## CITY OF JACKS ONVILLE USEBACESS TO CADITAL DROGRAM

Loans for businesses in Duval County certified as Jacksonville Small and Emerging Businesses (JSEBs)



The JSEB Access to Capital Program assists JSEBs certified by the City of Jacksonville to obtain short term working capital loans to support the delivery of goods and services to the City of Jacksonville and its various Authorities and Agencies.

- Loan amounts: \$5,000 - \$100,000
- No application fees
- Terms range from 6-60 months
- Interest rate: Prime + 3%
- Eligible expenditures: working capital, operating costs, inventory, equipment
- Minimum credit score of 550 or higher
- Must have cash flow to support monthly payments

## Office of Economic Development

Joe Whitaker (904) 255-5456 accesstocapital@coj.net

OED'S MISSION: To enhance the quality of life for all of Jacksonville by developing and executing policies that strengthen the economy, broaden the tax base, and create opportunities for advancement of the workforce and local small business enterprises.

## **JSEB Office**

Rose Nettles (904) 255-8832 RNettles@coj.net

JSEB'S MISSION: To maximize procurement opportunities with City of Jacksonville registered certified JSEBs as suppliers, prime contractors, and subcontractors of superior products and services to the citizenry of Duval County. We encourage the private sector and local government to aggressively engage with JSEBs to develop productive business relationships leading to economic growth for the City.

FOR MORE INFORMATION, PLEASE VISIT COJ.NET/ACCESSTOCAPITAL

