



Loan programs

We offer several flexible loan options to meet the needs of start ups and existing small businesses across Colorado.

Loan Type ¹	Amounts	Rates ²	Terms
Standard Term Loans³	Up to \$500,000	Fixed; 6.99–12.99%	Up to 10 years
SBA 7(a) Community Advantage³	\$75,000-\$250,000	Variable; WSJ prime+%	Per SBA guidelines ⁴
Revolving Line of Credit	Starting at \$15,000	Fixed; 12.0% (avg)	Up to 2 years
Commercial Real Estate Mini Mortgages	Up to \$500,000	Fixed; 6.99–12.99%	Up to 7 years; max 20 years amortization
Commercial Gap Loans⁵	Up to \$500,000	Fixed; 6.99–12.99%	Per bank's schedule
Healthy Foods Fund³	Up to \$500,000	Fixed; 4.0-9.0% ⁶	Vary per loan size, credit and use of funds
VALOR Fund for Veterans³	Up to \$500,000	Fixed; up to 8.49%	Up to 10 years; interest-only period up to 6 months

¹ For eligible start-up and existing businesses

² Vary by loan size and credit score

³ For working capital, equipment, inventory, property improvements, business purchase, commercial real estate

⁴ Up to 10 years for working capital; equipment life; up to 25 years for real estate

⁵ CEF with bank's SBA or conventional loan

⁶ Lower rates for eligible retail grocers serving low income clients and areas with limited healthy food access

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40 YEARS
OF IMPACT

colorado
enterprise
fund

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Want to learn more about our loans?

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