

Small Business Lending Plan Guide for Community Development Loan Funds

The U.S. Department of the Treasury intends that funding provided through the Small Business Lending Fund (the Fund) to Community Development Loan Funds (CDLFs) be used to support small business lending (as defined in Summary of Preferred Terms for CDLF Financing) in a manner that is consistent with safe and sound operations. Each CDLF applying to participate in the Fund must submit a small business lending plan, which will include the increase in qualified small business lending (as defined in the Summary of Preferred Terms for CDLF Financing) that your CDLF expects to achieve two years after the investment.

For general questions, please call the Small Business Lending Fund information line at 888-832-1147 (Monday-Friday, 9:00 AM-7:00 PM ET). For communications pertaining to a specific CDLF, please email CDLFInstitutions@treasury.gov, a Treasury email address.

How to Complete a Small Business Lending Plan

The lending plan should:

1. Address the Needs of Small Businesses

The lending plan should describe how your CDLF intends to use funding from the Small Business Lending Fund to address the needs of small businesses in the communities it serves. Your CDLF should provide a description of the basis for its lending goals and how it intends to achieve these goals.

The lending plan should explain why the projected increase in small business lending is reasonable in the context of the size of your CDLF and the market it serves. To the extent practicable, please include a description of the types of loans anticipated and customers served.

2. Specify the Projected Increase in Small Business Lending

The lending plan should include the increase in qualified small business lending that your CDLF expects to achieve two years after the investment. It is acceptable to provide a projected range. In general, for CDLF loans to qualify for small business lending:

- the original principal and commitment amount of the loan must be \$10 million or less, and
- the loan must not be to a business with more than \$50 million in revenues.

The lending plan is not intended to be an official business plan. As a result, Treasury does not require the submission of a pro forma income statement or balance sheet.

3. Provide for Community Outreach

The Small Business Jobs Act of 2010 requires CDLFs participating in the Small Business Lending Fund to provide outreach and advertising describing the availability and application process for receiving small business loans.

Small Business Lending Plan Form for Community Development Loan Funds

Name of CDLF: _____

CDFI Certification Number:																				
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Address: _____

City: _____ State: _____ Zip Code: _____

Primary Contact Name: _____

Primary Contact Telephone: _____ Primary Contact Email: _____

Signature of Authorized Official: _____

Name of Authorized Official: _____

Title of Authorized Official: _____

Date: _____

1. Address the Needs of Small Businesses

Please describe how participation in the Small Business Lending Fund will enable your CDLF to better address the needs of small businesses in the market it serves. (You may attach additional pages, if necessary.)

2. Specify the Projected Increase in Small Business Lending

Please estimate the dollar amount of the increase in qualified small business lending, as defined for purposes of the Small Business Lending Fund, that your CDLF projects achieving two years following Treasury's investment (projected ranges are acceptable). \$_____ increase

3. Provide for Community Outreach

Please describe your CDLF's approach to community outreach for small business lending. (You may attach additional pages, if necessary.)

As described in the Small Business Jobs Act of 2010, such outreach activities include the use of print, radio, television, or electronic media outlets that target organizations, trade associations, and individuals that represent, work with, or are women, minorities, or veterans. Please describe plans to provide linguistically and culturally appropriate outreach.