



Investor brief

Leverage our underwriting expertise and invest in a diversified local small business loan portfolio

OVER
40 YEARS
OF IMPACT

colorado
**enterprise
fund**

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Colorado Enterprise Fund

To accelerate community prosperity by financing and supporting entrepreneurs and small businesses.

who we are

Colorado Enterprise Fund (CEF) is a 501(c)3 nonprofit, mission-driven lender with a 40-year track record of helping disadvantaged small businesses that need access to capital to grow and thrive.

what we do

CEF has invested over \$65 million of flexible, patient loan capital and business coaching with over 2,000 Colorado small businesses. Our ability to underwrite, service and support nontraditional lending is second to none.

Our success outcomes include:

- job creation and retention
- income and wealth creation for disadvantaged entrepreneurs
- entrepreneurial innovation
- inclusive economic prosperity

why we do it

Knotty Tie Company | Denver

- Started: 2013
- Type: manufacturer
- Loans: \$112,395
- Jobs Impact: 16 FTE
- Social Impact: refugees
- Business coaching: budgeting



our impact

\$65 million loaned to small businesses as of FY2017	55% Low-income borrowers	50% Women borrowers	25% Minority borrowers
	2,000 loans to new and existing businesses	18,000 jobs created or retained	15,000 hours of business coaching

*as of FY17

Please see reverse.

what you can do

Invest in the entrepreneurial energy of Colorado to enable a broader range of people to flourish and contribute to our state's economic vitality.

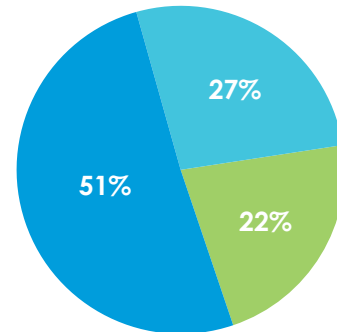
- Consider a grant so that more Colorado entrepreneurs can access the social, knowledge and financial capital they need to be successful.
- Consider an impact investment (loan) that generates a measurable social and financial return, and provides CEF with no or low-cost capital to lend to small business owners who are unable to access traditional capital.

our need

CEF Annual Operating Budget FY 2018: \$4,690,000

Revenue

- Earned Income: \$2,375,000
- Operating Gap (grant opportunity): \$1,265,000
- Government Grants: \$1,050,000



FISCAL YEAR	CEF Annual Operating Budget	CEF Loan Portfolio by 2020
2018	\$4.7 million	\$40 million
CEF Investment Opportunity (Gaps & Growth)	REVENUE GAP (Grant Opportunity) \$1.3 million	LOAN CAPITAL GAP (PRI Opportunity) \$15 million

CEF Initiatives	Annual Operating Need	Fund Need
Invest in PEOPLE		
VALOR (Veterans Loan) <i>NEW</i>	\$180,000	\$2.5 million
Invest in PLACE		
Diverse & Distressed Community <i>NEW</i>	\$250,000	\$3 million
Various Community Loan Pools	\$100,000–250,000	\$1 million+
Invest in PURPOSE		
Healthy Food Financing (GROW)	\$300,000	\$3 million
Business Acceleration Services (GROW)	\$170,000	n/a
Creative Economy (GROW)	\$160,000	\$3.5 million

Want to learn more about investing in small business success through CEF?

Contact Carrie Hanson, Director of Development

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