



**A straightforward
and affordable loan
for New Jersey's small
businesses and nonprofits.**

The NJ Capital Access Fund is a new program developed by the New Jersey Economic Development Authority. With fixed, competitive interest rates and flexible spending guidelines, the fund helps New Jersey small business owners plan their business' bright future.

We know, as a small business owner, you are busy.

That's why we created a streamlined application process that respects your time. The NJ Capital Access Fund is designed to provide working capital, so you have the freedom to achieve more.



Eligibility

To be eligible for a loan, organizations must operate in the state of New Jersey with fewer than 50 employees and have been in business for at least one year prior to the date of application.

Organizations must also have an annual revenue of \$10 million or less and demonstrate the ability to repay the loan.

FEWER THAN
50
EMPLOYEES

ANNUAL REVENUE OF
\$10M
OR LESS

Loans can be spent on:

- Payroll
- Utilities
- Supplies
- Marketing and advertising
- Rent
- Other business expenses

Access to a network of supportive nonprofit lenders.

After completing the pre-application, eligible applicants may be matched with a nonprofit lender who wants to see you succeed and will support you through every step of the loan process.

Competitive Loan Terms

- Between 36 and 60 months
- Borrow up to \$250,000
- No origination fees
- No prepayment penalties
- Fixed, competitive interest rate* for the life of the loan
- No specific collateral is required

*Interest rates are determined by the length of the loan. Rates start at the Wall Street Journal prime rate + 1% and will not exceed 12%.

▶ Get started today at
NJCapitalAccessFund.com.



How to pre-apply

Interested business owners can pre-apply online at

▶ NJCapitalAccessFund.com

NJEDA

ECONOMIC DEVELOPMENT AUTHORITY

DISCLAIMER: Due to the limited amount of funding available and the high volume of applications expected, all applicants may not receive a loan. We recommend applying as soon as possible. Applications will be reviewed on a rolling basis and will be managed to support the program's goals. The time it takes to process an application will depend on the volume of applications received by the matched nonprofit lender. **Please note that submitting an application is not an indication of eligibility and does not mean that a loan will be approved or funded.**

Additional information will be requested in your application that will determine your eligibility for a loan. All rates and loan terms may be subject to change. Loans available via this program are business loans only and not loans for personal, family or household purposes.