Some past clients:

Alternative Homes for Youth
Adult Care Management
Asian Pacific Development Center
Bayaud Industries
Boulder County Dental Aid
Brothers Redevelopment
Cherry Creek Arts Festival
Chestor House, Inc.
Chipeta Girl Scout Council
Colorado Arts Consortium
Colorado Springs Dance Theatre
Denver Inner City Parish
Eco-Cycle
Eden Theatrical Workshop
Historic Denver
Hospice of Larimer County
Kim Robards Dance
Metro CareRing
Mi Casa Resource Center
Museum of Contemporary Art Denver
Music Association of Swallow Hill
Opera Colorado
Pikes Peak C.A.R.E. Coalition
Very Special Arts Colorado
Visiting Nurse Association

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Bonfils-Stanton Foundation
The Colorado Trust
The Denver Foundation
El Pomar Foundation
Norwest Bank Colorado
The Piton Foundation
The Schlessman Foundation
Does Your Nonprofit Have Cash Flow Issues?

There are times in the life of any organization when it is prudent to borrow money. Unpredictable revenue streams can often cause cash flow shortages to occur.

Perhaps your organization is waiting for:

- government, foundation, or corporate grants
- revenue from season ticket subscriptions
- a major fundraising campaign
- United Way funding
- membership fees
- other reimbursements

However, you have expenses now that cannot wait! The Colorado Nonprofit Loan Fund can help.

A short-term loan could help avoid a cash flow struggle. Since 1981, The Colorado Nonprofit Loan Fund (CNLF) has been lending money to nonprofit organizations throughout the state to help them bridge cash flow needs.

"The Colorado Nonprofit Loan Fund was instrumental in assisting us with seasonal cash flow. By the end of the year, with the assistance of the loan, we were able to exceed our budgetary goals."  
Cydney Payton,  
Museum of Contemporary Art/Denver

About CNLF

Am I eligible?
Any 501(c)(3) organization in Colorado is eligible.

How much can we borrow?
Loans from $1,000 to $50,000 are generally available.

For how long?
The maximum loan term is eleven months.

How long does it take to approve my loan?
Loan applications must be submitted by the 5th of the month to be considered. A committee reviews all applications received and notifies applicants by the 30th of each month.

How much does it cost?
Loans are low cost and interest is only charged on funds that are drawn. If your loan request is approved and you draw down the loan, there is a $225 loan origination fee.

Is the process difficult?
The loan application, available on-line, by mail, or by fax, is simple and straightforward. The fund manager is available to answer any questions you may have.

What if we’re outside the Denver area?
CNLF serves nonprofits throughout Colorado and loans can be processed without travel to Denver.

Will borrowing from CNLF cause a black mark against our organization?
When you borrow from CNLF and pay the loan back in a timely fashion, you are creating a credit history for your organization that can make borrowing from a bank more feasible in the future.

How do I apply?
Contact Amy Schubert-Zhang at 303-300-1790 ext. 148 to obtain an application or visit the web site at denverfoundation.org/cnlf.

On occasion, The Colorado Nonprofit Loan Fund awards technical assistance grants. Please call for more information.

The Colorado Nonprofit Loan Fund, formerly known as The Community Cash Flow Fund, is a supporting organization of The Denver Foundation.

Contact:
Amy Schubert-Zhang  
The Colorado Nonprofit Loan Fund  
c/o The Denver Foundation  
303.300.1790 ext. 148  
denverfoundation.org