



The Joint IDA office on First and Spring Streets in downtown Wytheville, Virginia.

What's next?

Just contact the JIDA using the information found in this brochure. Our website contains more details and if you're interested, we can send you a loan application as well.

We must perform our due diligence on each loan and may require some or all of the following as we proceed:

- ❖ A business plan including income projections
- ❖ Tax returns for your company or its principals
- ❖ P&L and Cash Flow information for existing business
- ❖ References both business and personal

We can help you find resources if you need assistance with the above items, including free business plan writing assistance!

Who We Are

About Us

The Joint IDA is the economic development agency for Wythe County, Wytheville, and Rural Retreat, Virginia. We want to help your business grow! Visit our website for more information or contact the office any time.



Contact Us

Phone: 276-223-3370
Email: jointida@wytheville.org
Web: www.wytheida.org

EQUAL OPPORTUNITY LENDER



REVOLVING LOAN FUND
190 South First Street
Wytheville, VA 24382

REVOLVING LOAN FUND

Joint IDA of Wythe County



Helping business grow in
Wythe County, Wytheville,
and Rural Retreat



What is the Revolving Loan Fund?

The Joint IDA of Wythe County manages and administers a revolving loan fund established through a partnership with the US Department of Agriculture Rural Development.

Who Might Be Interested:

- ❖ Entrepreneurs
- ❖ Downtown business people
- ❖ Tourism businesses
- ❖ Manufacturing facilities
- ❖ Specialty retail
- ❖ Professional and technical services
- ❖ Food & beverage
- ❖ Established businesses looking to grow

The Revolving Loan Fund can help turn your dreams of opening a business or growing an existing business a reality.

Available Throughout Wythe County

No matter whether you're in downtown Rural Retreat or Wytheville, along the I-81 corridor in Fort Chiswell, or whether you're in a rural area near Ivanhoe or Speedwell, our money is available to qualified Wythe County businesses no matter the location!

The Joint IDA of Wythe County is here to help existing business grow and succeed. Let us be your partner in growth!

Progress Through Partnerships

The Joint IDA has partners in banking that can stretch our program dollars in some cases. We can help you fill gaps in financing with your bank, as well. Each project is analyzed on an individual basis – you're not just a number at the Joint IDA of Wythe County. Contact us.



The beauty of our programs: low interest rates to make your money less expensive to borrow!

Current Programs

Entrepreneur Microloans

Loans up to \$5,000 financed for up to 18 months at low- or no interest!

5 & 10

Loans for up to \$50,000 financed for five or ten years with rates of Prime – 1% and Prime – 0.5% respectively. Rates may be re-evaluated every three years.

Special Projects

Everything else. You might have a project that needs financing that doesn't quite fit the above categories. We're open to those partnerships, too.