

## What we do...

Community Development Resources (CDR) is a non-profit 501(c)(3) organization that provides loans and business consulting to small business owners, micro-entrepreneurs, and non-profit community organizations in the state of Nebraska.

Our services are available to qualifying low-income individuals, women, minorities and persons living in and investing in the economically distressed areas of Nebraska.

## Our History ...

The Self Employment Loan Fund (SELF) was established in 1994 to fill the gap in access to capital resources, business consulting and training for low-income, minority and women business owners in Lancaster County, Nebraska. In 2002, SELF was certified as a Community Development Financial Institution (CDFI) by the U.S. Department of the Treasury. In 2003, SELF changed its name to Community Development Resources (CDR), to better complement the company mission and goals. Today, CDR continues to increase economic and community development capital statewide.

## MISSION

*It is the mission of Community Development Resources to create economic opportunity and strong communities by providing capital and business consulting to develop and fortify small businesses.*

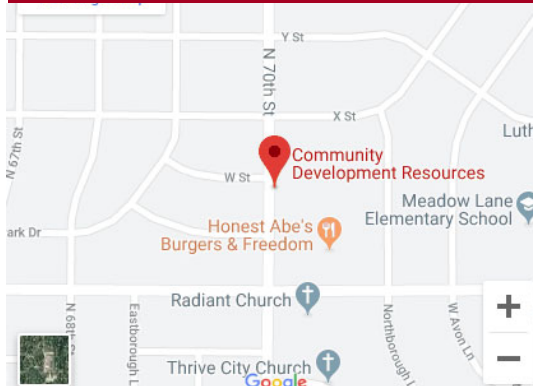
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# Community Development Resources

Where the door to your future is open to assist you by providing business consulting and financing.



COMMUNITY DEVELOPMENT RESOURCES  
OPENING DOORS FOR SMALL BUSINESSES



## WE PROVIDE...

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### **Business Loans**

CDR's Small Business Loan Program is designed to assist under capitalized, start-up and existing small businesses. These businesses, for many reasons, often cannot qualify for traditional bank financing and support.

### **Loan funds can be used for ...**

- Land acquisition
- Construction costs
- Furniture/Fixtures/Equipment
- Real estate
- Inventory
- Working capital
- Bridge participation/financing
- Accounts receivable

### **SBA 504**

CDR's SBA 504 Loan Program provides small businesses access to low cost, fixed rate financing with long term payback. Available in amounts from \$25,000 to \$5.5 million with a term from 10, 20, and 25 years. Funds may be used for property, building or expansion of facilities and long term equipment.

Eligible borrowers:

- Tangible business net worth not exceeding \$15 million.
- Net business profits after taxes may not exceed \$5 million average during the previous two years.
- Borrowers' personal, non-retirement, liquid assets cannot exceed the total project cost.

SBA 504 financing is a viable financing option for small business by preserving capital and maximizing cash flow.

*For more information, go to [www.cdr-nebraska.org/whatwedo/SBA504loans](http://www.cdr-nebraska.org/whatwedo/SBA504loans) .*

## Why CDR?

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- CDR mitigates bank's lending risks on loans.
- CDR loans monies to businesses that do not fit within the bank's lending policy and/or underwriting standards.
- CDR is a small business lender and does not compete for accounts with the bank.
- CDR provides business consulting to the borrower. This service is a benefit for the customer and cost savings for the bank.
- By its mission, CDR's loan process is cost effective and flexible for the borrower.
- As an Equity Equivalent Loan investor, the bank can use CDR's portfolio for CRA compliance.

