



Small Business Loans

A woman with long brown hair, wearing a light blue button-down shirt and grey trousers, is smiling and holding a sign. The sign is white with a blue border and the word "OPEN" in large, bold, black letters. The sign is suspended by a chain of small metal beads. The background is a blurred outdoor setting with a brick wall and a metal railing.

OPEN

Your Resource Guide
For a Brighter Future.

My Brightpoint is...

Small Business Loans

WHO WE ARE

Founded in 2010, the Brightpoint Development Fund is a nonprofit organization that provides affordable business loans, financial education, and housing-development services.

We're a U.S. Small Business Administration (SBA) microlender and a U.S. Department of the Treasury Community Development Financial Institution (CDFI). Our loan program is generously supported by the following partners:



OUR PRODUCTS

The Development Fund program is designed to help all levels of business, from aspiring entrepreneurs to established enterprises looking to expand.

AMOUNT: \$300 – \$50,000

INTEREST: 6.75% – 9.25%

TERM: 12 – 60 months

- Brightpoint requires borrowers to have a responsible credit history, some available collateral, and a business plan. If a business plan doesn't exist, our staff and partners can help you complete one.
- Loan amounts are determined based on flexible underwriting criteria that include, but are not limited to, operating history, industry experience, and current ability to repay.
- Potential borrowers can start the process by filling out the application, which can be found at www.mybrightpoint.org/loans.



Business owner, Michelle Chambers, worked with Brightpoint to open her business, Your Virgin Hair, in August 2014.

COUNTIES SERVED

Adams, Allen, DeKalb, Elkhart, Huntington, St. Joseph, Kosciusko, LaGrange, Noble, Steuben, Wells, and Whitley.

BRING TO APPOINTMENT

Completed loan application, personal financial information, driver's license or photo ID.

OUR BUSINESS-DEVELOPMENT PARTNERS

- SCORE
- Indiana Small Business Development Center
- Northeast Indiana Innovation Center
- Fort Wayne Community Development Corporation
- Fort Wayne Urban Enterprise Association

JOIN US!

The Brightpoint Development Fund is invested in the northeast Indiana small-business community, and we're proactive in providing business development services to our clients to ensure their success.

We encourage you to contact us to discuss your business needs or to find out what financing you may qualify for.