

BDC Capital Programs At A Glance



BDC Capital is a private company that works with lenders and investors to provide innovative financing for New England businesses.

www.bdcnewengland.com

BDC Asset-Based Lines of Credit

- Loans from \$500,000 to \$10 million
- Working capital loans secured by accounts receivable and inventory

BDC Term Loans

- Loans from \$500,000 to \$10 million
- For working capital, debt refinance, real estate, machinery & equipment, buyouts, and acquisitions
- Can offer longer repayment terms, higher advance rates and junior secured debt

Mezzanine Funds

- Investments from \$1 million to \$7 million and above
- Mezzanine financing for privately held and family-owned businesses which have a junior capital need but whose owners prefer not to relinquish a controlling ownership interest
- Market rate of interest plus a success fee or warrant or both
- For well-managed, strongly positioned companies located in the Northeast for growth capital and acquisition financing

Massachusetts Recycling Loan Fund (RLF)

- Loans from \$50,000 to \$500,000 for Massachusetts businesses
- Terms up to ten years
- Direct loans to solid waste recycling or re-use businesses
- For working capital, debt refinance, real estate, machinery & equipment, and acquisition financing

Capital Access Program (CAP) in MA and RI

- Cash collateral guarantees for loans up to \$500,000 in MA and \$750,000 in RI
- Average loan size \$100,000
- Minimum fees of 3% with a matching CAP payment

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SBA 504 Term Loans

CDC New England

www.cdcnewengland.com

- Long-term loans for purchasing land and buildings, new construction, renovation and leasehold improvements, machinery & equipment
- Lowest cost; low rate fixed for up to 25 years
- Down payment financing, if needed
- Bridge financing available
- Up to 100% financing available
- Refinancing including with cash-back available



BDC
COMMUNITY CAPITAL
— CONNECT AND GROW —

Community Development Finance Institution (CDFI) Loans

BDC Community Capital Corp.

www.bdccommunitycapitalcorp.com

- Loans from \$50,000 to \$5 million
- For minority-owned businesses, and businesses that are located in or impact low-to-moderate income (LMI) communities.



Rhode Island State Small Business Credit Initiative (SSBCI) Loan Participation Program

Rhode Island Capital Corporation

www.ricapitalcorp.com

- Participating loans from \$100,000 to \$3 million for Rhode Island businesses with fewer than 500 employees
- A bank or credit union must participate in at least 50% of the loan
- Competitively priced with flexible structure
- For most business purposes

For more information contact BDC Capital: 781-928-1100

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