

SMALL BUSINESS LENDING



**CONTACT FINANCE
FUND'S LENDING TEAM:**

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Finance Fund is a mission-guided, non-profit organization that drives capital, real estate development, and other resources to low- and moderate-income communities to improve quality of life.

Finance Fund's Small Business Lending helps small businesses grow and ultimately thrive. Our team focuses on offering loans that support small business growth and job creation in low- and moderate communities. Finance Fund is as a source of support for entrepreneurs who have historically lacked access to capital.

Eligible Borrowers

For-profit businesses may be a sole proprietorship, partnership, or corporation providing vital services and operating in underserved markets.

Eligible Uses

- Real estate acquisition
- Construction
- Equipment purchases
- Working capital
- Leasehold improvements
- Other uses may apply

Loan Limits

Up to \$4,000,000

Rate & Terms

Fixed rate based upon borrower's credit standing and project risk. Generally 5 year terms, with longer amortization options available for commercial real estate and other long-term fixed asset purchases.

Collateral

Generally, a first lien on assets funded with loan proceeds.

Preferred Equity

At least 10% of total project costs. Loan to value of at least 80% is preferred.

Small Business Administration Loans

When possible, Finance Fund utilizes the Community Advantage Program through the U.S. Small Business Administration, which was designed to meet the needs of small businesses in underserved markets.