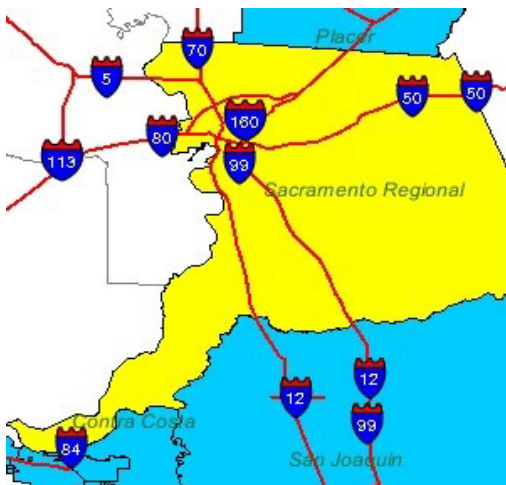


How can the RMDZ assist my business?

SRRMDZ program staff can assist Recycled Content Product manufacturers to:

- Locate local recycled content feedstock
- Identify local business incentives (tax credits, LAMBRA, Enterprise Zone, utility reductions, incentives, etc.)
- Market your Recycled Content Product (RCP) to State Agencies and other public markets
- Secure a low interest loan
- Discover alternative financing such as loans, grants, and bonds
- Streamline permit process, acquisitions, and compliance
- Locate a site or property for startup or relocation.



Map of the SRRMDZ

What is BERCC?

BERC is a one-stop, non-regulatory permit assistance center designed to help businesses understand and comply with federal, state, and local environmental regulations.

BERC offers *Free & Confidential* consultative services for both environmental and non-environmental issues.

In addition, BERCC provides pollution prevention information to businesses; operates the *Sacramento Sustainable Business Program (SSB)*; and offers advocacy efforts that include providing fact sheets, guidance documents, ombudsman/facilitation services, as well as conducting seminars and workshops.

BERC is a joint service provider and partner with these local government agencies:

- Sacramento Metropolitan Air Quality Management District
- City of Sacramento - Department of Utilities
- Sacramento Regional County Sanitation District
- Sacramento Regional Solid Waste Authority
- Sacramento County Municipal Services Agency
 - Department of Water Resources
 - Planning and Community Development Department
 - County Engineering
- Sacramento County Environmental Management Department
- Sacramento County Airport System
- Sacramento County Department of Economic Development and Intergovernmental Affairs
- Sacramento Municipal Utility District



www.SacBERC.org



Printed on recycled content paper

Could Your
Business
Use
\$1,000,000



Sacramento
Regional
Recycling Market
Development Zone
(SRRMDZ)

www.SacramentoRMDZ.org
or (916) 649-0225

Save money, increase your cash flow, and grow your company with a business loan from the Recycling Market Development Zone (RMDZ) Loan Program.

If your business uses non-hazardous waste materials to manufacture new products, and is located within the Sacramento Regional RMDZ, you may be eligible for a business loan of up to \$2,000,000 directly from the RMDZ Loan Program.

Companies throughout California have benefited by receiving loans for waste prevention, reuse, recycling, conversion technology, and transformation activities.

What Is The Purpose Of The Recycling Market Development Zone (RMDZ) Loan Program?

The California RMDZ program was created to provide low-interest loans to eligible businesses and non-profits that use secondary (post consumer or post industrial) waste materials to manufacture new products or that reduce the waste resulting from the manufacture of a product. The purpose of these loans is to promote market development for waste materials.

Who is eligible?

Eligible projects must: be within a Zone; increase diversion of non-hazardous solid waste from California landfills and; incorporate one of the three following points:

- ✓ Result in a meaningful net reduction in the amount of solid waste created from the production of a product.
- ✓ Produce a new product from a finished product that has served its useful life.
- ✓ Manufacture with recycled materials or produce a recycled material that can be used as a raw material in manufacturing.

How Much Can This Program Lend?

The RMDZ program can fund a maximum of 75% of costs directly attributed to an eligible project-up to a maximum of \$2 million, whichever is less.

How May The Funds Be Used?

Funds may be used for:

- Machinery and equipment.
- Working capital
- Leasehold improvements.
- Purchase of recycled raw materials and inventory.
- Owner-occupied real estate property (limited to \$1,000,000).
- Refinancing of onerous debt that results in increased waste diversion, and
- Financing loan closing points

What Are The Rates, Terms and Fees?

Rates

Interest rates are fixed for the term of the loan, and are set by CalRecycle semiannually. The loan rate is below the market interest rate. Current rate is 4.0%. Call the Loan program for more information at (916) 341-6538.

Terms

The term of the loan is not to exceed 10 years (15 years if secured by commercial real estate).

Fees

The loan application fee is \$300, due and payable upon the Board's receipt of an RMDZ loan application.

Points

The cost of loan closing points shall be 1/2 per cent, collected at the time loan funds are disbursed into escrow. RMDZ loan proceeds may be used to pay the points.

How Successful Is The Loan Program?

- The California Department of Resources Recycling and Recovery (CalRecycle) has funded 127 RMDZ loans (totaling \$75 million) since the inception of this loan program in the 1990's.
- The RMDZ program has provided loans for the following material types: green waste, e-waste (computer processors, telecommunication etc.), paper, construction and demolition debris (asphalt, wood, cement, drywall), plastic, used textiles, and used tires.

Who are the local contacts?

The Sacramento Regional Recycling Market Development Zone (SRRMDZ) encompasses all of Sacramento County and the City of West Sacramento's Enterprise Zone in Yolo County. Cities in Sacramento County include: Citrus Heights, Elk Grove, Folsom, Galt, Isleton, Sacramento, and West Sacramento.

The Business Environmental Resource Center (BERC) is the administering agency for the SRRMDZ.

You can contact BERC for additional information.

**Business Environmental
Resource Center
3331 Peacekeeper Way
McClellan, CA 95652
(916) 649-0225
FAX: (916) 649-0202**

www.SacramentoRMDZ.org