

## 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 Coloardo  
Visiting Nurse Association

The Colorado Nonprofit Loan Fund  
was originally funded by:

Adolph Coors Foundation  
Bonfils-Stanton Foundation  
The Colorado Trust  
The Denver Foundation  
El Pomar Foundation  
Norwest Bank Colorado  
The Piton Foundation  
The Schlessman Foundation

The Colorado Nonprofit Loan Fund  
c/o The Denver Foundation  
55 Madison Street, 8th Floor  
Denver, CO 80206



**Bridging Cash Flow Needs**

## 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 has been lending money to nonprofit organizations throughout the state to help them bridge cash flow needs.

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*"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*

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## About The Colorado Nonprofit Loan

### 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 \$200 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 Rosanne Sterne, Executive Director, at 303-300-1790 ext. 126 to obtain an application or visit the web site at [www.denverfoundation.org/cnlf](http://www.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:**  
**Rosanne Sterne**  
**The Colorado Nonprofit Loan Fund**  
**c/o The Denver Foundation**  
**303.300.1790 ext. 126**  
**[www.denverfoundation.org](http://www.denverfoundation.org)**