

## Mission

*Our mission is to enhance the economic potential in Pike, Ross, Scioto & Jackson Counties through the facilitation of personal and professional development strategies and ultimately through job creation and retention.*



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Providers of Educational,  
Technical & Financial  
Assistance to Individuals &  
Small Businesses in Pike,  
Jackson, Ross, & Scioto  
Counties



**Working to promote  
economic growth  
in the area since 1993**

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# Microenterprise/ Small Business Lending Program

The Microenterprise/Small Business Lending Program enables individuals and business owners in Pike, Jackson, Ross, and Scioto Counties to gain access to capital for their start-up or expanding businesses. The program consists of a **Revolving Loan Fund (RLF)** in which interest rates are competitive.

The Microenterprise/Small Business Lending Program is a comprehensive model that offers a means to achieve economic self-sufficiency through a combination of personal and business development and loans. This model is aimed at those excluded from the economic mainstream. By building long-term relationships with clients, it works toward development of the whole person, through business training and personal progress, known collectively as technical assistance.

Microenterprise/Small Business Lending Program Facts (1994 through December, 2010)

Loans Approved:	95
Dollars Loaned:	\$ 2,428,471
Dollars Leveraged:	\$ 4,688,190
Average Loan:	\$ 25,563
Business Start-ups:	137
Jobs Created or Retained:	420
Participants completing classroom training	338

The Business Development Program can provide additional information about the Microenterprise /Small Business Lending Program, as well as information on other developmental programs and training:



- ◆ Business Start Up Classes
- ◆ Business Plan Development
- ◆ Strategic Planning
- ◆ Goal Setting
- ◆ Team Building
- ◆ Customer Service
- ◆ In-House Financing
- ◆ Customized Learning Opportunities



- ◆ Financial Literacy
- ◆ Computer Training
- ◆ Youth Leadership

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Since 1993, the Business Development Program of the Community Action Committee of Pike County has been providing business development services including one-on-one business counseling, business start-up classroom training, financial assistance and various forms of technical assistance.

The Community Action Committee of Pike County began to expand into the field of small business development in early 1993 with the first services provided to customers in January, 1994.

- ◆ In October, 1997, the Community Action Committee of Pike County's Microenterprise Program gained the attention of *The Wall Street Journal* and secured a front page article in the renowned newspaper.
- ◆ In 1998, the program was selected as a semi-finalist in the John F. Kennedy School of Government at Harvard University, Innovations in American Government.
- ◆ In 2003, the program was a recipient of the Ohio Housing and Governor's Award for Excellence.



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