

**Access financing to grow
your small business**

**GROW
SACRAMENTO
FUND**



Financing for small business

GrowSacramentoFund.com

Are you a small business that has been in operation for at least three years and is looking for financing? The Grow Sacramento Fund may be a loan option that is right for you.

The Grow Sacramento Fund provides small businesses in Sacramento County loans to grow their businesses. The loans can be used for permanent working capital, to buy machinery and equipment, make leasehold improvements, refinance an existing loan or buy property.

Typical Loan Requirements

A for-profit business located in Sacramento County

\$100,000 or more in financing

Cash flow sufficient to cover the loan payments

Results in retaining or creating jobs

How is the Grow Sacramento Fund different?

- **Longer repayment terms**—gives your business smaller monthly loan payments.
- **Lower down payments and interest rates**—preserves business equity and maximizes resources for growth.
- **Customized loan structure**—matches the term of the loan to the life of the assets being financed, ensuring debt service does not exceed available cash flow.
- **Flexible structuring and underwriting**—provides a financing solution that best suits the needs of your business.

For more information and an application package please contact:

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About the Grow Sacramento Fund

The Grow Sacramento Fund is a unique economic development partnership established and capitalized by the Sacramento Municipal Utility District (SMUD), the Sacramento Housing & Redevelopment Agency (SHRA), the City of Sacramento, Sacramento County and the National Development Council (NDC) to assist eligible small businesses within the county obtain the financing required to grow their small businesses.

NDC is one of the nation's oldest economic development nonprofit organizations and a nationally recognized Small Business Lending Company Licensed by the Small Business Administration (SBA).

It is also a Community Development Financial Institution (CDFI) as designated by the United States Department of the Treasury, CDFI Fund. Grow Sacramento Fund loans are administered through NDC's wholly-owned affiliate, the Grow America Fund (GAF).

City of
SACRAMENTO

SACRAMENTO
COUNTY



GROW
AMERICA
FUND