
CapitalLink Partner Organizations

e-Dev (formerly Lane
Microbusiness)

Lake County Development
Corporation

MEDAL - Umpqua
Community Development
Corporation

MERIT - Chemeketa
Community College

Northeast Oregon Economic
Development District

Oregon Coast Community
College SBDC

Treasure Valley Community
College

Warm Springs
Reservation/Eagle Tech
Systems

Willamette Neighborhood
Housing Services

To learn more about
CapitalLink, contact your
local business advisor.

*CapitalLink is made
possible by the
generous support of -*



The Oregon Microenterprise
Network (OMEN)

www.oregon-microbiz.org

CapitalLink

Oregon's Revolving
Loan Fund for
Microbusiness



*Helping Oregon's Smallest
Businesses Succeed.*

What is CapitalLink?

CapitalLink provides access to small loans for communities that are not currently served by a loan fund for microenterprise.



How does it work?

Many community development organizations in Oregon, especially in rural areas, provide considerable guidance and assistance for start-up and emerging microbusinesses but are limited by lack of access to financing for their clients.

By partnering with these local business development consultants, OMEN provides loans to those unable to access conventional sources of financing. In addition, OMEN's local partners provide loan recipients with training and technical assistance to empower them with the skills and knowledge to help their businesses succeed.

Who is eligible?

Any existing private, for-profit business or start-up enterprise owned and operated by an individual who is working with a CapitalLink partner organization (see back page).

What types of financing are available?

CapitalLink provides first time loans up to \$10,000 and growth loans up to \$25,000 for those that successfully pay their original loans.

What is the term of the loan?

The term of the loan is determined by need, but will not exceed three years for loans less than \$10,000 or up to 5 years for larger loans. Based on the business requirements of an enterprise, special terms such as flex-payments and interest-only payments will be considered.



What is the interest rate?

Up to 12%, based on credit history, experience, and collateral available.

What are the loan application requirements?

- A completed loan application
- A completed business plan
- Current business financial statements as well as financial statements from the previous 2 years, as applicable
- Business and personal tax returns for the previous 2 years, as applicable.
- The business owner's personal financial statement.
- A minimum of 30% collateral

See your local CapitalLink loan practitioner for details.

