



Environmental Loans for Small Businesses

ADEQ's mission is to protect, enhance, and restore the environment for the well-being of all Arkansans

The Arkansas Department of Environmental Quality offers help for small businesses and farms in the Natural State.

This assistance, the Small Business Loan Program, provides low-interest loans to implement pollution control measures required by State or Federal law, or to institute pollution prevention measures that reduce pollution, or minimize waste.

Eligible Businesses

For a business or farm to be eligible for these low-interest loans, it must employ 100 or fewer individuals, and can show profitability.

Loan Process

First, the applicant submits a completed loan application with all attachments, including a complete description of and construction cost estimate for the eligible project. Then, ADEQ Business Assistance staff review the application and visit the site to determine eligibility.

After the loan is approved, ADEQ provides the loan monies to the applicant. ADEQ will follow-up and verify that the project has been completed.

The ADEQ Small Business Loan Program is eager to help Arkansas businesses and farms finance projects to reduce pollution.



Eligible Activities

Pollution Control Projects designed to correct or avoid violations of State or Federal environmental regulations.

Pollution Prevention Projects designed to reduce pollution or waste at the source.

Waste Reduction Projects designed to handle or process waste materials in such a way that ultimately reduces the total quantity of waste disposal.

Available Loans*:

Pollution Control Loans

Up to \$45,000 at 80% of Prime Interest Rate with loan terms up to 10 years.

Pollution Prevention Loans

Up to \$45,000 at 80% of Prime Interest Rate with loan terms up to 10 years.

Waste Reduction Loans

Up to \$45,000 at 80% of Prime Interest Rate with loan terms up to 10 years.

** Lifetime maximum per applicant of \$65,000.*

For more information contact:

ADEQ Office of Enterprise Services

E-mail: enterprise@adeq.state.ar.us

Charles "Clay" Dickinson

Phone: (501) 682-0820

Toll Free: (888) 233-0326

Fax: (501) 682-0880