



SOUTHERN DEVELOPMENT COUNCIL, INC.

Providing Financial Solutions for Small Businesses since 1983.

1 (800) 499-3034 • 200 Office Park Drive, Mountain Brook, AL 35223 • www.sdcinc.org

SBA 504 Green Product

The SBA 504 Green Product is a product that allows additional SBA exposure for small businesses while also promoting businesses to be more environmentally conscious.



Qualify by showing a:

10 %
Savings
in Energy
Use

OR

15 %
Creation of
Renewable
Energy

What is needed?

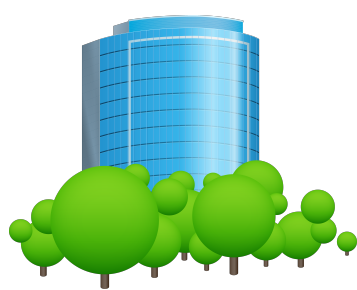
- **Third-Party Report to provide recommendations to meet the needed energy goals.**

Best Uses of 504 Green:

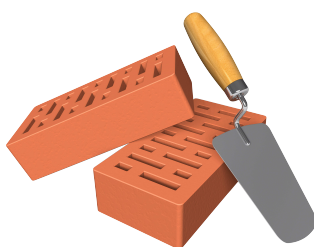
- **Small Businesses with multiple locations**
- **Small Businesses who have capped out their regular SBA 504 Loan exposure (\$5MM)**
- **Small Business operating in separate industries under the same ownership breakdowns**

What can the 504 Green Product be used for?

Like the regular 504 program, the project can be secured by fixed assets. Below are some examples of the eligible use of proceeds for the 504 Loan Program:



Purchase Existing Building



Construct a New Building



Refinance of Eligible Debt
(mostly fixed assets)



Purchase & Install FF&E



Improvements to Existing Building



Finance in Loan Costs
(professional fees, interim interest, contingencies, and other soft costs).

What are the benefits of the 504 Green Product?

- **Low Down Payment**
- **Longer Repayment Terms**
- **Fixed Interest Rate**
- **Lower Overall Operating Expenses**
- **Customer Benefits**
- **Share and Mitigate Risk**
- **More Lending Opportunities**
- **Contribute to Environmental Sustainability**
- **Projected Income Consideration**
- **More Environmentally Conscious**
- **Lower Energy Usage**
- **Lower Utility Bills**
- **Reduce Carbon Footprint**
- **Priority Lien Position**

