# Connect2Capital<sup>®</sup> is powered by Community Reinvestment Fund, USA (CRF)

# https://www.connect2capital.com/business-loans/how-it-works/

Connect2Capital levels the playing field for small business owners seeking capital from a responsible lender. For the first time, mission-driven lenders and traditional lenders collaborate within a single, online network to help small business owners succeed—with responsible small business loans. From the moment you start the match process with the Connect2Capital network, we're with you every step of the way with funding, resources, and guidance—because your dreams can't wait for tomorrow.

### **Better for Small Business**

Whether you're new to funding, been turned down by banks, or looking to get rid of high-interest debt, Connect2Capital was made for you.

Looking for a small business loan from \$500 to \$5 million? For the first time, mission-driven lenders and traditional lenders collaborate within <u>a single</u>, <u>online network to help small business owners succeed</u>—with responsible small business loans with rates and terms you can easily live and work with. From the moment you apply through the Connect2Capital network, we're with you every step of the way—with one-on-one support and custom guidance so you can get the loan you need, when you need it.

### Get matched with a lender—no cost, no obligation

- Tell us about your business and how we can help.
- Talk to us about your vision for growth, both for your business and community.

#### The perfect match

- Get matched with not-for-profit, mission-driven lenders who appreciate your business vision and work within your community with other small businesses just like yours.
- Connect with the lender of your choice—we don't sell your data, so you won't receive countless calls from other lenders.

#### Guidance from start to closing

- Our team will guide you throughout the process—we'll make sure you won't fall through the cracks.
- Receive help preparing your application, as well as guidance through underwriting, preparing final documents and closing the loan.

#### Cash in hand

- You can receive funding swiftly, depending on the type of funding you need.
- Use the funds to start or grow your business, purchase equipment, refinance debt, and more.

#### No match? No problem

- If we can't match with a loan, we'll still introduce you to community lenders who consult with you and provide resources to better position you to prequalify.
- Our partners can help you with everything from rebuilding your credit health, and writing a business plan, to creating financial projects—so you can qualify for traditional lending products in the future.

## Capital Access Program https://gov.texas.gov/business/page/capital-access-program

The Capital Access Program (CAP) is a partnership between the State of Texas and selected non-profit lenders to increase access to financing for small and medium-sized businesses and non-profits which face barriers to accessing capital or fall outside of guidelines of conventional lending. The Program facilitates loans which are underwritten by the participating non-profit lenders and supported by the state contributions to a loan loss reserve fund.

**Who Can Apply?** Small and medium-sized businesses and non-profit organizations which are domiciled in the State of Texas or have at least 51% of their employees located in the state and which are seeking financing for projects, activities or enterprises in the state that foster economic development.

**Type of Incentive-** Loans are those whose proceeds may be used for <u>working capital or the purchase</u>, <u>construction or lease of capital assets</u>, to include buildings and equipment. The state supports program loans made by each participating lender through contributions to a loan loss reserve account.

**Eligibility Details- Eligible** businesses must have no more than 499 employees to qualify. Loans may not be used to construct or purchase residential housing to make simple real estate investments, excluding real estate occupied by the applicant's business.

**Application-** With a rolling application process, interested applicants must apply for a loan directly through a participating lender listed below. All loan terms are established between the borrower and the lender. Participating lenders are the primary point of contact for prospective applicants. CAP currently works with the following 2 lenders:

#### Lift Fund

(888) 215-2373 2007 W. Martin St. San Antonio, Texas 78207 www.liftfund.com info@liftfund.com

### **People Fund**

(512) 472-8087 2921 E. 17th Street, Bldg. D, Suite 100 Austin, Texas 78702 (512) 472-8191 FAX www.peoplefund.org