



"We are so grateful to FAME for helping us make our dream a reality!"

**KAREN ROPER &
AARON SPRAGUE,**
Owners
ACADIA YURTS

"FAME can often help finance projects that traditional lenders cannot. This helps keep companies with quality jobs in Maine."

ANDREW D.R. NICHOLS,
Chief Executive Officer
ELMET
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FAME
FINANCE AUTHORITY OF MAINE

Works for ME

The Finance Authority of Maine does not discriminate in the administration of any of its programs or in its employment practices on the basis of race, color, national origin, age, gender, religion, physical or mental disability, political affiliation, marital status or sexual orientation. FAME is an equal opportunity employer, provider and lender.

FAME
FINANCE AUTHORITY OF MAINE
**HELPING YOU
GET TO** *yes*



DAN BELL,
General Manager
AGRI-CYCLE ENERGY

FAME
FINANCE AUTHORITY OF MAINE

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FAME is willing to invest at greater risk to help Maine businesses create and retain quality jobs for Maine people. FAME provides access to capital for Maine financial institutions and businesses. We support Maine businesses as they start up, operate and expand to compete more effectively in the global marketplace.

BUSINESS LOANS For Maine Businesses

When loans through traditional financial institutions do not solve a business’s financing needs, FAME’s business loan programs may be the answer. FAME helps businesses navigate alternative financing options or supplement existing financing for start-up, operational or expansion capital to grow and succeed.

FAME DIRECT LOAN — Maine’s Alternative Business Loan provides access to capital for start-ups and existing businesses for most business purposes.

AGRICULTURAL MARKETING LOAN FUND provides agricultural businesses with funding to improve products and connect with consumers.

DAIRY IMPROVEMENT FUND provides agricultural businesses with funding to improve products and connect with consumers.

NUTRIENT MANAGEMENT LOAN PROGRAM provides financing to agricultural businesses for projects that protect the environment.

POTATO MARKETING IMPROVEMENT FUND assists Maine potato growers with funding to make their product competitive in a larger marketplace.

MAINE RURAL DEVELOPMENT AUTHORITY provides financing to revitalize communities by transforming abandoned and underutilized commercial spaces.

COMPLIANCE ASSISTANCE LOAN PROGRAM provides financing for removing or replacing fuel tanks and related equipment.

REGIONAL ECONOMIC DEVELOPMENT REVOLVING LOAN PROGRAM provides loans through Maine’s regional economic development agencies for the purpose of creating or retaining jobs.

“FAME’s commitment to the growth of our business strengthens our own commitment to our employees, industry, and community.”

JB TURNER, President & General Manager
FRONT STREET SHIPYARD



COMMERCIAL LOAN INSURANCE

For Financial Institutions

FAME’s Commercial Loan Insurance Program reduces risk to financial institutions by insuring a percentage of the institution’s loan to its borrower, allowing the lender to make a loan that it might not otherwise approve.

This program can be used to insure a financial institution’s loan up to 90% (up to 100% is available for loans to veterans). FAME also provides an online application process that allows a lender to receive an automated decision in seconds after entering a limited amount of data.

BONDS

FAME has bond financing programs for specific purposes through which larger, creditworthy companies may gain access to financing in the taxable and tax-exempt bond markets through FAME or municipalities, including:

- **Municipal Securities Approval Program**
- **Revenue Obligation Securities Program**

EQUITY CAPITAL

FAME supports small businesses that are attempting to access equity for early stages of development, commercialization, growth, or expansion, through the **Maine Seed Capital Tax Credit Program**.

The **Maine New Markets Capital Investment Program** attracts investment capital to low-income communities by allowing investors to receive a state tax credit on equity investments they make in Community Development Entities that provide financing to businesses in such communities.



“FAME was instrumental in the growth of our business. We needed someone to close our financing gap, and they were there for us.”

WILL FISHER,
Co-Founder
AUSTIN STREET
BREWERY