basis.	809 East Main Street Spartanburg, SC 29302 (864) 583-4000 www.cbfunding.com

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ASSET-BASED LENDERS	Magnolia Financial	Accounts Receivable Financing and Asset-Based Lines of Credit	Manufacturing, service, staffing, distribution, wholesale, communication, pharmaceutical, printing, telecommunication and transportation companies	SC, NC, VA, GA, FL, AL, and TN	Priced on an individual basis.	187 West Broad St. Spartanburg, SC 29306 (866) 573-0611 www.magfinancial.com
	Appalachian Development Corporation (ADC)	Appalachian Loan Fund (ALF) – (revolving loan fund), 504 Loan Program, USDA B&I Loan Program, and USDA IRP Loan Program		Businesses located in Anderson, Cherokee, Greenville, Oconee, Pickens, and Spartanburg Counties	Specific eligibility requirements and terms based on loan type.	3531 Pelham Road, Suite 100 Greenville, SC 29615 (864)382-2350 www.appalachiandevlopmentcorp.com
NON-BANK LENDERS	Business Development Corporation (BDC) of South Carolina/Certified Development Corporation of South Carolina (CDC)	SBA 7(a) Loan Program, 504 Loan Program, Loan Loss Reserve for the SC Capital Access Program (CAP) and the SC State Small Business Credit Initiative Capital Access Program (SC SSBCI CAP)	Fixed asset, equipment financing (Land, building, machinery, equipment, real property improvements, etc.) debt financing and working capital financing.	South Carolina	7(a) Loans up to \$5M with terms from 5 to 20 years, depending on loan purpose. 504 Loans up to \$5M (\$5.5M for manufacturing firms) with terms up to 10 years for machinery and equipment and 20 years for real estate	P.O. Box 21823 Columbia, SC 29221 (803) 798-4064 www.bdcofsc.org
	CommunityWorks	SBA Microloan and USDA IRP Programs, loan amounts up to \$50,000, terms up to 72 months; Community Development loans for low to moderate income areas up to \$350,000	Uses of funds can be for Equipment, Machinery, Inventory, Lease Improvements, and/or Working Capital. USDA IRP will allow real estate. Community development funds for Real Estate.	Abbeville, Anderson, Cherokee, Chester, Edgefield, Greenville, Greenwood, Lancaster, Laurens, Oconee, McCormick, Pickens, Spartanburg, Union and York Counties	Terms and Conditions vary based on loan type	107 W. Antrim Drive Greenville, SC 29607 (864) 235-6331 www.communityworkscarolina.org
	Jobs-Economic Development Authority (JEDA)	Bond issuance. South Carolina conduit issuer of special obligation revenue bonds		JEDA determined tax-exempt eligible businesses, South Carolina	Does not underwrite the credit, simply provides tax exempt status. Terms and conditions vary by lender.	1201 Main Street, Suite1600 Columbia, SC 29201 (803) 737-0627 www.scjeda.com
	Michelin Development Upstate	Loans up to \$50K @bank prime +2% repayment period up to 5 yrs., plus 1st 6 months interest only	Social and/or economically disadvantaged businesses in all business sectors, new, start-up, or existing w/ 100 employees or less.	Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, Oconee, Pickens, Spartanburg, and Union	Financial Literacy Classes req'd, SCORE class attendance req'd, Hard equity of 35% of total project cost, Business plan req'd	NEXT Innovation Center 411 University Ridge, Suite B7 Greenville, SC 29601 (864)751-4808 www.michelindevelopment.com

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NON-BANK LENDERS	Nasha Lending	Connects under-resourced entrepreneurs with funding through small loans provided at no interest by everyday people.		South Carolina	Terms and Conditions vary based on loan type	607 Pendleton St. Greenville, SC 29601 (864) 501-4062 www.nashalending.org
	Greenville New Markets Opportunity (GNMO) II, LLC; Affiliate of Tax Advantage Group	New Markets Tax Credit (NMTC) Financing	Below-market commercial loans (both owner-occupied and real estate development financing)	Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, Oconee, Pickens, Spartanburg, and Union Counties	Generally, loans range from \$5 million to \$20 million; 30 year Terms; Interest-only for 7 years; Interest rates generally 50% below market; Subordinated Debt; Generally, the loans are structured to provide the borrower with a 25% project subsidy.	101B Augusta Street Greenville, SC 29601 (864) 271-2737 tpropst@taxadvantagegroup.com
	Provident Business Financial Services	SBA 504 Loan Program		For-profit small businesses, as defined by the SBA In South Carolina	Net worth less than \$7 million and net profit less than \$2.5 million. Long-term financing ranges from 10 to 20 years with fixed note financing and low down payment	3937 Sunset Blvd., Suite D West Columbia, SC 29169 (803) 791-0071 www.providentbfs.com
CAPITAL ACCESS PROGRAM	SC Capital Access Program (SC CAP) South Carolina State Small Business Credit Initiative Capital Access Program (SC SSBCI CAP)	These are Bank Lending Programs, with a Loan Loss Reserve managed by BDC	For either program, any business loan (short or long-term) to a corporation, partnership, joint venture, sole proprietorship, cooperative or other entity that carries on a business activity for-profit in the state of South Carolina		Both the SC CAP and the SC SSBCI CAP are bank loan programs. Under the SC CAP, the maximum loan amount shall not exceed \$100,000 and the aggregate principal amount of all enrolled loans to the borrower shall not exceed \$250,000. Under the SC SSBCI CAP, the maximum loan cannot exceed \$5,000,000.	111 Executive Center Drive Columbia, SC 29210 (803) 744-0302 www.bdcofsc.org