

The purpose of the WSCN Growth Capital Program is to create jobs by helping businesses access capital. It was funded by the U.S. Department of Treasury and by the United States Department of Agriculture. This resource is available in 12 Wyoming counties.

Business Capital can be difficult to obtain due to lending requirements. WSCN can help by purchasing 25% of the total loan amount and subordinating its interest to the participating lending institution, thereby increasing a borrower's lending capability. The participating bank will service the loan as they normally would.

WSCN's Management Team has extensive experience in building and managing successful development loan programs.

Eligibility Requirements

- Business is located within the geographic boundaries of one of the participating counties.
- Business has fewer than 750 employees.
- Borrower or relative is not an executive officer, director, or principal shareholder of the participating lender.

Use of Funds and Terms

- Business loans: working capital, equipment, construction, real estate financing, and more.
- Maximum Growth Capital loan participation amount is \$1,000,000.
- Funds cannot be used for refinancing existing bank debt, change of ownership, owner reimbursement, delinquent taxes, passive or investment real estate speculative activities, or other uses prohibited by WSCN.
- Maximum term of Growth Capital loan participation is ten years.
- WSCN fee is typically 1% of the loan amount or less based on underwriting.

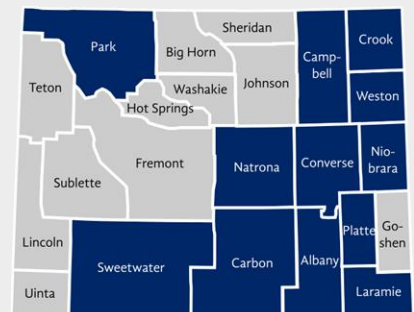
How to get started

Contact your current lender about the WSCN Growth Capital Program. If your lending institutions is a WSCN program participant, your loan officer will go through the loan qualification process with you and apply to WSCN on your behalf. If your lender is not a program participant, or is unaware of the program, please contact WSCN directly to enroll your bank in the program. The program is offered on a first-come, first-served basis to qualified small business borrowers. Loans must meet your lender's credit underwriting criteria. The Growth Capital Program increases the collateral coverage for your loan, improving its credit quality.

Participating Counties

Albany
Campbell
Carbon
Converse
Crook
Laramie

Natrona
Niobrara
Park
Platte
Sweetwater
Weston



The applicant business must be located within one of the 12 participating counties.

Exception: If the business is located outside of the county boundary it can be eligible if a participating municipality certifies that the loan will create economic benefit for their community.

visit WyoSmartCapital.com

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