

# access capital for your small business



Colorado Mushroom Farm, CCS CHFA business finance customer, Alamosa

## cash collateral support program

increase  
borrowing capacity

low-cost credit  
enhancement

streamlined  
approval

### program description

The Cash Collateral Support (CCS) program helps small- and medium-sized businesses access capital that would otherwise be unavailable due to collateral shortfalls by providing cash deposits that act as collateral on your behalf.

Flexible and low-cost, CCS supports loans and lines of credit for most expenses, including:

- inventory,
- working capital, and
- equipment/real estate purchase.

However, CCS funds are not used to accomplish a project—they are held by your lender as collateral in support of your loan.

### eligibility

Colorado small businesses and nonprofits are eligible to apply for Collateral Support. In order to qualify, you must have a collateral shortfall that is preventing your lender from moving forward in addition to meeting the full eligibility requirements spelled out in the CCS program guidelines.

### applying for collateral support

Borrowers must request collateral support through their lender—you can not apply for support directly from CHFA. Share the lender focused information on the back of this flyer so they can understand how the program works for them.

In 1982 the Colorado General Assembly approved legislation permitting CHFA to utilize its bond proceeds for financing of small and moderate sized enterprises in Colorado. CHFA's Business Finance Team is the state's leading resource partner in community and economic development finance. Our mission is to increase the economic viability of businesses and communities statewide by providing long term, fixed rate financing.

### CHFA Community Development

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