



# SMALL BUSINESS LENDING



## Better Small Business Lending

At NDC Grow America Fund (GAF), we know that the energy of small business growth is a key component of a healthy community and a thriving economy. We seek to fuel that growth by supporting eligible small businesses that have needs beyond a conventional lender’s profile. With a special focus on minority and women-owned companies as well as businesses in underserved areas, we’ve loaned to over 588 businesses in ranges of \$20,000 to \$3 million.

GAF operates as a community development lender to support the creation of jobs and the expansion of eligible small businesses in underserved areas, particularly minority and women-owned businesses. The financing provided is partially guaranteed by the U.S. Small Business Administration under GAF’s Small Business Lending Company license, and GAF has Preferred Lender status nationwide.



## AT A GLANCE

**Over \$224M**  
loaned

**588 Loans**  
to small businesses

**13,700+**  
full time jobs created and retained

**SBA-Licensed**  
small business lender that is Active Nationwide

## Our Borrowers and Lenders

NDC Grow America Fund (GAF), in cooperation with our Community Partners, provides financing to growing small businesses throughout the country. Grow America Fund differs from conventional lending by providing longer terms, larger loans, lower down payments, lower interest rates and a borrower friendly structure. Our team is deeply committed and help our small business borrowers every step of the way.



We create and implement economic and community development strategies that increase the flow of capital to urban and rural communities, establish finance programs, and help to create a professional and economic community development workforce through our nationally recognized training program. NDC acts as a teacher, advisor, investor, developer and lender all in one, working tirelessly to increase the flow of investment capital, spur job creation and bring community development to America's economically challenged areas.

### NDC Headquarters

One Battery Park Plaza  
24 Whitehall Street  
Suite 710  
New York, NY 10004  
(212) 682-1106

### Training Office

927 Dudley Road  
Edgewood, KY 41017  
(859) 578-4850

### Washington, DC Office

1100 H Street  
Suite 1200  
Washington, DC 20005  
(202) 400-3680

### Seattle Office

1218 Third Avenue  
Suite 1403  
Seattle, WA 98101  
(206) 254-2800

### Cleveland Office

1111 Superior Avenue E.  
Suite 1114  
Cleveland, OH 44114  
(216) 303-7177