



**NEW BUSINESS, NEW GROWTH, NEW OPPORTUNITIES**  
*YOUR NEW BUSINESS IS OUR PRIORITY*

**The CRDC Offers...**

**Small Business Loans through the:**

Intermediary Relending Program

Revolving Loan Fund

Agribusiness Revolving Loan Fund

SBA 504 Program

Visit our Website at [catawbacog.org](http://catawbacog.org) to learn more about our loan programs!



**Milk & Sugar Spa and Salon**  
 1156 Ebenezer Road  
 Rock Hill, SC

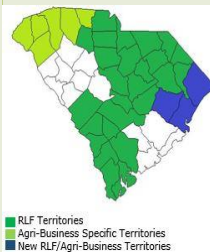


Above right: Business Property - Before and After

When Yolanda and Michael Licea, principals of Milk & Sugar Spa & Salon, decided to finance the acquisition of commercial real estate, Catawba Regional was able to assist with an RLF (Revolving Loan Fund) loan. South State Bank participated as the first mortgage lender. Milk & Sugar Spa and Salon offers hair, skin, nails, and massage care. Yolanda has over twenty (20) years of experience in the business. Two (2) jobs will be created as a result of this project.

Visit the website at: [www.milkandsugarspa.com](http://www.milkandsugarspa.com)

**CRDC News and Developments**



Catawba Regional recently merged the Waccamaw Regional Revolving Loan Fund (RLF) into Catawba Regional's Revolving Loan Fund. This increased Catawba Regional's RLF lending area to include Georgetown, Horry, and Williamsburg counties, for a total of 29 South Carolina counties eligible for RLF lending and 35 South Carolina counties eligible for the SC Agribusiness Loan Fund (SCALF). RLF funds are available to small businesses for loans of \$50,000 to \$500,000. SCALF funds are available to farmers, agribusinesses, and aquaculture companies for loans of \$50,000 to \$400,000.



The SBA 504 Loan program now offers a 25 year amortization option. SBA 504 funds are available to small businesses located throughout South Carolina for loans of \$50,000 to \$5,500,000. These funds can be used in conjunction with bank financing to fund up to 90% of eligible project costs.



**Rolling Hills Nursery &  
Landscaping, Inc.**  
873 Museum Road  
Rock Hill, SC



Catawba Regional was able to assist brothers Steve and Thomas Crump, principals of Rolling Hills Nursery & Landscaping Inc., with an SCALF (South Carolina Agribusiness Loan Fund) loan to finance leasehold improvements and working capital. Rolling Hills Nursery is a family owned company that has served the Rock Hill area since 1979. The company is known for growing plants, shrubs, and trees of the highest quality that can be used to meet a wide array of landscaping needs. Two (2) full time jobs will be created as a result of this project.

Visit the website at: [www.rollinghillsnursery.com](http://www.rollinghillsnursery.com)

SBA 504 and IRP funds are available to small businesses throughout South Carolina. Revolving Loan Fund and Agribusiness Loan Fund program funds are available in the following counties: Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Calhoun, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Lee, Marion, Marlboro, Oconee, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Union, Williamsburg, and York.

#### **Staff Contacts**

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#### **Catawba Regional Development Corporation**

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Rock Hill, SC 29730

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Equal Opportunity Employer

SBA 504 20 Year Funding Rate for December 2018-4.926%

SBA 504 25 Year Funding Rate for December 2018-4.990%