



# Oregon Association of Minority Entrepreneurs

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## OAME & SBA MICRO LOAN PROGRAM

Businesses OAME have worked with:

- Painting Contractor
- Traffic Flagging
- Plumbing & Mechanical
- Landscaping
- Material Testing
- Concrete Construction
- Aggregate Contractor
- Charter Bus Company
- Bike Shop
- Auto Detailing
- Industrial Supply
- Janitorial Company
- Countertop Manufacturer
- Property Maintenance
- Food Cart
- Coffee Shop
- Newsletter Publisher
- Web Design
- Security Service
- Environmental Consulting
- Staffing Company
- Asian Food Distributor
- Therapists
- Engineering Company

LOAN TYPE	LOAN INFO
A. A/R LOAN BRIDGE LOAN GAP LOAN	Amount: \$500-\$50,000 Term: 2-4 months Annual Rate: 5% (fee 2%, \$50 minimum) Requirements: Invoice, Joint Check payment Agreement
B. TERM LOANS	Amount: \$500-\$50,000 Term: 12-36 months Annual Rate: 5% (fee 2%, \$50 minimum) Requirements: 2 years Tax Returns, Business Plan, Current Financial Statements, Financial projections, Loan Application
BORROWERS MUST:	Receive Technical Assistance, Business Consulting Counseling should be led to become bankable

### SUBJECTS TO GET A LOAN

**The 7 C's**  
Character  
Cash Flow  
Capacity  
Conditions  
Collateral  
Credit Score  
Capital

*"Everybody's In, Nobody's Out"*

*"Stay Ready, Be Ready"*

*"If you are in business and not making a profit, you are going out of business"*