

New York Forward Loan Fund 2



With loans of up to \$150,000,
your business has a bright future.

**Our state wouldn't
be what it is without
our small businesses.**

The New York Forward Loan Fund 2 is a mission-driven, relationship-based program that empowers small businesses and nonprofits toward success, connecting them with working capital loans and business support services.



**Empire State
Development**

Simple. Affordable. Business-friendly.

Supported by Empire State Development, the New York Forward Loan Fund 2 is a state-sponsored program that partners with mission-driven lenders to support stable businesses that are looking to grow. This program is accessible from anywhere in the state through a virtual platform and is a source for free business guidance from community-based experts.

Work with experts who are committed to your success.

Through the New York Forward Loan Fund 2, applicants can work directly with nonprofit community lenders who have decades of experience supporting New York small businesses.

They care about your success and your business's needs, working closely with you to ensure you get the resources you need to grow.



LOAN TERMS:

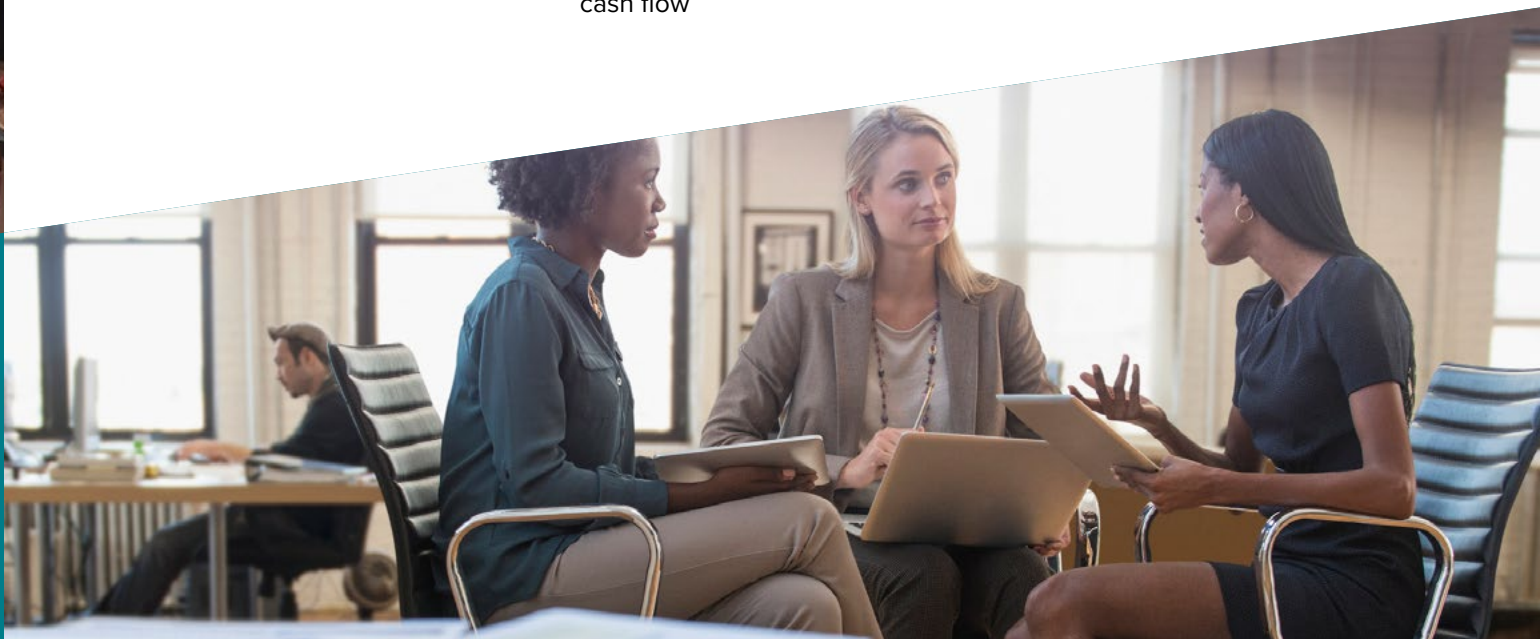
- Payback periods between **36 and 72 months**
- Loans of up to **\$150,000**
- No prepayment penalties
- No origination fees
- **Fixed interest rates** for the life of the loan

ELIGIBLE BUSINESSES MUST HAVE:

- Existing operations in New York State
- 100 or fewer full-time employees
- Less than \$5 million in gross annual revenue
- Been in business for at least 1 year prior to application
- Demonstrated ability to repay the loan through previous and projected cash flow

We're striving to make New York the best state to grow a small business.

Pre-apply today and get connected with a nonprofit lender at **NYLoanFund.com**





Empire State Development

NEW YORK STATE IS PARTNERING WITH NONPROFIT
COMMUNITY LENDERS:



NYLoanFund.com

DISCLAIMER: Due to a limited amount of funding availability and the high volume of applications expected, it is anticipated that not all applicants will be able to receive a loan. Applications will be reviewed on a rolling basis and will be managed to support the program's goals. The time it takes to process an application will depend on the volume of applications received by the matched community lender. Please note that submitting an application is not an indication of eligibility and does not mean that a loan will be approved or funded. Additional information will be requested in your application that will determine your eligibility for a loan. We recommend applying as soon as possible. All rates and loan terms may be subject to change. Loans available via this program are business loans only and not loans for personal, family or household purposes.