

Revolving Line of Credit

for food and beverage processors

Financing to Grow On

Starting a business is hard. Growing one can be even harder.

Craft3's revolving line of credit for food and beverage processors is designed to help businesses bridge gaps in their cash flow cycle and scale, often by purchasing in bulk to secure a lower price.

Access the capital you need to grow your business, when you need it.

OUR REVOLVING LINE OF CREDIT IS:

- Empowering**
Access the capital you need to expand and respond nimbly to new opportunities.
- Flexible**
With a minimum draw of \$10,000, borrow only what you need when you need it. And pay interest only on what you borrow.
- Simple**
With a fixed interest rate, low fees, and an easy renewal process, there are no surprises.

FEATURES

- \$25,000 to \$100,000 revolving credit line
- Competitive interest rates
- 15-month term
- Minimum draw of \$10,000 with up to 12 annual draws
- Flexible collateral requirements
- No reporting requirements
- Businesses owned by entrepreneurs of color may qualify for lower rates and special terms

CONNECT

If you're interested in learning more about Craft3's business loans or how to finance the growth of your business, please contact Ana Ruiz Kennedy.

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www.craft3.org/business-loans/revolving-line-of-credit



CUSTOMER STORY

Young Mountain Tea

Springfield, Oregon

Young Mountain Tea sells sustainably-grown Indian and Nepali teas with a mission to create a sustainable future for farmers and their families in the Himalayas.

Expecting sharp sales growth, Young Mountain Tea needed a creative solution to finance accounts receivable and inventory to support new purchase orders with national distributors. A revolving line of credit met their needs and helped them grow their business.