Meck Lending

Easy capital so your business can flourish.

Meck Lending is a Mecklenburg County loan program offering favorable business loans and free assistance to help small business owners grow their business.
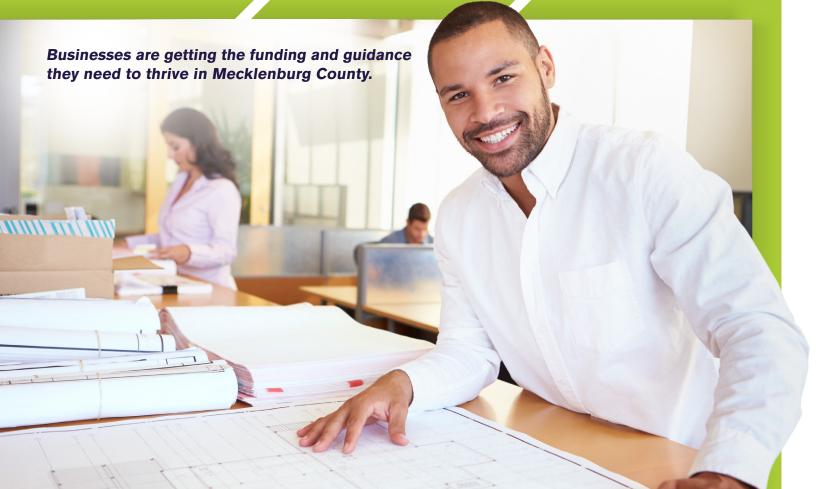
Fast & Easy
We guide you every step of the way. Loans are usually finalized within 30 days.

Higher Acceptance
Requirements and terms have been revised.

Low Payments
Interest-only payments for the first 12 months.

Businesses are getting the funding and guidance they need to thrive in Mecklenburg County.

We're with you throughout the loan application process

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It's easier to qualify!

No principal or business bankruptcy within the past five years. No open tax liens or unpaid judgments over $1,000 (medical-related exempt).

Minimum cash reserve to cover up to 6 months of expenses, the amount may be part of the loan request.

All qualified businesses are encouraged to apply, including minority-, women-, and veteran-owned businesses.

We'll assist you with completing required information such as:

- Personal financial statement of business owner.
- Personal monthly income and expense sheet of business owner.
- Tax returns (personal and business) for last three years.
- Year-to-date profit and loss statement, and balance sheet, if applicable.
- One year of income and expense projection, including cash flow.
- Information about type of collateral to secure loan.
- Business plan and resume of business owner.

We want you to succeed!

Contact Meck Lending today to secure the capital you need to grow your business. You will also receive free business coaching and advice along the way.

(704) 534-3442

MeckLending@MeckNC.gov
oed.mecknc.gov/lending

Carolina Small Business
DEVELOPMENT FUND

Meck Lending is a service provided by the
Mecklenburg County Office of Economic Development.

Meck Lending partners with Carolina Small Business Development Fund to administer loans.