

OUR MISSION

The mission of True Access Capital is to educate, empower, and elevate business owners, and entrepreneurs, by augmenting technical expertise, increasing access to capital and stimulating business growth throughout Delaware and southeastern Pennsylvania.

Marsh + Mane—Philadelphia, PA



SERVICE AREA

Delaware: New Castle, Kent, and Sussex Counties

Pennsylvania: Delaware, Chester, Bucks, Philadelphia, and Montgomery Counties

Monty's Neighborhood Snacks—
Wilmington, DE



HEADQUARTERS

100 West 10th Street, Suite 300
Wilmington, DE 19801-1642

(302) 652-6774 office

(302) 656-1272 fax

info@trueaccesscapital.org

SOUTHERN DELAWARE (By appointment)

20155 North Office Circle, Unit 2
Georgetown, DE 19947

(800) 652-4779

(302) 652-6774 office

www.trueaccesscapital.org



*Helping Small Businesses
Reach Big Goals*



Nerdit Now—Wilmington, DE

Founded as First State Community Loan Fund in 1992, True Access Capital is a not-for-profit Community Development Financial Institution (CDFI) that provides loans and business advice to community-based organizations, small businesses, and entrepreneurs in low-income communities throughout Delaware and southeastern Pennsylvania.

WHAT IS A COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION?

A Community Development Financial Institution (CDFI) is a mission-driven financial institution, certified by the United States Treasury Department to provide financial products and services to communities underserved by traditional financial institutions. Among other things, the businesses and organizations funded by a CDFI create jobs, provide affordable housing, and build wealth for disadvantaged communities and persons.



Cottage Seven Academy—Pottstown, PA



Without Borders Landscaping—Wilmington, DE

LENDING PROGRAMS

By focusing on an organization’s cash flow rather than its credit standing, by accepting non-traditional forms of collateral, and by offering flexible repayment terms, True Access Capital is able to offer access to capital through its Micro Loan, Business Growth, and Community Development Loan funds.

Micro Loan Fund

True Access Capital Micro Loan Fund provides business loans from \$10,000 to \$50,000, for small business start-up and expansion, including working capital, inventory and equipment.

Business Growth Fund

True Access Capital Business Growth Fund helps established businesses expand with loans from \$50,001 to \$250,000, for working capital, inventory, equipment, leasehold/capital improvements, and real estate acquisition.

Community Development Loan Fund

The Community Development Loan Fund provides loan capital to both non-profit and for-profit, community based projects, such as childcare centers, community centers, mixed use properties, and other community-based projects. The maximum loan size is \$500,000.

SMALL BUSINESS LOANS UP TO \$5 MILLION – SBA 504 PROGRAM

As a Certified Development Company (CDC), True Access Capital works with lenders to provide financing to small businesses under the Small Business Administration’s 504 Program.

Financing Fixed Asset Purchases and/or Improvements:

- Land or building purchases
- Leasehold improvements
- Equipment (*Equipment must have a useful life of at least 10 years*)
- Refinancing of existing debt (*conditions apply*)

Benefits of the 504 program include:

- **Increased Lending Capital**—Up to \$5 million for each individual small business need (or up to \$5.5 million for manufacturers or energy-efficient uses)
- **Low-interest, Fixed-Rate Financing**—10, 20 or 25 years
- **Lower Down Payment**—In most cases, as little as 10%

Technical Assistance

True Access Capital helps loan candidates prepare for the application and under-writing process and provides ongoing support to borrowers if a loan is approved.



Bardea Food & Drink, Wilmington, DE

Additionally, True Access Capital offers specialized training and technical assistance through its **Retail Assistance Program**, designed to support retail and food service businesses, and **the Women’s Business Center**, which provides comprehensive business development services to women entrepreneurs and business owners.

To learn more about True Access Capital and to complete a “Request for Counseling” application, visit www.trueaccesscapital.org