

FEBRUARY 2024

# NewsFLYER

CASCADES WEST BUSINESS LENDING

## THINKING ABOUT SELLING YOUR BUSINESS?

Whether you are considering retirement, experiencing burnout or boredom, facing life changes... or just ready for your next adventure, there are many things to consider when selling your business!

Finding the right buyer for your business can be a difficult task... and when you finally find the right buyer and negotiate an agreement, imagine the disappointment in finding out that your buyer has been turned down for financing!

Before you despair, Cascades West Business Lending (CWBL) may have a solution. We may be able to help your buyer qualify for one of our small business start-up and expansion loan programs. We are a non-profit lender with a focus on increasing economic activity and creating

and retaining job opportunities in our region - we can work with potential buyers who have been turned down for traditional financing by a bank or credit union!

Loan programs that provide up to \$250,000 are available for prospective business owners in Linn, Benton, and Lincoln Counties. CWBL can also partner with a bank or credit union by providing a secondary loan for a portion of the total purchase. This greatly reduces the risk for the traditional lender and increases the likelihood of their participation in the project. It also increases the total amount of funds that could be available for your business loan! Combining an SBA 504 loan with traditional financing can help qualifying businesses, and prospective business owners, access up to \$5.5 million Statewide. SBA 504 loans offer low-rates and fixed terms of 10 years, 20 years, or 25 years. This funding is a great option for larger transactions as well as business loans that include commercial property.

Buying and selling a business can be challenging but finding the right funding doesn't have to be!

Cascades West Business Lending can help - Call us today!

## FEBRUARY SBA RATES

6.53% FIXED 10 YEARS\*

6.49% FIXED 20 YEARS\*

6.38% FIXED 25 YEARS\*

\*Estimates based on pricing  
published by NADCO



## LOAN PROGRAMS AVAILABLE

IN LINN, BENTON, AND  
LINCOLN COUNTIES

## CONTACT US

541-812-1920