



InStore Program

A forgivable loan program that helps eligible retail, food, and creative businesses grow.

The InStore Program helps eligible businesses and organizations purchase equipment and materials associated with establishing a new location or expanding an existing one.

You may be eligible if you own a property occupied by a retail, food, or creative business and are planning to open a new location, make improvements to an existing location in order to expand services or business activities.

The forgivable loan amount is \$15,000-\$50,000 for a project. The forgivable loan does not require payments and is forgiven if the recipient meets program guidelines for five years.

The project must be located on an eligible corridor. A list of eligible corridors is available on the InStore Program application, found at www.phila.gov/business

See **back** for more information on project evaluation criteria.

Eligible Improvements Include:

- kitchen equipment
- coolers, refrigeration units
- computer ordering systems
- display furnishings & shelving
- point of sale equipment
- security systems
- telephone systems
- alarm systems
- millwork
- flooring
- lighting
- sound systems
- theater seating
- HVAC equipment
- specialty piping



Project Evaluation Criteria

Projects will be evaluated based on a variety of criteria, including the following priorities:

1. Generation of increased foot traffic to the commercial corridor
2. Financial feasibility of the project
3. Equity investment from the applicant
4. Impact on job retention or creation
5. Demonstration of community support
6. The project would not occur without the support of the InStore Program
7. Commerce gives preference to projects located on corridors which have not previously received an InStore Loan and have seen limited amounts of recent private investment and business openings or expansions