

A NOT-FOR-PROFIT  
CORPORATION COMMITTED  
TO REGIONAL ECONOMIC  
AND COMMUNITY  
DEVELOPMENT AND GROWTH.

Operational since 2002, CCI works hand in hand with the U. S. Department of Agriculture and other agencies to help businesses grow in the following five southern Illinois:

IRP COVERAGE



RMAP COVERAGE



With the help of low interest commercial loan programs, CCI has been able to meet the financial needs of eligible new and established businesses by:

- Direct loans to businesses
- Partnerships with banks to create attractive loan packages
- Partnerships with the small business development centers in the region to provide technical assistance.
- Working with local economic development professionals to gain local government support for projects.
- Creating business-to-business deals that are mutually beneficial.

## Want to learn more? Champion Community Investments

Dunn-Richmond Center  
Southern Illinois University  
150 E. Pleasant Hill Road  
Carbondale, IL 62901

**For general or loan inquiries,  
contact Robyn Russell at  
800-604-1990, or email:  
cciexccdir@gmail.com**



CHAMPION COMMUNITY  
INVESTMENTS

*Growing the Region One Business at a Time*



**C**hampion Community Investments, the d/b/a for Southern Illinois Coal Belt Champion Community, Inc., is proud to be one of the leading lenders to eligible new and established businesses in a five-county region of southern Illinois. We work closely with our partnering federal agencies, regional Small Business Development Centers, Entrepreneurship Centers, local economic developers, and certainly the commercial lenders in the region to ensure that sufficient capital is available to fuel business growth and job creation. CCI makes low interest loans to qualified borrowers, investing the proceeds of those loans back into more businesses, more growth, and more job creation and retention. To learn more about our specific programs, please see the reverse side of this flyer.

## Commonly Asked Questions

**Who is a leading provider of low interest commercial loans in southern Illinois?**

*Champion Community Investments*

**Who can work with banks, USDA, SBA and other public and private lenders to help my small business succeed?**

*Champion Community Investments*

**Who can help qualified business with equipment purchases, operating expenses, real estate acquisitions, and other financial requirements?**

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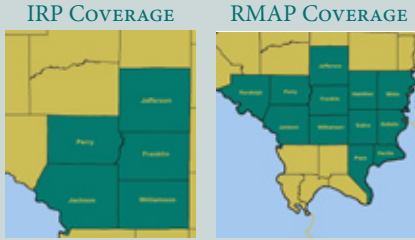
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	<b>IRP</b>	<b>RMAP</b>
<b>Max. Amt.</b>	\$150,000	\$50,000
<b>Total % of Project</b>	75%	75%
<b>Collateralized</b>	Fully	Fully
<b>Counties Eligible</b>	Jefferson, Jackson, Perry, Williamson, and Franklin	Jefferson, Jackson, Perry, Williamson, Franklin, Hamilton, White, Saline, Randolph, Pope, Hardin, and Gallatin
<b>Who is eligible?</b>	Start-up and existing local for-profit businesses including individuals, partnerships, LLC's, and corporations	Start-up and existing local for-profit businesses including individuals, partnerships, LLC's, and corporations. Cannot have more than ten (10) full-time equivalent employees.
<b>Acceptable Uses</b>	-Acquisition, construction, conversion, enlargement, or repair of a business or business facility -Purchase or development of land -Purchase of equipment, leasehold improvements, machinery, and supplies -Start-up costs, inventory, and working capital -Pollution control & abatement -Transportation services -Feasibility studies and other professional services -Hotels, motels, B & B's, & convention centers -Ag processing and equipment	-Working capital -Purchase of furniture, supplies, inventory &/or equipment -Debt Financing -Business acquisitions -Already improved real estate
<b>Ineligible Purposes</b>	-Illegal activities -Non-project uses -Ag production -Administrative costs -Golf courses, race tracks, gambling facilities -Lending and insurance businesses	-Illegal activities -Construction costs -Golf courses, race tracks, gambling facilities -Lines of credit -Subordinated liens
<b>Interest Rates</b>	5%	5%
<b>Terms</b>	Not to exceed 15 years*	Not to exceed 10 years*
<b>Closing Costs</b>	The higher amount of 1% or actual	The higher amount of 1% or actual

\*Maximum term on real estate only. Other uses may require shorter terms.