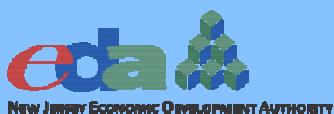


# *New Jersey Economic Development Authority: Your Resource for Economic Opportunity*



***We See Opportunity!***

We help small, mid-sized, and large businesses, not-for-profit and community development organizations build facilities, purchase equipment and develop new products and services; offer incentives to encourage companies to expand in New Jersey; and encourage investments in economically-depressed areas.

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For additional information  
and an application, visit:  
[www.njeda.com](http://www.njeda.com)

Whether you're a business in need of financing to expand your operations, market a new product or build a larger facility; a municipality seeking to attract a major corporation to your community; or a developer or not-for-profit organization needing funds for a major redevelopment project, the EDA is ready to put its resources to work for you.

The EDA is a self-supporting, independent state agency. Our mission is to stimulate business development, job creation and community revitalization throughout the State. That's why we offer a wide array of financing programs, real estate development assistance and technical support to help strengthen and expand New Jersey's economy. In operation for 30 years, the EDA has assisted over 8,000 businesses, not-for-profit organizations and municipalities with over \$16 billion in financing support.

The EDA assists a variety of industries and business sectors, including small and mid-sized businesses, micro businesses and Fortune 500 corporations as well as not-for-profits and municipalities, working closely with banks, private investors, underwriters, and other sources of capital to help businesses and other entities finance projects.

## ***Assistance available through the EDA includes:***

- ◆ ***Low-interest financing for businesses, not-for-profits and municipalities through loans, loan guarantees and bonds***
- ◆ ***Grants for business attraction and expansion***
- ◆ ***Urban and Smart Growth redevelopment funding***
- ◆ ***Grants and loans for brownfields investigation and clean up***
- ◆ ***Entrepreneurial training***
- ◆ ***Real estate development services to advance major projects and state-of-the-art high tech facilities***

## ***How to Get Started***

Contact the EDA to discuss your business plans and financing, development or facility needs. Whether it's low cost financing, advancing a development project or developing your entrepreneurial skills, the EDA will work with you to meet your growth needs. The EDA has the resources to support your vision and more.

## *New Jersey Economic Development Authority*

### ***Points to remember if you're seeking financing:***

- ♦ Prepare a business plan that details your short- and long-term business goals and strategy, management team, sources and uses of funds, suppliers and customers and provide the past three years of financial statements and/or three years of projected financial statements.
- ♦ Be specific about your financing needs and how you plan to use the funds you borrow.
- ♦ The EDA evaluates each financing request based on whether it meets its public policy criteria of stimulating jobs or economic growth and whether the potential borrower has the ability to repay the loan.
- ♦ The EDA's role is to help finance worthwhile projects that could not be undertaken without its involvement. The EDA is not a substitute for bank financing. It works in partnership with banks to supplement/complement their lending activities.

### ***General Eligibility Criteria***

The EDA evaluates general eligibility criteria related to public policy, priorities, and credit worthiness when qualifying a business for financing under our programs:

- ♦ A business must demonstrate that it can create new full-time jobs and/or preserve or maintain existing jobs or contribute to the expansion of the state and local governments' tax base.
- ♦ The business/project should be located in a targeted geographic area, operate within a targeted industry, or have a specific public purpose.