



# Small Business + Nonprofit Lending

## Dream Big

Although essential for thriving communities, small businesses and nonprofit organizations experience particular challenges with accessing capital to build their operational capacity or expand. CFE is a nonprofit lender dedicated to closing this financing gap. Entrepreneurs and nonprofit leaders can turn to us for term loans plus technical assistance, to help with:



**Bridge capital for expected revenue, including grants + government contracts**



**Real estate acquisition**



**Business expansion**



**Equipment, fixtures, + machinery purchases**



**Commercial vehicle financing**



**Working capital + inventory**

We are a trusted partner who understands the challenges of growing your business in this complex environment. If you have been told that some of your credit or financial factors are a roadblock to access capital, CFE is here to listen to you. Give us a call. Let us understand your vision and together we can explore ways to make your vision a reality.

→ Apply here: [www.cfenterprises.org](http://www.cfenterprises.org)



CFE was a great partner in getting PUSH Studio the financing we needed to grow. **It might have been a small loan to them, but it made a big difference for us.** We hired more staff, updated our tech, and had the capacity to pursue new landscape architecture contracts.”



*Glenn LaRue Smith,  
FASLA, Partner,  
PUSH Studio*

# Small Business + Nonprofit Loan Terms

## SMALL BUSINESSES

## NONPROFITS

	SMALL BUSINESSES	NONPROFITS
<b>Uses</b>	Inventory, fixtures & machinery, equipment, commercial vehicles, business expansion, debt refinancing, working capital	Fixtures & machinery, equipment, commercial vehicles, working capital, including short-term for contract receivables
<b>Borrower Eligibility</b>	2 years in businesses; Minimum annual revenue of \$150,000; Minimum FICO of 620; ITINs accepted	5 years in business; Minimum annual revenue of \$500,000
<b>Amount</b>	\$20K - \$500K*	
<b>Term</b>	Up to 4 years (and up to 5 years of equipment & vehicle financing)	Up to 4 years (and up to 5 years of equipment & vehicle financing)
<b>Interest Rate</b>	6% - 10%	6% - 10%
<b>Combined Maximum Loan-to-Cost</b>	70% LTC	
<b>Repayment</b>	Amortizing	Amortizing
<b>Origination/ Commitment Fee</b>	2% - 3.5%	0.5% - 1%
<b>Collateral</b>	1st lien and/or alternative collateral	
<b>Guarantee Requirements</b>	Personal guarantees are required by anyone owning 20% or more of the borrowing entity	Corporate guarantees
*For real estate acquisitions, amounts could be higher. See commercial real estate page for details.		

## This Is CFE: Women-Owned Businesses

A minority, woman-owned company located in DC's Ward 8, the Shuttle Bus Company employs DC residents to manage shuttle transportation programs for municipalities, colleges and universities, real estate developers, property managers, and construction companies. SBC designs and implements shuttle programs using state-of-the-art tools that optimize safety, reliability, and efficiency. CFE supported SBC's growth through a line of credit to help bridge expenses as they were awarded new contracts.

