

## What You Need to Apply

### Loan Size and Terms:

- ◆ Micro-Enterprise  
\$5,000—\$30,000  
3% fixed rate
- ◆ ABEL Program  
\$30,000—\$150,000  
4% fixed rate
- ◆ CRiB Program  
\$5,000—\$20,000  
Forgivable within  
three years

### Eligibility:

Businesses must be located within the City of Pittsburgh to receive Invest PGH funds. Other terms may apply depending on loan program and other factors determined at or before approval of loan.

### Required from all applicants:

- ◆ Resume or bio
- ◆ A copy of your company's organizational documents, such as articles of incorporation, by-laws, partnership agreements, or 501c3 certification
- ◆ A certificate of subsistence from the state of PA (not required for nonprofits)
- ◆ Last three years of business tax returns, if separate from personal tax returns
- ◆ Business financial statements, such as balance sheets, income statements, and/or cashflow statements

### Required additionally for Micro and ABEL:

- ◆ Business plan
- ◆ Financial projections showing three years revenue and expenses
- ◆ Last three years of personal tax returns
- ◆ Lease agreement for the business, if applicable
- ◆ Copies of additional lender commitment letters, if applicable
- ◆ List of outstanding business loans including current amounts and repayment status, if applicable



Apply online at <http://investpgh.org> or contact  
Lynnette Morris at [lmorris@ura.org](mailto:lmorris@ura.org) to get started