Culpeper, Fauquier, and Rappahannock Counties have partnered with People Inc. and the Virginia Department of Housing and Community Development to provide small business owners in the area access to an affordable source of assistance and financing. The program stimulates economic development and job creation in the Northern Piedmont region.

**Loan Products**
- Microenterprise loans up to $35,000*
- Training and Technical Assistance

**Loan Specifications**
- Up to 72 months financing
- Competitive rate
- 3% Closing Cost, no fee for early repayment

**Eligibility**
- 18 years or older
- US Citizenship or permanent resident
- Business must be located in service area
- Ability to collateralize loan

**Funds CAN be used for:**
- Improvements
- Equipment, Inventory, Furnishings, etc.
- Working Capital
- Start-up Expense
- Refinance

**Funds MAY NOT be used for:**
- Residential rental property
- Multi-level marketing enterprises

Loan application available at www.peopleinc.net

*Additional money may be available in conjunction with other funding sources.

In addition to loans, People Inc. Financial Services offers no cost technical assistance and training for individuals interested in starting or expanding a business. Some current courses include:

- **Business Basics**
- **Customer Service**
- **Core Four Business Planning Course**
- **Get Your Business on the Map w/Google**
- **Credit Counseling**
- **Business Counseling**

For more information, contact:

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