

Child Care Revolving Loan Fund

Helping Child Care Providers Get Started & Grow

The Child Care Revolving Loan Fund (RLF) offers low-interest, short-term loans to help child care and early childhood education providers cover upfront start-up and licensing-related costs.

This fund is designed to reduce financial barriers during the first three years of operation, helping providers launch strong and prepare for long-term success.



Ready To Get Started?

Have questions or want to see if you're eligible?
Talk directly with our Community Child Care Development Specialist.

lynn@progresslakeshore.org



How This Fund Can Help You

The RLF can be used to help pay for:

- Start-up equipment and materials
- Licensing-related renovations
- Facility safety and compliance needs
- Technology required to operate your child care business

(Allowable expenses are outlined in the RLF application.)



Who Is Eligible?

This fund is available to:

- Start-up child care and early childhood education businesses
- Child care providers operating as incubator tenants
- Providers in their first three years of operation



Loan Details

- Low-interest loans
- Typical loan amounts: \$2,500–\$6,000
- Maximum loan amount: \$6,000
- Incubator tenants may borrow up to \$3,000
- Loans are awarded on a first-come, first-served basis

Funds are intended for short-term start-up support, not long-term operating costs



Why This Matters

Access to child care is essential for working families and a strong local workforce. By supporting child care providers, we're helping strengthen businesses, families, and communities across Manitowoc County.

This program is made possible through Entrepreneurship Partner Grants from the Wisconsin Economic Development Corporation (WEDC).