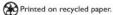


RECYCLING MARKET DEVELOPMENT ZONE PROGRAM

276 Fourth Avenue, Building C Chula Vista, CA 91910



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Be part of the American recycling industry valued at \$91 billion that is expecting an annual growth rate of 13.1% until 2028

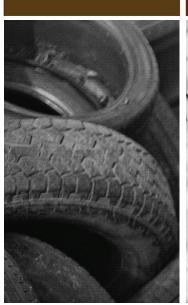
San Diego / Imperial Valley RMDZ

- Low-Interest business loans
- Creative partnerships
- Free advertising
- Permitting assistance

THE RECYCLING MARKET DEVELOPMENT ZONE PROGRAM











NEW MARKETS FOR RECYCLED MATERIALS

www.socalrmdz.org

Program Overview

The goal of this program is to increase diversion of non-hazardous solid waste away from California landfills and to promote market demand for secondary and postconsumer materials.



Program Benefits

- · Low-interest business loans
- Creative partnerships
- Free advertising
- Permitting assistance

The Recycling Market Development Zone (RMDZ) program provides economic incentives and technical services to businesses that divert waste from California's landfills while adding jobs and revenues to the local economy.

This program is a partnership among local businesses, local zone administrators, and state and local agencies. Hundreds of companies that manufacture goods made from recycled materials, such as plastic, glass, paper, wood, organics, tires, and construction debris, use these services. Some companies have benefited from a business loan, while others have taken advantage of the free technical assistance and/or product exposure opportunities. By tapping into the resources offered through the RMDZ program, you can help conserve resources and increase your bottom line at the same time.

We are Here to Help

CalRecycle, the agency responsible for managing California's solid waste stream can help you identify new markets for recycled content products, help recycling-based businesses, and provide public education and outreach programs, to divert resources from the waste stream.

Business Loans

Low-interest loans are available for private businesses and not-for-profit organizations located within designated zones. Applications are evaluated on an individual basis. Startup and expanding companies are especially encouraged to apply for loans.



Benefits to the Borrower:

- Low incremental cost to make recycled-content products.
- Below-market interest rate.
- Fixed interest rate.
- Loan terms up to 10 years, or 15 years if secured by real estate.
- · No prepayment penalty cost.
- Low cost to obtain the loan.

Businesses may use the funds for:

- Purchase of machinery and equipment.
- · Working capital.
- Real estate purchase (maximum of \$1M).
- · Real estate improvements.
- Refinance debt (debt with high interest rates and/ or short terms) that jeopardizes and causes a negative impact on the borrower's cash flow.
- · Payment of loan-closing points.

Your success may depend on being able to locate reliable supplies of affordable recycled materials to produce your product line, or developing a sound marketing strategy for your finished product. Your operation will require working capital and equipment, or you may be considering relocating to a new site. The Recycling Market Development Zone program offers a variety of resources to support your business.

Partners

The RMDZ program can help you get the expertise you need by connecting you to:

- · Recycling manufacturers/processors.
- · State agencies.
- · City/County economic development staff.
- Planning departments.
- Local business and trade associations.
- Municipal & private waste collection companies.
- · Private lenders.
- · Research facilities/individuals.
- · Real estate brokers.
- · Small business development centers.
- Academic institutions.
- U.S. Environmental Protection Agency.
- · Academic institutions.
- U.S. Environmental Protection Agency.

Services Offered

Incentives and services offered by local zones vary throughout the state. Depending on the location of your recycling-based business, you may be able to take advantage of the following incentives and assistance:

- · Locate local feedstock materials.
- · Find markets and buyers for your products.
- · Identify funding sources.
- Navigate through permitting requirements to save you time.
- Facilitate your research with data and technical reports on recyclable materials and manufacturing processes.
- Link with local, state, and federal government agencies, manufacturing associations, educational organizations, and small business development corporations.
- Locate a site or property for business start-up or relocation.
- · Obtain free technical assistance.
- Market your recycled-content products to state agencies and other public entities.

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