



FLEXIBLE, AFFORDABLE CAPITAL TO HELP YOUR SMALL BUSINESS FLOURISH

Eligible businesses and nonprofits must:

- Operate in the state of New Jersey
- Have fewer than 50 employees
- Have an annual revenue of \$10 million or less
- Have been in business for at least one year prior to the date of application
- Demonstrate the ability to repay the loan through cash flow

Developed by the New Jersey Economic Development Authority, the NJ Capital Access Fund is tailor-made for businesses and nonprofits like yours. The Fund offers working capital with fixed interest rates and flexible spending guidelines, so you have the freedom to achieve more and to plan your business' bright future.

The streamlined application process respects your time and connects you to experienced nonprofit lenders who want to see you succeed and will support you through the loan process. Because when you thrive, New Jersey thrives.

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%.

Loans can be spent on:

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