

# NJ CAPITAL ACCESS FUND



The NJ Capital Access Fund provides working capital loans to businesses and nonprofits in New Jersey.



## FUNDING UP TO \$250,000



Competitive loan terms between 36 and 60 months.



No specific collateral or minimum credit score required.



Fixed, competitive interest rate for the life of the loan.



No origination fees.  
No prepayment penalties.

Pre-apply to get connected to one of our experienced nonprofit lenders. Pre-application can be found here:

<https://NJCapitalAccessFund.com/pre-apply/>





# Additional Information:



## ELIGIBLE BUSINESSES AND NONPROFITS MUST:

- ✔ Operate in the state of New Jersey.
- ✔ Have fewer than 50 employees.
- ✔ Have an annual revenue of \$10 million or less.
- ✔ Be in business for at least 1 year prior to date of the application.
- ✔ Demonstrate the ability to repay the loan through cash flow.

## LOANS CAN BE SPENT ON:



Payroll



Utilities



Supplies



Rent



Marketing & Advertising



Other Business Expenses

*\*Applicants will be required to detail proposed use of loan proceeds when completing the application.*

*\*\*Loan usage excludes equipment & machinery.*

## ACCESS TO A NETWORK OF SUPPORTIVE NONPROFIT, COMMUNITY LENDERS

After completing the pre-application, eligible applicants may be matched with a Nonprofit, Community Lender who wants to see these small business owners succeed and will support them through every step of the loan process.

## NONPROFIT, COMMUNITY LENDERS:



Grow America Community Impact Loan Fund



Pursuit



Ascendus

Nonprofit, Community Lenders are available to assist applicants with every step of the application process, connecting them with additional support services, if needed.

Pre-apply to get connected to one of our experienced nonprofit lenders. Pre-application can be found here:

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# SMALL BUSINESS E-COMMERCE SUPPORT PROGRAM



Provides free e-commerce and digital marketing consulting services to small businesses in the restaurant, retail and personal care industries that operate from a commercial location in New Jersey.

**NJ EDA**

ECONOMIC DEVELOPMENT AUTHORITY



**OFFERS UP TO \$11,400  
IN E-COMMERCE CONSULTING SERVICES!**



Services and amounts provided are based on business needs and eligibility.



Supports the growth and success of small businesses in New Jersey.



Program will remain open until funding is exhausted.



Contact a consultant to see if you're eligible.



[smallbusinessservices@njeda.gov](mailto:smallbusinessservices@njeda.gov)



(844) 965-1125



[www.njeda.gov](http://www.njeda.gov)



@NewJerseyEDA



# Additional information about NJEDA's Small Business E-Commerce Support Program:

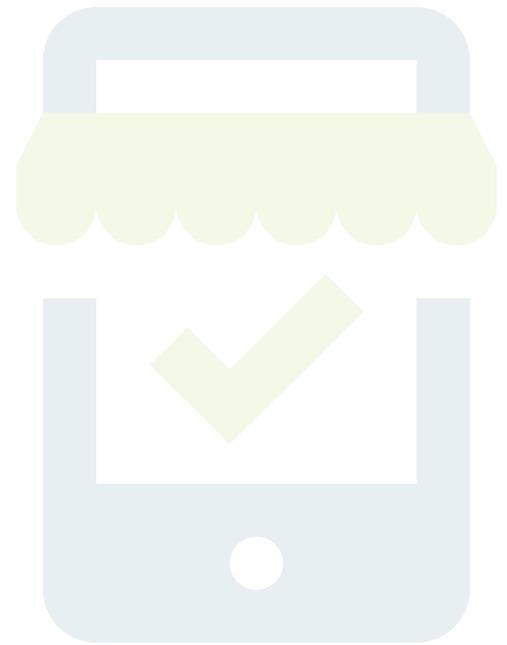
## Maximum Grant Amounts:

Restaurants: \$11,400 | Retail Stores: \$10,800 | Personal Care businesses: \$11,400

**No fees will be charged!** NJEDA will pay consultants directly for services provided.

## E-Commerce Services Provided:

-  Website Development/Optimization
-  E-Commerce Platform, Adaptation/Migration
-  Online Ordering Platform
-  Online Appointment Booking Platform
-  Digital Marketing Plan



For more information, contact one of our consulting partners listed below, or visit: [www.njeda.gov/small-business-e-commerce-support-program/](http://www.njeda.gov/small-business-e-commerce-support-program/)

Contractor	Regions Served	Contact Name	E-mail	Telephone
Beyond Media Global, LLC	Northern Central Southern	Marc Weinstein	njeda@bmgww.com	(908) 589-4095 Ext. 108
eGrove Systems Corporation	Northern Central Southern	Sridevi Rajasekar	sridevi@egrovesys.com	(732) 401-6301
Masterpiece Design	Northern Central Southern	Ben Morris	njeda@masterpieceadvertising.com	(609) 344-2400
New Frontier Marketing Associates, LLC	Northern	David Sorkin	david@newfrontier.com	(973) 250-2341
Positive Solutions, LLC	Northern Central	Andrea Kelliher	andrea@positivesolutionsteam.com	(609) 865-5494
Tara Dowdell Group, LLC	Northern	Alexa Lima	alexa@taradowdellgroup.com	(848) 467-1321
360 Marketing and PR	Central Southern	Dania Ceruti	admin@360mpr.com	(856) 295-1204

# SMALL BUSINESS IMPROVEMENT GRANT



Reimburses New Jersey business owners for costs associated with making interior and/or exterior building improvements, and/or purchasing/installing NEW furniture, fixtures and/or equipment.

**NJ EDA**

ECONOMIC DEVELOPMENT AUTHORITY



## REIMBURSES UP TO \$50,000



Work **MUST** be paid for no more than 2 years prior to the application date.



Home-based businesses are eligible to receive reimbursement for purchase of NEW furniture, fixtures and/or equipment.



Limited to one application per EIN. Single application may include costs across multiple NJ locations.



Minimum project cost: \$5,000.  
Maximum grant amount: \$50,000.



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# Additional information about NJEDA's Small Business Improvement Grant:

- ✂ Applicants must meet the Small Business Administration (SBA) definition of a Small Business – determined by employee count and NAICS code.
- ✂ Not-for-profit organizations are eligible for this grant.
- ✂ Applicants must provide documentation proving payment was fully made for completed work (*invoices, statement, payments, and/or cancelled checks*).
- ✂ Landlord's permission is required for leased space.
- ✂ Applicants cannot be in default on any other NJEDA or State assistance at time of application.
- ✂ Employees must be paid the greater of \$15/hour or 120% of minimum wage. Tipped employees are required to be paid 120% of minimum wage.
- ✂ Applicants must provide a current Business Tax Clearance Certificate.
- ✂ For grants of less than \$25,000, the business must commit to remaining in the facility for 2 years.
- ✂ For grants of \$25,000 or more, the business must commit to remaining in the facility for 4 years.
- ✂ Applicants must be in good standing with the NJ Department of Labor and the NJ Department of Environmental Protection.
- ✂ Projects with total costs over \$50,000 are subject to Green Building Standards for lighting and/or mechanical work.
- ✂ \$100 is due at time of approval and prior to the execution of the grant agreement. (*Nonrefundable*)



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# SMALL BUSINESS LEASE GRANT



Provides grant funding to offset a portion of lease payments for businesses leasing new or additional space in New Jersey.

**NJ EDA**

ECONOMIC DEVELOPMENT AUTHORITY

**PAYS 20% OF YOUR FIRST & SECOND YEAR LEASE PAYMENTS!**



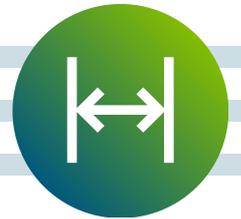
Leases **MUST** have been executed within 12 months prior to the application date. Minimum 5-year lease term.



First payment: 20% after execution of grant agreement. Second payment: 20% after 12 months of lease payments.



250 to 10,000 square feet of office, commercial, or retail space. **MUST** include street-level space.



Renewed or amended leases **MUST** include at least 250 square feet of additional space.



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# Additional information about NJEDA's Small Business Lease Grant:

-  Applicants must meet the Small Business Administration (SBA) definition of a Small Business – determined by employee count and NAICS code.
-  Not-for-profit organizations are eligible for this grant. Home-based businesses are not eligible for this grant.
-  Applicants with multiple locations are allowed one application per location.
-  Applicants cannot be in default on any other NJEDA or State assistance at time of application.
-  Operators of high-tech & business incubators are eligible for this grant. Members of high-tech & business incubators are not eligible.
-  Employees must be paid the greater of \$15/hour or 120% of minimum wage. Tipped employees are required to be paid 120% of minimum wage.
-  Applicants must provide a current Business Tax Clearance Certificate.
-  A lease of more than 10,000 square feet is eligible, but the program will only provide grant funding to support 10,000 square feet.
-  Applicants must be in good standing with the NJ Department of Labor and the NJ Department of Environmental Protection.
-  Grantees must commit to remaining in the facility for at least five years.
-  Landlord cannot have an ownership interest in the applicant.
-  \$100 is due at time of approval and prior to the execution of the grant agreement. (*Nonrefundable*)



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