



## CLIMBER: Colorado Loans to Increase Mainstreet Business Economic Resiliency

The CLIMBER Loan Fund is a statewide program that provides working capital loans to Colorado small businesses.

## Learn how the CLIMBER Loan Fund can boost your local economy!

CLIMBER is an access-to-capital program for small businesses. It offers below-market rates with favorable terms. Available through banks, credit unions, CDFIs, and nonprofit lenders, CLIMBER expedites the funds to the people who need it most.

### Who can Participate

Colorado small businesses with up to 99 employees, including:

- For-profit corporations, partnerships, or associations incorporated in Colorado,
- Those filed with the Colorado Secretary of State as a foreign entity authorized in Colorado,
- Nonprofits in Colorado, or
- Sole proprietorships owned by a Colorado resident with primary operations in Colorado

Qualifying lending institutions include the following options, located in Colorado:

- Banks
- Credit unions
- Community Development Financial Institution
- Other nonprofit lenders

### Program Details

- \$10,000 to \$500,000 loans for working capital
- Below-market interest rates
- Principal deferrals for up to 3 months, or up to 12 months with Program Manager approval

### Help Spread the Word

You can host trainings (email [CLIMBER@chfainfo.com](mailto:CLIMBER@chfainfo.com)) or share program information with your constituents. Learn more about the program and access resources at [CLIMBER-colorado.com](http://CLIMBER-colorado.com).

If you are a small business or community organization, please contact the Partner Outreach Program at OEDIT at [oedit.colorado.gov/partner-outreach-program](http://oedit.colorado.gov/partner-outreach-program).

