

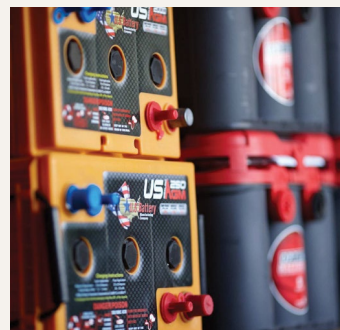
FINANCING FROM RHODE ISLAND CAPITAL CORP. TO FUEL YOUR SMALL BUSINESS GROWTH



You are eligible to apply to Rhode Island Capital Corp. as part of the *10,000 Small Businesses* initiative if you meet the following criteria:

- Located in Rhode Island
- In operation for at least two years
- Revenues over \$100,000 in the most recent fiscal year
- A minimum of two employees (including the owner)
- Applicants do NOT need to complete the educational component to be eligible

Apply to Rhode Island Capital Corp. to borrow up to \$500,000 to grow your business



Rhode Island Capital Corp. is ready to assist you to help grow your business.

Contact: Carol Cedrone Brennan, Director of Business Development

Phone: (401) 450-0047 **Cell:** (413) 237-6648

Email: cbrennan@bdcnewengland.com

Website: <http://www.bdcnewengland.com/programs/rhode-island-development-programs/>

Address: 30 Exchange Terrace, 4th Floor, Providence, RI 02903

CONTACT RHODE ISLAND CAPITAL CORP. NOW TO HELP YOU ACCESS THE FINANCING YOU NEED TO GROW YOUR BUSINESS

Key Rhode Island Capital Corp. loan terms include:

- Loan size: \$50,000 to \$500,000 (Loan size of up to \$5 million with our other programs)
- For most business purposes (working capital, refinancing, fixed asset financing)
- Interest rate, term, and amortization are flexible
- Can be used in addition to bank financing
- Can be combined with our other financing programs, including:
 - SBA 504 and 7(a) loans
 - Subordinated debt and Mezzanine investments
 - ABL lines of credit

As part of the Rhode Island Capital Corp. application process you will need:

- Business plan including financial projections, including proposed sources and uses of funds
- Corporate financial statements or tax returns for the previous three years
- Current financial statements (within the last three months)
- Personal financial statements and tax returns for previous three years of all principals who own more than 20% of the company
- Schedule of outstanding debt
- Copy of mortgage or lease

As part of the *10,000 Small Businesses* initiative, Rhode Island Capital Corp. is working across Rhode Island to help qualifying small businesses get the financing they need to grow and create jobs.

Goldman Sachs 10,000 Small Businesses is an initiative to unlock the economic growth and job-creation potential of 10,000 small businesses across the United States through greater access to business education, financial capital and business support services. www.gs.com/10ksb

Rhode Island Capital Corp. is an affiliate of BDC Capital, the oldest business development corporation in the United States. BDC Capital has been recognized locally and nationally as a leader and innovator in business lending and capital investment. Over 60 years, BDC Capital has invested more than \$1 billion in thousands of companies in New England.

Whether the business needs \$100,000 or \$5 million, BDC Capital offers a wide range of financing solutions, including a line of credit to meet working capital needs, a term loan for the purchase of fixed assets, or a restructuring of existing debt. BDC Capital can customize a financing plan that could include senior short term debt, senior long term debt, subordinated debt, mezzanine or private equity financing.

