Exhibit "A"

Services to Support Your Rebuild Contract

A. Financing



Financing is available to qualified businesses that have been awarded Rebuild contracts or sub-contracts.

The **Rebuild Contract Line of Credit Loan ("Rebuild CLOC")** provides support to small, minority, women, and disabled-owned businesses that need working capital to fund contract-related expenses. To qualify, contracts must be for a Rebuild Project and be assignable to PIDC. Use of funds is restricted to labor, materials, and equipment costs directly associated with the contract being financed. Borrowers may be required to participate in technical assistance programs sponsored by PIDC or other approved providers designed to support their business growth. Financing is an advance on approved contract receivables with an opportunity to access grant dollars for mobilization needs.

For more information, contact PIDC at www.pidcphila.com or info@pidcphila.com - 215.496.8080

B. Bonding



Federal, state and local government agencies require Contract Bonds on taxpayer funded projects to guarantee completion of the contract in accordance with its terms and conditions, at the agreed upon price, and within the time allowed. Contract Bonds also protect certain laborers, material suppliers and subcontractors against nonpayment since mechanic's liens cannot be placed against public property.

Surety Bond Associates has developed surety support programs and services designed to help small and M/W/DBE and veteran owned contractors gain access to the financial resources necessary to increase bonding capacity and gain access to larger contracts. Surety Bond Associates offers a variety of streamlined bond programs for small contractors. We provide bonding in limits over \$1,000,000.

For more information, contact Ellen Neylan -- ellen.neylan@suretybondassociates.com -- 610.617.1052

C. <u>Insurance</u>



Commercial building projects can range from the simple to the complex, and the risks you face change depending on the size, scope, and type of project. No matter the type of project, commercial building construction insurance covers your risks, during every stage of the project. We specialize in Minority Contractors and Property & Casualty Insurance products. JMAR offers a variety of construction/commercial insurance products and construction bonding.

For more information, contact Michelle McDowell -- mm.jmarinsurance@gmail.com -- 215.386.0212