

LOAN FUNDING FOR YOUR BUSINESS



COMMUNITY FUND
of North Miami Dade

A Subsidiary of Ten North Group



WHAT WE DO

CFNMD provides affordable loans and business know-how to minority and women-owned businesses in Miami-Dade, Broward and Palm Beach counties.



The
JuiceDefined



SMALL BUSINESS FUNDING

LOURNEY

Self Funded

CDFI
Loan-Ready

Bank-Qualifying

Scaling..

...Up

...And

BUSINESS LOANS

- \$50,000 - \$250,000
- Up to 5 year terms
- Uses include:
 - Equipment
 - Working capital
 - More
 - Inventory
 - Minimum of 1 year in operations

Access to Capital



MICROLOANS

- \$10,000 - \$50,000 (SBA options as well)
- Up to 5 year terms
- Uses include:
 - Equipment
 - Working capital
 - Inventory
 - Start ups welcomed

Access to Capital



COMMERCIAL REAL ESTATE LENDING

Access to Capital

OWNER OCCUPIED

- \$250,000 - \$5,000,000
- Up to 5 year terms
- Up to 25 years Amortization
- Minimum 2 years in operations
- Uses include:
 - Property Acquisition
 - Refinance Commercial Property
 - Commercial Renovations



ELIGIBILITY



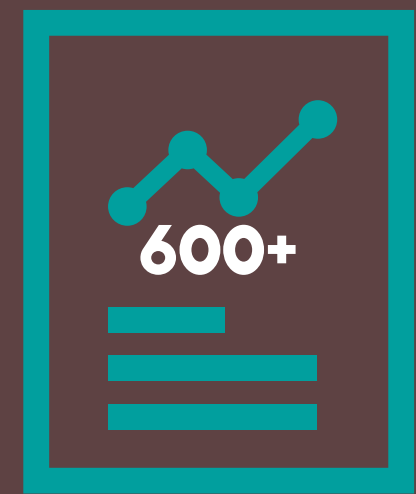
OR



PREFERRED:



OR



COMMUNITY FUND
of North Miami Dade

TECHNICAL ASSISTANCE

Loan readiness &
business scaling



CREDIT ASSESSMENT

- Character → Credit, open mind, experienced
- Capacity → Business & owner ability to repay
- Capital → Borrower's investment
- Conditions → Industry, market & trends
- Collateral → Assets to secure loan

WHAT DOCS DO YOU NEED?

PERSONAL

- Tax returns (2-3 yrs)
- Bank statements
- Personal financial statement
- Income documentation
- Household budget
- Credit report
- Resume
- Personal identification

...and more as needed
depending on the situation

BUSINES

S

- Tax returns (2-3 yrs)
- Bank statements (2-6 months)
- Financial statements (2-3 yrs)
- Financial projections (1-3 yrs)
- Business/Marketing/Ops plan
- Incorporation documents
- Business licenses



The Caribe
Vegan

QUESTIONS?



Barrington Edie
barrington@cfnmd.org

www.cfnmd.org

(305)-687-3545 x 257

