On May 8, 2020, the Jackson County Office of Economic Development established the All In Jackson Fund in response to the COVID-19 crisis. Additional partners rallying to assist the fund include the Jackson County Chamber of Commerce, Cashiers Area Chamber of Commerce, Jackson County TDA, SCC and WCU Small Business Centers.

This program provides low-interest loans to severely impacted small businesses in Jackson County, helping them remain open until longer-term funding becomes available.

Mountain BizWorks is the administrator of the All In Jackson Fund, providing loan processing and underwriting services.

Who is eligible?

For-profit businesses are eligible if they:

- Are located or based in Jackson County
- Have between 1 and 49 employees
- Have been in business at least 12 months
- Suffered a loss of revenue of 25% or more due to COVID-19
- Agree to provide impact data

How can I use the funds?

- Payroll
- Accounts payable
- Fixed debt
- Other business bills

How do I apply?

Apply online at mountainbizworks.org/all-in-jackson

What will I need to provide?

- Tax returns
- Profit and loss statements
- Bank statements

What are the rates and terms?

- **Loan amount:** $2,500 to $10,000
- **Interest rate:**
  - Months 1 to 6 - 4.0%
  - Months 7 to 42 - 5.5%
- **Loan term:** 6 to 42 months
- **Repayment:**
  - Months 1 to 6 - Deferred
  - Months 7 to 42 - Principal and interest
  - No prepayment penalties

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