

# EDC-VC KEEPS YOUR BUSINESS FROM GOING IN CIRCLES

Think of the Economic Development Collaborative-Ventura County (EDC-VC) as the small business resource in Thousand Oaks and Westlake Village to keep your business moving forward. EDC-VC's flagship programs – the Revolving Loan Fund and Business 911 – can help you get access to loans and provide business assistance so that your business can grow to the next level, or to help you out of a crisis.

## THE REVOLVING LOAN FUND:

The Revolving Loan Fund makes available long-term, low-payment, below-market-priced financing for new and existing businesses. Loans may be considered for the financing of fixed assets, working capital, leasehold improvements and debt restructuring:

- Loans are from \$25,000 to \$250,000.
- Maximum loan term is 84 months.
- Rates vary between 2 percent above prime to 4 percent below prime and are set by the loan board.
- Origination fees will not exceed cost for out-of-pocket expenses plus 2 percent of the loan amount.

If you are interested in the Revolving Loan Fund, please contact: Joe Palmer, Loan Officer, (805) 384-1800 x22, joe.palmer@edc-vc.com

## BUSINESS ENHANCEMENT PROGRAM:

EDC-VC's Business Enhancement Program (BEP) is an all-encompassing business assistance and education program that provides employers access to the latest business resources to sustain jobs and improve companies' economic stability.

The program features specialized programs to further address business's needs:

- Business 911 – Expert turnaround assistance for businesses in crisis
- Assistance for businesses seeking help with expansion and growth.

All Business Enhancement Program services are free of charge and provided through one-on-one counseling. Professional assistance is provided in key specialties to encourage small business success:

- Business & strategic planning
- Market research
- Sales management
- Profit improvement
- Managing cash flow
- Financial analysis
- Regulatory issues
- Marketing strategies
- Public relations
- Sources of capital
- Financial planning
- Personnel issues
- Patents/trademarks
- Import/export
- International business
- Electronic commerce

If you are interested in the Business Enhancement Program, please contact: EDC-VC at (805) 384-1800. Or visit [www.edc-vc.com](http://www.edc-vc.com)



## WHO WE ARE

A regional public/private economic development organization, EDC-VC works to maintain the county's economic health and vitality, delivering programs that promote jobs and economic growth, and raise overall productivity and incomes. Business Enhancement Program is provided through a partnership with the county and cities of Ventura County and the Workforce Investment Board.

