



"When we met FAME, we were just two youngsters with no previous business ownership experience. FAME's support allowed us to take the dream of yurt living and make it something we can share with hundreds of guests each year. We are so grateful to FAME for helping us make our dream a reality!"

**KAREN ROPER &
AARON SPRAGUE**
Owners, Acadia Yurts

"FAME's Seed Capital Tax Credit has helped Pika Energy raise over \$1 million in start-up capital from private investors, enabling us to tool up for production, employ talented Mainers doing skilled manufacturing work, and market our products nationwide. Every Maine entrepreneur should know about FAME's programs to help grow their business!"

BEN POLITO
President & Cofounder,
Pika Energy



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FAME
FINANCE AUTHORITY OF MAINE

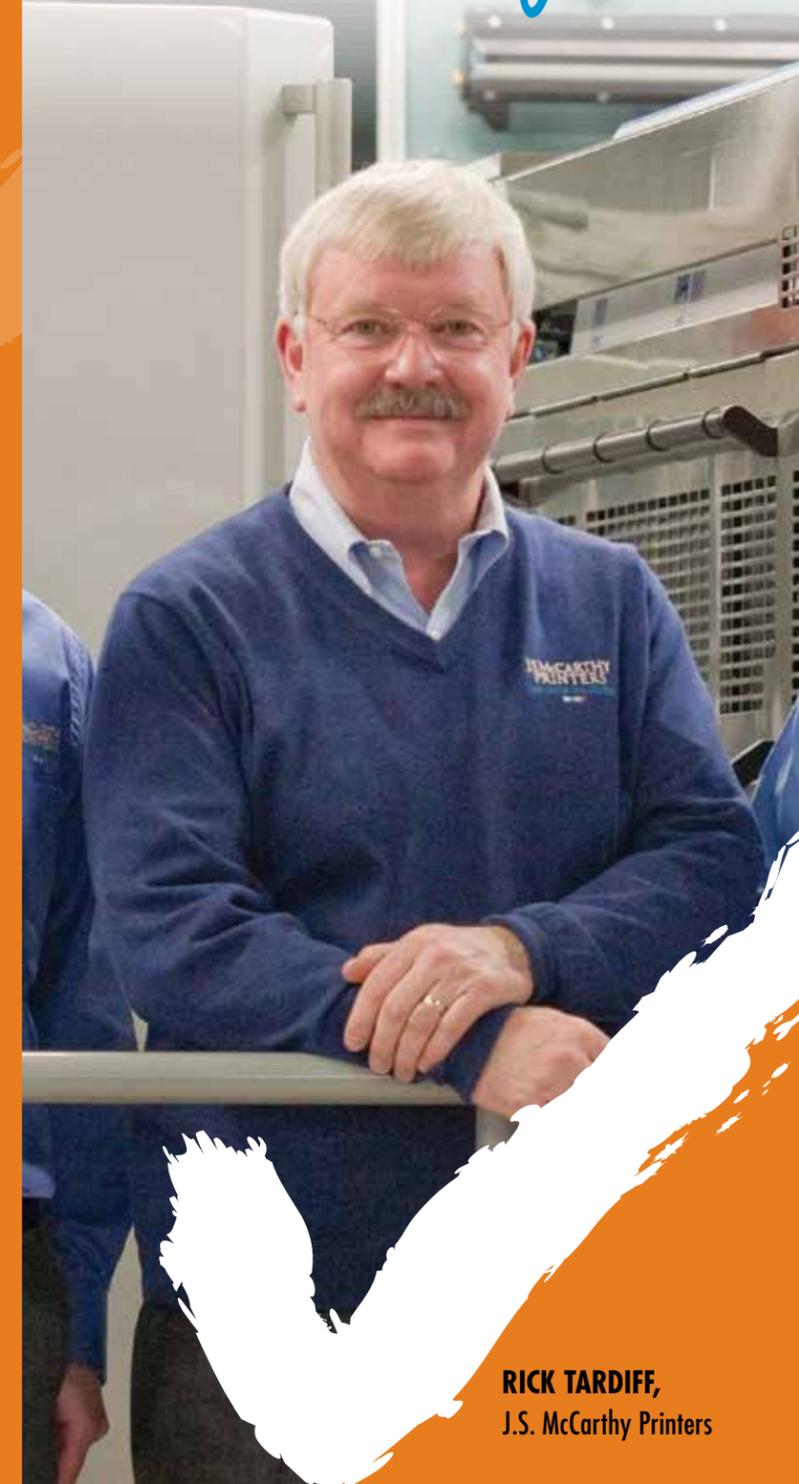
Works for ME

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.

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FAME
FINANCE AUTHORITY OF MAINE

**HELPING YOU
GET TO *yes***



RICK TARDIFF,
J.S. McCarthy Printers

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 startups and existing businesses for most business purposes. *(Also known as the Economic Recovery Loan Program.)*

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

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

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

OIL STORAGE FACILITY AND TANK REPLACEMENT PROGRAM provides financing for removing or replacing fuel tanks and related equipment.

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

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

"FAME has been instrumental in supporting our growth at Planet Dog. As a leader in innovation, FAME's support helped us accelerate the number of new products we have been able to launch within the pet industry over the last couple of years. This has resulted in tremendous growth in sales for the company over the two year period. At Planet Dog, we truly appreciate the work FAME does in helping companies grow and thrive in Maine!"



COLLEEN MCCRACKEN
CEO & Partner, Planet Dog

"New distillery ideas can be very speculative. When our business needed financing, nobody we approached would help us out. But FAME did. Every person we dealt with at FAME was helpful and has been a partner for us. They are willing to listen and work with you. I don't think we would have been able to get this company off the ground if we hadn't obtained the initial loan we did from FAME."

CHRIS DOWE / Managing Partner, Cold River Vodka



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 and oil storage facility projects). 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:

- Major Business Expansion Bond Program
- 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 helped move our company from a small start-up with two owner-employees to today's 125 part-time and seasonal staff and 14 full-time year-round management staff. Without FAME's loan insurance program, helpful staff, and other business resources, our companies would not be where they are today, still growing and profitable. Thank you, FAME!"

JOE CHRISTOPHER
President, Three Rivers