

# Microenterprise Loan/Grant Program

### 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.
- The loan/grant can be used for working capital or the purchase of machinery and equipment.

For more information, please call **858-6409** or **856-6525** or visit our website at **www.erie.gov/environment** and click on **Microenterprise Loan/Grant Funding**.



res, i would like	to spe	ak with a Microenterpr	ise Loan/Grant expert:	Please contact me
Name				
			Best Time To Call	
Email				
To help us better m	neet yo	ur needs, Check areas of	interest:	
[] Small Business Loan	1	[] Human Resources	[] Market Research	[] Marketing
[] Financial Projections	6	[] Business Counseling	[] Procurement	[] Sales
[] Information Technology [] Accounting/Taxes				[] Legal Issues
How did you hear a	about t	he Microenterprise Loan,	Grant Program?	
[] Bank [] Small Business Development Center [] Newspaper/Radio Ad[] Internet		[] Word of Mouth [] Other (please specify)		



# Microenterprise

### Loan/Grant Program

#### 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!

No. of Persons in Family	Family Income Limit	
1	\$56,560	
2	\$64,640	
3	\$72,720	
4	\$80,800	
5	\$87,280	
6	\$93,760	
7	\$100,240	
8 or more	\$106,720	

Effective: April 1, 2025



Please note: this activity is funded with federal Community Development Block Grant (CD8G) funds and is designed to primarily benefit low to moderate income household through the provision of assistance to microenterprises under 24 CFR \$7020(a). Business owner should not provide his/her signature unless he/she has read and understands the income information they are certifying under penalty of law. Additional flanancial documentationmay be required.

PLACE STAMP HERE

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