The Childcare Reinvestment Business Fund (CRiB) is a forgivable loan pilot program designed to sustain and stimulate the growth of new and existing child care businesses in the City of Pittsburgh.

### Loan Info
- Minimum loan amount of $5,000; Maximum loan amount of $20,000 or 90% of total project costs.
- Borrowers who complete sponsored additional training through Chatham University are eligible for an additional $5,000.
- Within three years, borrowers can request to have the loan 100% forgiven.

### Fees
There is a $50 application fee. Upon loan closing, a 4% administrative fee will be retained.

### Fund Uses
- Working capital
- Payroll
- Staff education
- Enrollment scholarships
- Equipment
- Software
- Supplies
- Leasehold improvements

### Next Steps
- Review detailed guidelines at investpgh.org. Click the Programs tab, and then “CRiB.”
- Gather W-9 tax return/financial documentation.
- Submit completed application.
- Email lmorris@ura.org or call 412-255-6622 with questions.

### Technical Assistance Available
- Application assistance
- Credit counseling
- Continuing education for child care business owners/directors

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