

VISION

The Vision of GROW South Dakota is to provide services to develop strong and healthy housing and economic climates that will draw people to rural South Dakota communities.

CHECK OUT OUR WEBSITE:

www.growsd.com



Download a code reader to your Smartphone.
Messaging and data rates may apply.

We are continually GROWing and enhancing our services to meet the needs of the area and our communities. If you have any programs or opportunities, please contact us.

Find us on Facebook at:
<http://www.facebook.com/NESDCAP.NESDEC>



This brochure is provided for informational purposes only. This publication is not intended as an offer or an acceptance of any offer to loan funds or provide any services.

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex, and familial status. (Not all prohibited bases apply to all programs.)

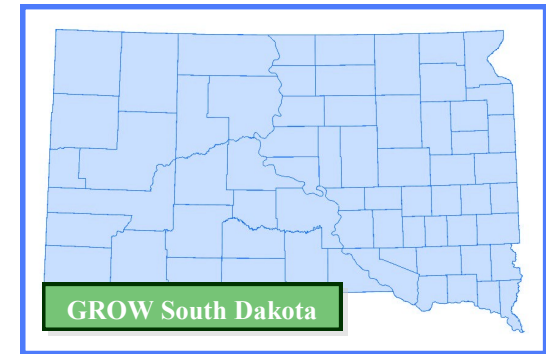
To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington D.C. 20250-9410 or call 800.795.3272 (voice) or 202.720.6382 (TDD)



Grow SD is an equal opportunity provider, employer and lender.



'GROWing Sustainable Communities Through Housing, Educational and Economic Opportunities'



GROW South Dakota

'A Statewide Non-profit'



Privacy Policy

We value you as a customer and take your personal privacy seriously. We will inform you of our policies for collecting, using, securing and sharing nonpublic personal information the first time you do business with us and every year that you are a customer of GROW SD.

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104 Ash St. E.
Sisseton, SD 57262
605.698.7654 (phone)
605.698.3038 (fax)
E-Mail: growsd@nesdcap.org
www.growsd.org

‘Helping South Dakota GROW’

Products & Services

- ⇒ Business Loans
- ⇒ Business Development Services
- ⇒ First Mortgages
- ⇒ Down Payment Assistance

Goals

- ⇒ Serve individuals and communities through loan products and development services;
- ⇒ Attract new business; and
- ⇒ Promote the establishment of a positive business, economic, educational and housing environment.

Who We Serve

- ⇒ GROW South Dakota serves the entire state of South Dakota.

Who We Are

GROW South Dakota is a private non-profit corporation established in 2007. GROW South Dakota’s purpose is to promote and foster economic development in distressed communities and underserved markets in all of South Dakota.

How do You Qualify

To be considered for a GROW South Dakota loan, a full application is required. Applications can be requested from the address below or can be obtained on our website.

Business Lending

Typically, GROW South Dakota provides business loans for up to 50 percent of total project costs to a maximum of \$250,000. Loans are secured by collateral. Applicants must demonstrate a positive cash flow and develop a comprehensive business plan.

What Types of Business

GROW South Dakota helps businesses that are operating to earn a profit and are not in the business of re-lending, investing (speculation), or gambling (exception being if only a small source of income). The business must also adhere to federal and state guidelines.

Affordable Housing Program

Down Payment/Closing Costs:

Low-cost loans for eligible applicants to utilize when purchasing a home.

Housing Direct Lending:

GROW South Dakota encourages partnerships with the applicant’s lender. Direct Lending has restrictive guidelines with a limited amount of funds.

For More Information Contact:

GROW South Dakota
104 Ash Street East
Sisseton, SD 57262
605.698.7654 phone - 605.698.3038 fax
growsd@nesdcap.org (email)
www.growsd.org (website)

Business Development Services:

GROW South Dakota strives to expand the opportunities available to residents who own, manage, and operate businesses in its service area; to assist in developing entrepreneurial and management skills, and to provide financial support.

GROW South Dakota’s Mission:

GROWing sustainable communities through housing, educational, and economic opportunities.