



Investor Note

LOCAL INVESTMENT CREATES LOCAL IMPACT

Individuals and organizations can now invest in the Entrepreneur Fund's new investor note that will fuel small business lending throughout the region.

An investment in EFund blends financial and social returns into one accessible product. One hundred percent of the funds provide capital to local, small businesses.

- Investments can start at \$1,000
- 2-year minimum investment term
- Fixed rate of return
- **100% repayment** to investors since 1989

INDIVIDUALS

Minnesota investors can align their values with this investment.

ORGANIZATIONS

This investment will provide critical capital to help small businesses thrive throughout the region.

INTEREST

Our investor note delivers a fixed rate of return to investors paid annually. Investors can donate the interest or receive an annual payout.

IMPACT

This investment will provide critical capital to help small businesses thrive throughout the region.



INVESTING IN EFUND

Ready to Create Your Local Impact?

1

Choose an amount to invest.
(\$1,000 minimum)

2

Choose an investment length and interest rate.
(1 year minimum; up to 4% interest)

Length	2-10+	2 yrs	3 yrs	5 yrs	7 yrs	10 yrs
Interest Rate	0%	1.5%	2.5%	3.0%	3.5%	4.0%

3

Choose a payment.
(Check, ACH, Donation, Compound)

4

Fill out the paperwork at efund.org/invest



Key Benefits



Earn a Financial Return

Receive a reliable return while supporting small business growth.



Drive Regional Economic Impact

Your investment provides flexible capital that helps businesses innovate, diversify, and create quality local jobs—especially in our rural communities.



Multiply Your Impact

Every dollar invested funds multiple projects over its term. As EFund borrowers repay loans, the funds become available to meet other needs, amplifying your contribution to sustainable economic development.

STAY INFORMED

To stay connected and learn more about how these dollars are fueling the communities we serve, follow our updates on social media and sign up for our monthly emails. We will update you annually on our activities, along with a summary of your investment. Our audit and other financial information is available upon your request.



The Entrepreneur Fund is a certified Community Development Financial Institution (CDFI) dedicated to growing successful businesses and strengthening communities across Central and Northeast Minnesota and Northern Wisconsin. Since 1989, EFund has partnered with entrepreneurs in rural and underserved areas, providing accessible capital, expert advising, and business-building programs to help them succeed and grow. Our vision: vibrant communities and a diverse regional economy powered by entrepreneurs.