



BUSINESS RESOURCE GUIDE

Downtown Arvada Partnership • Historic Olde Town Arvada Association

7307 Grandview Ave.

Arvada, CO 80002

www.oldetownarvada.org • 303.420.6100

Published by the Downtown Arvada Partnership Economic Development Committee

Authentic. Historic. Local. Independent.

Financial Resources

Small Business Administration Loan Programs

Whether you're just starting a small business or expanding to take advantage of new opportunities, your business needs the right financing at the right time in order to succeed. Working closely with a wide range of lending partners across the country, SBA has developed a number of financial programs that address the various needs of small businesses.

7(a) Loan Program

7(a) loans are the most basic and most commonly used type of loans. They are also the most flexible, since financing can be guaranteed for a variety of general business purposes, including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.

Micro Loan Program

The Microloan Program provides small, short-term loans to small business concerns as well as not-for-profit child-care centers. SBA makes funds available to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance; these intermediaries make loans to eligible borrowers. The maximum loan amount is \$35,000; the average loan is about \$13,000.

For further information, please contact:

U.S. Small Business Administration
303.844.2607 • www.sba.gov

Revolving Loan Fund

The AEDA's Revolving Loan Fund is designed for businesses that are expanding or relocating their companies in Arvada. A revolving loan fund assists businesses in obtaining financing from commercial lenders by providing "gap" financing. The most common types of "gap" financing tools that may be used include: a 100% direct loan or percentage of the equity requirement for a commercial or SBA loan, a loan guarantee, a linked deposit with the primary lender, or interest rate write down.

For further information, please contact:

Arvada Economic Development Association
Phone: 720.898.7010 • www.aeda.biz

Arvada Economic Development Association (AEDA) Resources

The Arvada Economic Development Association's Revolving Loan Fund is designed for businesses that are expanding or relocating their companies in Arvada. The Revolving Loan Fund assists businesses in obtaining financing from commercial lenders by providing "gap" financing. Another resource for business owners is AEDA's Tenant Finish Loan Program that is geared to new or expanding small commercial businesses and their need for tenant finish and space requirements.

To receive a Tenant Finish Loan application, please contact:

Arvada Economic Development Association
8101 Ralston Road
Arvada, CO 80002
720.898.7010 • info@aeda.biz

Colorado Enterprise Fund

The mission of Colorado Enterprise Fund (CEF) is to provide credit to small businesses that do not have access to loans from commercial sources. Through loans and services, they can help entrepreneurs strengthen their businesses, stabilize and increase their incomes, create additional employment and contribute to the economic revitalization of their communities. Please contact CEF to learn more about eligibility, terms, and factors in loan evaluation.

For further information, please contact:

Colorado Enterprise Fund
1888 Sherman Street
Denver, CO 80203
303.860.0242 • www.coloradoenterprisefund.org

Arvada Enterprise Zone Incentives

The State of Colorado Enterprise Zone Program provides incentives for private enterprises to expand and for new businesses to locate to specially designated enterprise areas. All companies located within the boundaries of a State of Colorado Enterprise Zone are eligible for tax credits to offset state income tax liability.

For further information, please contact:

Jefferson Economic Council
Phone: 303.202.2965 • www.jeffco.org
www.advancecolorado.com/enterprise-zone

Business Networks and Resources

Downtown Arvada Partnership

7307 Grandview Ave.

Arvada, CO 80002

303.420.6100 • www.oldetownarvada.org • Email: info@oldetownarvada.org



If you own or operate a business in downtown Arvada we can help you build your business with information and resources. Through our partnerships with local organizations and dedicated staff, we can serve you as an advocate and connect you with the correct governmental entity or business assistance resource programs to help solve your challenges.

We can assist in promoting your opening, expansion, new product or service, and special events you may have scheduled through coordinating publicity, working with local organizations and publications, features on the Downtown Arvada Partnership website, and various media outlets to get the word out. We can also help you fill you in about downtown development activities and upcoming events.

Arvada Chamber of Commerce

7305 Grandview Ave.

Arvada, CO 80002

303.424.0313 • www.arvadachamber.org • Email: dot@arvadachamber.org



The Arvada Chamber of Commerce is a catalyst; a common vehicle through which businesses and professional people can promote themselves and work together for the common good of the community. The Chamber gathers information on current business trends; provides local maps; publishes Chamber business listings and a local magazine; operates a Web site that receives 2.5 million hits a year; sends out a weekly e-newsletter, Grand Views; answers inquires; promotes Arvada economic development; and supports positive business initiatives.

Arvada Economic Development Association

8101 Ralston Road

Arvada, CO 80002

720.898.7010 • www.aeda.biz • Email: info@aeda.biz



The Arvada Economic Development Association (AEDA) is the community's business-to-government liaison and a strategic resource for business growth. Operationally funded by the City of Arvada, AEDA's board of directors is made up of business and community volunteers dedicated to attracting targeted industries and helping current business thrive.

Business Planning and Resources

Jefferson County Business Resource Center

1667 Cole Boulevard, Suite 400

Golden, CO

303.996.8976 • www.jeffcobrc.org • Email: dstephens@jeffcobrc.org



Whether you are planning a start-up enterprise or you are the proprietor of an established business, The JCBC is the centralized source for the myriad of resources available for business assistance, development and growth. All services and information are free or are offered at a significantly reduced rate for any resident of or business within Jefferson County Colorado.

Denver Metro Small Business Development Center

The Denver Metro SBDC is a resource that provides you with the necessary training and consulting that your company needs to thrive in a competitive business environ-



ment. Our free consulting services will help you with business planning, accounting, marketing, management and even software. These expert professional advisors work with you to find effective solutions to meet your business goals. We also offer low-cost seminars and classes to help you develop a successful and rewarding business, whether a start-up company or already in business.

For more info, please contact:

Denver Metro Small Business Development Center

1445 Market Street

Denver, CO 80220

303.620.8076 • www.denversbdc.org

