



Government Lending Programs

SBA 504 Program:

- Offered with Certified Development Companies (CDCs):
 - [B: Side Capital](#)
 - [Community Economic Development Company of Colorado](#)
 - [Denver Urban Economic Development Corporation](#)
- Who Can Use It: For Profit Companies that fall under [SBA size guidelines](#). The strength of the business and management, as well as likelihood of debt repayment will be considered.
- Provides: 10/20/25 year maturity, fixed rate financing for major fixed assets that promote business growth and job creation. Rate will be blended between SBA and CDC.
- Eligible Uses: Primary purpose is structural investment such as existing business/land, new facilities. It cannot be used for passive income/speculation (so no investing, landlord, etc...), debt consolidation/resolution, inventory.

Colorado Housing & Finance Authority (CHFA) - Small Bus. Comm. Real Estate Loans

- Who Can Use It: Businesses that have been in business for 3+ years, 51% owner occupied.
 - Provides: 20 year term, fixed interest rate, low down payment requirement.
- Eligible Uses: Real estate acquisition, expansion or rehabilitation of existing real estate.

OEDIT Enterprise Zone Program

- Designated zones that are eligible for tax credits that can assist in hiring and building rehabilitation.

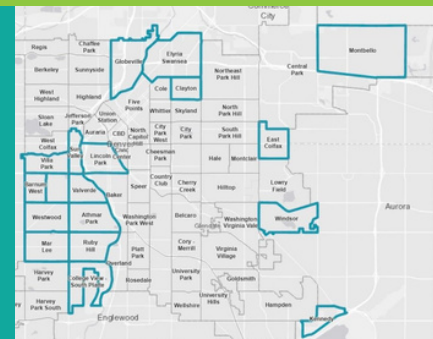
[See the Map](#)

DEDO - Community Development Block Grant: The Revolving Loan Fund (RLF): [DEDO 1:1 advisory sessions available](#)

- Who Can Use It: Must be within areas approved for RLF funding, focus on New Job Creation.
 - Provides: Gap financing up to 25% of total project cost, up to \$350,000 total loan. 5-15 year terms, at or below market rate. Additional 5% if minority and/or female owned.
 - In [NEST neighborhood](#) (see below), funding can be 50%, if remaining 50% privately funded.
 - Eligible Uses: Real Estate, Working Capital, Construction, Fixtures/Equipment, Inventory
- Microlending Program (via CEDS)
- Who Can Use It: For companies with <\$1mil in gross revenue that have difficulty obtaining financing, focus on NEST neighborhoods, minority/women/multi-gen. owners, low-moderate income entrepreneurs.
 - Provides: \$5000-\$50,000, 5-year term.
 - Eligible Uses: For start-ups or existing businesses, specific usage of funds isn't constrained as long as business related, primary goal is job creation or retention.

Need Help Before Financing?
Colorado Office of Economic Development and International Trade (OEDIT) Offers:

- [Small Business Legal Assistance](#)
- [Minority Business Consulting](#)
- [Employee Ownership Consulting](#)



Private/Non-Profit Lending Programs

- B Side: Direct Loans:** Up to \$350,000 in order to deploy funds to under-served markets; this for businesses that can't get bank loans, "unbankable" population. Businesses need to have existed for 6 months, min 630 Credit Score, equity requirement can be waived.
- Energize Colorado:** Up to \$75,000, up to 36-month term, 3.6-8.5% interest. Fund usage is broad, including debt consolidation, working capital, rent, payroll, and inventory. Must have been in business for at least 3 months, under 50 employees.
- Impact Development Fund:** Wide range of options from bridge loans (2yr) to long-term (18yr). Up to 90% financing (100% in some bridge loan cases). Low, fixed rates. Can be used for comm. acquisition, development or renovation.
- CLIMBER Loan Fund:** Up to \$500,000 for working capital, below market rate, up 10 year term with up to 1 year principal deferral. Businesses under 99 employees with 51%+ within Colorado. Must have 1 positive net income year in the past 5, not in arrears.
- Colorado Enterprise Fund:** Up to \$1mil (avg. \$37,000), 10yr term, fixed, low interest. Usage includes real estate, working capital. Limited cap/cash-flow, lower credit are okay.

*****All underlined texts are links, click on them to take you to the page or program described!*****

Questions? Not Sure Where to Start? Contact our Business Support Manager:
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