

## Who Should Attend

- › Economic Development Professionals
- › Business Calling Program Interviewers
- › Real Estate Developers
- › Commercial Leaders
- › Accountants

## Registration Fee

Registration is \$35.00 per person. This includes a continental breakfast and a lunch buffet. All attendees must fill out and either call, fax, mail or email registration form to the Northwest Commission no later than 5.17.06.

## Highlighted Loan Programs

- › PA Industrial Development Authority (PIDA)
- › Machinery & Equipment Loan Fund (MELF)
- › Small Business First (SBF)
- › Community Economic Development Loan (CED)
- › PA Minority Business Development Authority (PMBDA)
- › First Industries Fund - SBF & MELF
- › Export Financing Program
- › Pollution Prevention Assistance
- › Citizens Job Bank II
- › PA Economic Development Financing Authority (PEDFA)
- › Second Stage Loan Program
- › Northwest Commission Revolving Loan Fund (RLF)

Please share this brochure with others in your organization who may be interested in these programs



395 Seneca Street • PO Box 1127  
Oil City, PA 16301

**RETURN SERVICE REQUESTED**

SMALL  
BUSINESS  
FINANCING



## 'Building PA' Highlight

**"Studies and experience have shown that there are many building projects within the Commonwealth that are unable to obtain the necessary 'gap' or mezzanine financing."**

Building Pennsylvania, **one of the several programs that will be highlighted at the seminar**, was created to fill those 'gaps'. Building PA provides mezzanine capital for developers of real estate assets in small to mid-sized Pennsylvania communities.

The Building Pennsylvania Program is a new program offered through the Commonwealth Financing Authority (CFA). This program will provide \$150 million in loans to real estate fund managers, another \$150 million of private capital will be leveraged, creating a total pool of \$300 million which will be available to finance "high impact" building projects within the Commonwealth.

The program will be focused on three areas:

- ▶ Industrial Buildings
- ▶ Commercial Buildings
- ▶ Multi-Use Buildings.



In order to focus capital investments in traditionally underserved areas, the program legislation has earmarked at least 50% of the funds to be made available for those real estate projects located in areas other than cities of the first and second class. The CFA will make investments of \$1 million to \$30 million in real estate funds to carry out an investments strategy.

Scott Dunkelberger will explain the Building Pennsylvania Program in detail and facilitate a discussion of how new real estate funds can be established to access program funding.

## Wednesday, May 31, 2006

From 9:00 a.m. to 2:00 p.m., the Northwest Commission will be sponsoring a Small Business Financing Seminar at *Cross Creek Resort*.



## Deadline: May 17, 2006

Please call, fax, mail or email this information by May 17th.

Phone: 814.677.4800 x113

Fax: 814.677.7663

Mail: 395 Seneca Street, P.O. Box 1127  
Oil City, PA 16301

Email: [ethelr@nwcommission.org](mailto:ethelr@nwcommission.org) (Ethel Rodebaugh)

**For additional information**, contact Lynn Rough at 814.677.4800 x109 or [lynnr@nwcommission.org](mailto:lynnr@nwcommission.org)

Name(s): \_\_\_\_\_

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Company Name: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Address: \_\_\_\_\_

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Number Attending: \_\_\_\_\_

Total Cost (at \$35.00 per person): \_\_\_\_\_

Make checks payable to The Northwest Commission

## Featured Speakers

Our featured guest speakers will highlight various **financing programs** through the Department of Community & Economic Development (DCED) and the Northwest Commission.

### Value of Public Financing to Banks

- ▶ Gene Cirka, National City Bank

### State Loan Programs

- ▶ Scott Dunkelberger, DCED

### DCED Private Financing Programs

- ▶ Steve Drizos, DCED

### Northwest Commission RLF

- ▶ Lynn Rough, Northwest Commission