



SIRC&D REVOLVING LOAN PROGRAM (RLP)

The Southern Iowa Resource Conservation and Development Area, Inc. (SIRC&D) has money available through a revolving loan program for the financing of starting or expanding small business.

Approved loans are processed with stipulations as approved by the SIRC&D Board of Directors.

- Eligible borrowers include corporations, partnerships or sole proprietorships throughout the SIRC&D seven county area of Adair, Adams, Clarke, Decatur, Ringgold, Taylor and Union counties.

"Conservation means the wise use of the earth and its resources for the lasting good of men." -Gifford Pinchot

- Loans can be used for working capital, equipment, machinery, etc.
- The loan can provide up to 50% of the project's cost.
- The money can be loaned for up to 10 years, with a maximum loan amount of \$40,000.
- Currently, the interest rate will be 5% for the life of the loan.
- This rate will not increase during the term of the loan.
- If interest rates substantially decrease, the loan interest rate may be re-evaluated by the SIRC&D Board of Directors.

A Business Plan Is Required
Include project cost estimates and historical, as well as, projected financial statements.

Minimum Requirements Include, but are not limited to:

- Submission of one original application form and one copy
- Adequate collateral as loan security
- Capability to implement project while repaying the loan.
- Creation of one or more jobs

**Call today for an application form.
(641) 782-4033**

SIRC&D MISSION STATEMENT

To provide Leadership
& Technical Services to
Individuals, Groups
and Communities to
Sustain, Develop and
Improve Natural,
Community and
Human Resources in
Southern Iowa.

For More Info

Contact the SIRC&D
office at:

609 New York Avenue
Suites 1 & 2
P.O. Box 434
Creston, IA 50801
(641) 782-4033

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Southern Iowa Resource Conservation and Development Area, Inc. (SIRC&D) is in partnership with USDA Rural Development for the Revolving Loan Program.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at

<http://www.ascr.usda.gov/complaintfilingcust.html> and at any USDA office or write a letter addressed to USDA and provide in the letter all the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; fax: (202) 690-7442; or email: program.intake@usda.gov.

This institution is an equal opportunity provider.

Southern Iowa
Resource Conservation & Development



Revolving Loan Program

Serving the 7 Iowa Counties of:

Adair
Adams
Clarke
Decatur
Ringgold
Union
Taylor