

Does your business need money to launch and grow? You'll find a great financing option in the Main Street Capital Loan Fund!

Access up to \$100,000 with less than interest-only payments for the first 12 months of your loan. Apply today to fund your startup expenses, working capital, and more!

Key Features



Competitive fixed interest rate



Only minimal payments for the first year



For startups and early-stage businesses

About the program

- **Loan amount:** \$10,000 to \$100,000
- **Interest rate:** 9.90% fixed
- **Term:** up to 6 years; first year of only minimal payments (less than interest-only) with full principal and interest payments, including first year of accrued interest, going forward
- **Time to funding:** Completed applications are generally evaluated and funded within 4 weeks, subject to satisfactory documentation

Will I qualify?

To qualify, you must meet the following requirements:

- Must be a New York-based business
- Startup business in operation for 2 years or less, or early-stage business up to 4 years in operation
- Not a home-based business (active commercial lease or identified business location required)
- Fewer than 100 employees
- Personal credit score of 640 or higher (average of all owners with 20% or more ownership)
- No open liens or judgments
- No prior bankruptcies for you or your business in the last 7 years
- Satisfactory repayment on previous government loans and taxes

Required information

- A written business plan, or equivalent document, and 2 years of financial projections (for businesses less than 2 years in operation)
- All owners of 20% ownership or more must submit:
 - » Resumes
 - » Government-issued photo IDs
 - » Personal financial statements
 - » Most recent 2 years of personal tax returns
 - » Most recent 2 months of personal bank statements
- For businesses with more than 2 years in operation:
 - » Most recent 2 years of business tax returns
 - » Interim 2024 financials dated within 120 days, including profit & loss statement and balance sheet, for operating businesses
 - » Debt schedule
 - » Most recent 2 months of business and personal bank statements



Ready to apply? Visit bit.ly/MainStreetCapitalLoanFund