



USDA Rural Development Intermediary
Relending Program (IRP)

Affordable, Accessible Financing for Businesses in Rural Areas

ABOUT IRP LOANS

The IRP loan through CADDA offers affordable and accessible financing to businesses in rural areas, providing up to \$250,000 for a variety of business purposes tailored to the needs of rural businesses.

WHY CHOOSE AN IRP LOAN FOR YOUR BUSINESS?

- Flexible requirements put business financing within reach, even for businesses that have experienced difficulty borrowing from traditional sources or that have limited collateral or credit history.
- Longer terms reduce strain on your cash flow, making it easier to manage your debt obligations over the life of the loan. You'll have the financial breathing room you need to focus on growing your business.
- No prepayment penalty, which may save you money on interest.

IRP PROGRAM AVAILABILITY

IRP loans are available to businesses located in Bryan, Camden, Candler, Effingham, Emanuel, Bulloch, Glynn, Liberty, Long, McIntosh, Appling, Bacon, Brantley, Charlton, Evans, Pierce, Tattnall, Ware, and Wayne counties in Georgia; and Beaufort, Jasper, and Hampton counties in South Carolina. Businesses that are located within the inner boundary of any city having a population of 50,000 or more are not eligible for an IRP loan.



Loan Amount:

Up to \$250,000 (not to exceed
75% of total project cost)



Loan Uses: Land/building acquisition, construction, machinery, equipment, improvements, working capital, aquaculture, transportation services



Key Features: Flexible requirements, low down payment, and no prepayment penalty



WORK WITH AN EXPERIENCED RURAL BUSINESS LENDER

When you access an IRP loan through CADDA, you will be fully supported by an experienced lender guiding you from start to finish. Our goal is to make the borrowing process transparent and simple, so you can focus on your business.

Ready to Learn More?

Contact us for a free consultation or to apply.

 **912-261-2500** (Brunswick, GA)

 **912-236-9566** (Savannah, GA)



www.cadda-sba.org