



MINNESOTA COMMUNITY
CAPITAL FUND



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13911 Ridgedale Drive, Suite 260
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Flexible Financing Solutions
for Today's Business Needs

Financing Solutions for Growing Businesses

MCCF, through its partnership with Community Reinvestment Fund, USA (CRF), offers gap financing solutions designed to meet the needs of both borrowers and commercial lenders.

MCCF Loans Are Available to Finance:

- > Purchase of land and buildings
- > New building construction
- > Building remodeling and renovations
- > Energy efficiency improvements
- > Business Acquisitions
- > Refinancing of existing debt
- > Leasehold Improvements
- > Purchase and repair of machinery and equipment
- > Working Capital
- > Moving expenses

Flexible Terms and Service You Can Count On

MCCF is committed to outstanding customer service, with customized solutions to meet the needs of both borrowers and our local lending partners. Count on us to deliver the expertise and responsive service needed to help small businesses and nonprofit organizations get the financing they need, when they need it.

Want to know more?

For more information, please call 800-860-6223.

MCCF, a nonprofit economic development lender, works directly with banks and other commercial lenders to provide small businesses and nonprofit organizations with the capital needed to finance their growth and continued success in communities throughout Minnesota.

CRF is the nation's leader in bringing capital to public and private nonprofit community development lenders through the secondary market for community development loans.

MCCF Capital Access Loans

Subordinated, gap financing for Minnesota small businesses and nonprofits.

- > Loans from \$50,000 to \$1,500,000.
- > MCCF provides 50% of total amount financed in partnership with other lenders.
- > Minimum borrower project equity / down payment of 20%.
- > Loan proceeds may be used for most any business purpose.
- > Loan terms of up to 25 years for real estate and 10 years for equipment.

Green Loans for Businesses

Financing of improvements that reduce energy costs, improve cash flow and improve business property values.

- > Loans from \$50,000 to \$300,000.
- > Loan proceeds may be used for significant energy conservation and/or alternative energy improvements to owner occupied businesses and the purchase of energy efficient equipment.
- > Loan term is based upon the useful life of the improvement or equipment purchased.

SBA 7(a) Small Business Loans

A solution for meeting small business financing needs when local lenders are unable to fund a loan due to the loan amount, purpose or credit criteria.

- > Loans from \$100,000 to \$2,000,000.
- > Loan proceeds may be used to finance the purchase of owner-occupied commercial real estate; business equipment; remodeling and leasehold improvements; long-term working capital; and refinancing of existing debt.
- > Loan terms of up to 25 years for real estate and 10 years for equipment. Loans secured by other collateral have a maximum term and amortization of 7 years.

SBA 504 First Mortgage Loans

Long-term fixed rate financing for growing small businesses.

- > Loans from \$250,000 to \$8,000,000.
- > Takeout of permanent first mortgage financing for owner-occupied businesses.
- > Loans may be used to purchase existing or construct new buildings.
- > Loan term and amortization of up to 25 years.
- > Originating lenders are paid a premium based upon secondary market rates, loan structure and loan terms.