



Quick Reference

The Quick Reference provides a brief overview of the services we offer to Oklahoma businesses and communities.

Business Incubator Program	Buildings for start-up or expanding business - 3,000 up to 42,000 sq. ft.	Facilities vary. Office space, overhead doors, loading docks, breakrooms, storage, etc.	Tax incentives, lower rent with gradual increase, access to REI services
Lease/Purchase Equipment Program	Available to manufacturers employing 25 or less	Maximum purchase price: \$75,000 for equipment at a reduced interest rate	Customized payment plan with flexible down payment - available statewide
Market Rate Housing Program	Providing affordable housing for Oklahoma workforce	Available statewide	Down payment and closing cost assistance on 30 year fixed rate loans
Employer Assisted Housing (EAH) Incentive	Employers assisting eligible employees purchase a home	Available statewide	REI provides technical assistance to the employer
Foreign Trade Zone #227	Assisting businesses to expand into global markets	Benefits of an FTZ include duty deferral, duty elimination and duty reduction	Commercial business space available in FTZ #227
Women's Business Center	Assists women-owned businesses and other entrepreneurs	Available statewide through partnership of REI and U.S. Small Business Administration	Training workshops and one-on-one business counseling
Native American Business Resources NABEC & NABRC	Provides assistance to Native American and other minority-owned businesses	Available statewide	Assistance to new or expanding businesses including financing and procurement of contracts
New Markets Tax Credit Program	Available in eligible low-income areas	Provides 39% federal income tax credits to investors over a 7-year period for investments in qualified businesses	Oklahoma State Tax Credits are also available for eligible investments
Business Financing Available statewide Business loans range from \$1,500 to over \$10 million. REI often partners with a local bank to help meet your individual business financing needs.	Depending on lending program, funds may be used for: <ul style="list-style-type: none"> • Land and Building(s) • New Construction or Renovation • Machinery or Equipment • Inventory, Furniture, Fixtures • Working Capital • Refinance 	Lending Programs Include: <ul style="list-style-type: none"> • SBA 504 - SBA limit - \$2 million plus bank participation; Loan term - 10 or 20 years • SBA Microloan & IRP (Intermediary Relending Program) - \$1,500 up to \$150,000 • B & I (Business and Industry Program) - Maximum loan term for working capital - 7 years; machinery/equipment - 15 years; real estate - 30 years • SBA 7(a) - packaging available statewide; Up to \$1.5 million guaranteed, with max loan amount of \$2 million; Max loan term for construction & real estate - 25 years; working capital - 5 to 7 years; machinery/equipment - 15 years 	

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