



Unlock up to \$100,000 of working capital at 4.0% fixed.

Access financing from a network of trusted community lenders.

Minority and women-owned businesses are encouraged to apply.

Eligibility

For business or non-profits with:

- 50 or fewer full-time employees
- Gross revenues of less than \$5 million per year, and
- Must have experienced a direct economic disruption as a result of COVID-19

Ready?

Start by collecting these documents:

- Valid Photo ID
- 2019 Business Federal Tax Return
- 2019 and 2020 Personal Tax Return(s) for owners of more than 20%
- 2020 Business Tax Returns (if filed) or 2020 Profit & Loss Statement
- 2021 Profit and Loss Statement
- Articles or Certificate of Incorporation.
- Bylaws or Operating Agreement.
- Business Debt Schedule

Amount	Up to \$100,000
Interest Rate	4.0% fixed
Term	5 years (60 months)
Use of Funds	Working capital, inventory, marketing, operating and emergency maintenance, and other appropriate business purposes
Fees	4% origination fee
Recourse	No specific collateral is required to be eligible. A lien may be filed on business assets. Personal guarantees required for individuals who own 20% or more of a business.
Repayment	Interest-only payments for the first year, followed by payments of principal and interest.