

One Connection. Unlimited Possibilities.

Bright Beginnings Loan Program

Investing in our kids by equipping quality child care providers

Designed to support the business of child care by providing capital and business education to those starting or expanding licensed child care (either home or center based) businesses in southwest Minnesota.

Eligibility and Use of Funds

- Loans up to \$15,000 are available.
- Businesses must be located within Southwest Initiative Foundation's service area, which includes the 18 counties of southwest Minnesota. In addition, this loan program receives specific funding to serve Benton, Carver, Sherburne, Stearns and Wright counties.
- The provider must hold a Parent Aware Rating or be progressing towards obtaining a rating.
- Loan funds may be used for the following:
 - Start-up or expansion expenses
 - Code requirements
 - Repairs, renovations or upgrades
 - Educational toys and materials
 - Playground equipment
 - Curriculum
 - Licensing

Loan Terms

- 5 percent fixed interest rate
- Up to four-year term
- Loan security is dependent on available collateral



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September 2016