



Priority is given to diverse business owners, businesses located in economically disadvantaged areas and businesses with less than ten total workers

- Eligible Borrowers:** For profit, small businesses operating in Pennsylvania
- Eligible Uses:** Commercial real estate 51% or more owner-occupied
Machinery and equipment
Working capital
- Matching Funds:** A separate, non-governmental loan is required to provide at half of the total financing
- Loan Amounts:** The Catalyst Fund will lend \$10,000 to \$200,000
- Interest Rates:** Loans approved on or before October 31, 2024 have a fixed interest rate of 5.25%
- Loan Terms:** Five years
- Loan Amortizations:** Five to twenty years depending upon the use of loan proceeds
- Collateral:** Collateral liens are required on all assets financed, additional collateral may be required
- Fees:** Deposits may be required to cover the costs of underwriting and closing
An origination fee equal to 1.50% of the loan amount is due at closing
There are no early payment or prepayment penalties

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Eligible Counties: Berks
Bucks
Chester
Cumberland
Dauphin
Delaware
Lebanon
Montgomery
Perry



The Pennsylvania Catalyst Loan Fund is an initiative of the Chester County Economic Development Council and its partner Economic Development Agencies focused on bringing fair and equitable commercial lending to the underserved businesses of our region. The terms on this sheet are indicative of a typical loan, terms offered may differ on a case-by-case basis.