

## CREDIT SOLUTIONS...

Credit has been making news today, with tightening bank loans and shrinking credit markets.

This has had a major impact on small businesses across America and in the Acadiana Region of Louisiana.

Acadiana Regional Development District has available low-interest Small Business Loans to assist the small businesses in the parishes of:

- Acadia
- Allen
- Beauregard
- Calcasieu
- Cameron
- Evangeline
- Iberia
- Jefferson Davis
- Lafayette
- St. Landry
- St. Martin
- St. Mary
- Vermilion
- Vernon

**FOR A SMALL BUSINESS LOAN  
PREAPPLICATION FORM**

**CALL:  
(337) 886-7782**

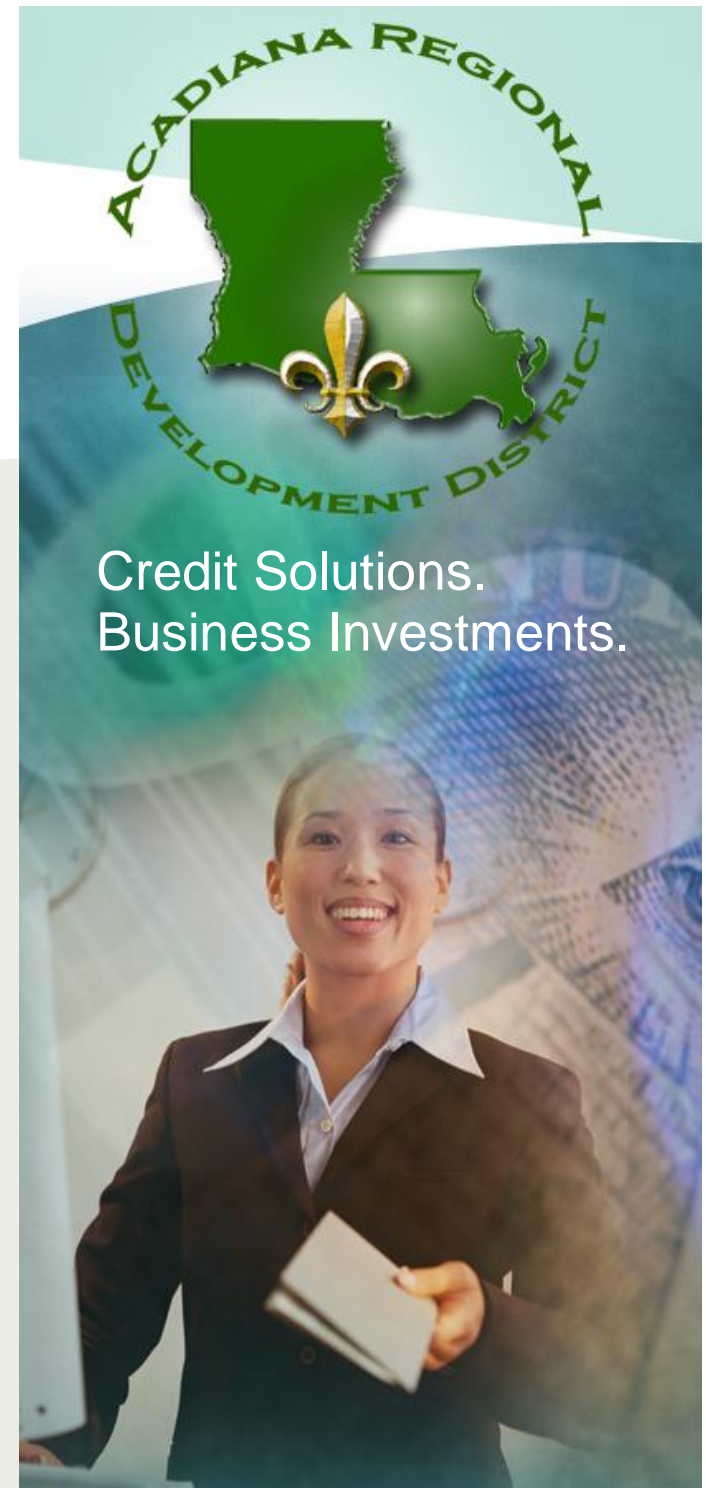
**OR VISIT OUR WEBSITE:  
WWW.ARDD.ORG**



Acadiana Regional  
Development District

601 Loire Avenue, Ste. C  
Lafayette, Louisiana 70507

(337) 886-7782  
(337) 886-7081 fax  
www.ardd.org



## Loans available for:

- Purchasing, repairing, or modernizing machinery or equipment with a remaining useful life of (10) years
- Working capital for specifically defined purposes (inventory, insurance, etc.)
- Professional fees – legal, title search, title insurance, appraisal, accounting, environmental assessments, etc.

## Loans cannot be used for:

- ✓ Business startups
- ✓ Acquiring land or real property
- ✓ Lines of credit
- ✓ Gaming operations
- ✓ Debt refinancing (reduction of interest, loan consolidation)
- ✓ Financial institutions or others for the purpose of re-lending
- ✓ Site relocations causing a net loss of jobs within a commuting area
- ✓ Selective purposes (rental income, etc.)
- ✓ Bars and lounges



## Comprehensive Technical Assistance Services

Additional documentation and information may be required with your small business loan application. Acadiana Regional Development District has counselors available to assist you with obtaining these documents at low-to-no cost to you:

### SMALL BUSINESS PLANS

Careful planning is fundamental to success. A business plan precisely defines your business, identifies your goals, and serves as your firm's resume. This plan will encourage loans, promote growth, and provide a map for you to follow.

### FINANCIAL DOCUMENTS

ARDD counselors can assist with Balance Sheets and Income Statements as well as Cash Flow Projections and Debt Service Ratios.



### LOAN APPLICATION ASSISTANCE

If you need help filling out the loan application, please don't hesitate to ask for our assistance. Our counselors are here to assist you.

## INVESTING IN ACADIANA SMALL BUSINESS

