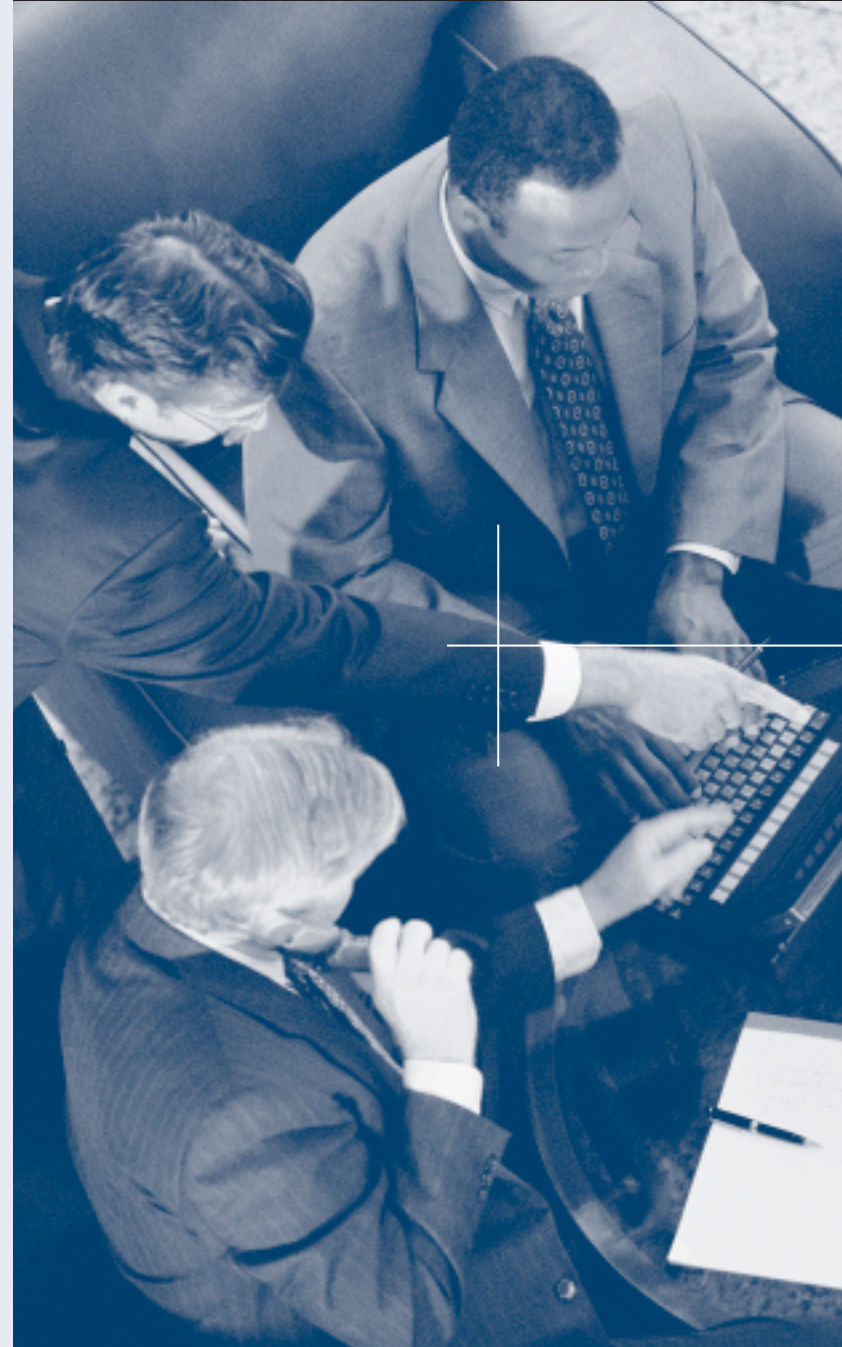




BUSINESS CAROLINA, INC.
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www.businesscarolina.net

A BUSINESS RESOURCE COMPANY



BUSINESS CAROLINA
A Business Resource Company

LENDING FOR THE FUTURE ...

*Business Carolina Helps Build A More
Prosperous Palmetto State*

Business Carolina, Inc. provides innovative, long-term financing programs to small and medium-sized enterprises in South Carolina. Representing U.S. Department of Agriculture (USDA) and Small Business Administration (SBA) loan programs, we have leveraged more than \$100 million in a wide range of loan programs since our creation in 1992. We don't compete with traditional lenders - we

strive to partner with them. We help banks, credit unions, community development groups and other lenders across the state take advantage of opportunities to positively impact the economic life of areas that may have long been underserved. We work to finance the entrepreneurial spirit in South Carolina. By helping to secure financing for entrepreneurs - in businesses and industries of all kinds - who may not fit the underwriting profile of traditional lenders, Business Carolina, Inc. has helped many

companies create jobs in areas that have traditionally seen little growth. Over the years, our loan programs have been broadened, our partnerships have expanded, but our mission remains the same: To work with financial and community development leaders across the state to identify and empower entrepreneurs who can make economic development happen for the benefit of all South Carolinians.

**WE WORK TO
FINANCE THE
ENTREPRENEURIAL
SPIRIT IN
SOUTH CAROLINA.**



*Centurion Logistics, LLC
Lugoff, SC*

USDA INTERMEDIARY RELENDING PROGRAM

*Targeting Job Creation and Retention
in Rural South Carolina*

Business Carolina, Inc. can provide a for-profit business with financing for up to 75 percent of a project's cost with a loan of up to \$250,000 through the Intermediary Relending Program (IRP). This U.S. Department of Agriculture program is designed

to help create and retain jobs in rural areas and is limited to projects in those areas and in cities with less than 25,000 residents. IRP loans can be used to buy land and buildings, machinery and equipment, or for permanent working capital. Business Carolina, Inc. requires that all IRP

loans be secured with a first-lien position on business and personal assets. Personal guarantees from the business principals are also required.