

# NJ CAPITAL ACCESS FUND

The NJ Capital Access Fund provides working capital loans to businesses and nonprofits in New Jersey.



**FUNDING  
UP TO \$250,000**



Competitive  
loan terms  
between  
36 and 60  
months.



No specific  
collateral  
or minimum  
credit score  
required.



Fixed,  
competitive  
interest  
rate for the life  
of the loan.



No  
prepayment  
penalties.

Pre-apply to get connected to one of our experienced nonprofit lenders. Pre-application can be found here:

<https://NJCapitalAccessFund.com/pre-apply/>





# Additional Information:



NEW JERSEY  
**CAPITAL  
ACCESS  
FUND**

## 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.
- ✓ Be in business for at least 1 year prior to date of the application.
- ✓ Demonstrate the ability to repay the loan through cash flow.

## LOANS CAN BE SPENT ON:



**Payroll**



**Utilities**



**Supplies**



**Rent**



**Marketing & Advertising**



**Other Business Expenses**

*\*Applicants will be required to detail proposed use of loan proceeds when completing the application.*

*\*\*Loan usage excludes equipment & machinery.*

## ACCESS TO A NETWORK OF SUPPORTIVE NONPROFIT, COMMUNITY LENDERS

After completing the pre-application, eligible applicants may be matched with a Nonprofit, Community Lender who wants to see these small business owners succeed and will support them through every step of the loan process.

## NONPROFIT, COMMUNITY LENDERS:



Grow America Community  
Impact Loan Fund



**Pursuit**



**Ascendus**



**RENAISSANCE**

**Renaissance**

Nonprofit, Community Lenders are available to assist applicants with every step of the application process, connecting them with additional support services, if needed.

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