

Small Business Lending



At the Entrepreneur Fund, our lending framework is rooted in understanding the diverse financial needs of businesses and facilitating their growth journey. Our traditional lending options, which have been a cornerstone of our support, will remain available to cater to varying business requirements. These include offerings like the SBA Microloan, SBA 7(a), USDA, and other small business loans. Recognizing the evolving financial landscape and the importance of affordable capital, we're taking a bold step forward: Through 2024, we are offering **reduced interest rates on loans in Wisconsin**, targeting a cumulative lending sum of up to \$6 million.

All EFund loans are paired with advising services to support business improvement and growth.

Types of Loans Available for Wisconsin Businesses

We work closely with business owners to craft a loan solution tailored to their needs, offering our most common loan options and a special program for Wisconsin businesses through 2024.

Small Business Loans

- Up to \$750,000
- Terms up to 10 years
- Uses include equipment, inventory, working capital, real estate, gap financing, and business purchase.
- Amortizations up to 25 years

SBA & USDA Microloans

- Loans up to \$50k
- Terms up to 7 years
- Ideal for startups and working capital for growth

SBA 7(a) Loans

- Up to \$750k
- Terms up to 25 years
- Uses include equipment, working capital, inventory, real estate, and business purchases.

Wisconsin Diverse Business Loan (DBL) Overview

Low interest loan program specifically designed for entrepreneurs and small businesses facing hurdles to success, including women, BIPOC, rural-based, and low-income individuals. The funds can be used flexibly to grow and improve these businesses.

Wisconsin Diverse Business Loan Eligibility

If you fit one or more of these boxes call us today.

- Businesses owned by Black, Indigenous, or Person of Color (**BIPOC**).
- Businesses owned by **women** or individuals with **disabilities**.
- Businesses owned by **Low-to-Moderate Income (LMI)** individuals.
- Businesses located in a **rural** community (population less than 10,000).
- Businesses located in a **Qualified Census Tract**.

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Why Entrepreneur Fund?

As the region's leading nonprofit lender, we believe small businesses have the power to transform their communities. Our entrepreneurs create jobs, provide essential services and add vibrancy to our region. For over 30 years, our team has been dedicated to providing **accessible capital** and **strategic advising** to our region's small business owners because when we invest in them, we also invest in the economic growth of northern Minnesota and Wisconsin.

Our Secret Sauce

Lending

Small business loans that work for you and your business. We offer multiple types of loans including SBA Microloan, SBA 7(a), USDA, and other general small business loans **ranging from \$1,000 to \$750,000**.

Advising

We know businesses need more than financing, they often need a knowledgeable partner to help them grow their business. EFund offers customized business advising to address your business challenges.

How can I learn more?

You can connect in a variety of ways:

1. Visit efund.org and click on the **"Get Started"** button to begin your application process.
2. Learn more at www.efund.org/Wisconsin
3. Call our office at 218-623-5747
4. Or reach out directly to a lender below:



Wisconsin Lending Team



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