

Child Care Capital & Infrastructure Fund Launches to Accelerate Rural Child Care Capacity

First Southwest Bank, with the support of [Gary Community Ventures](#) , has launched the “[Child Care Capital and Infrastructure Fund](#)” to support the child care facility financing needs of rural Colorado child care businesses.

Gary Community Ventures has provided a \$1M guarantee for loans provided through this program. Licensed child care providers, including in-home family providers as well as large centers will

Loans can be used to assist with business start-up and equipment costs, facility acquisition, renovation, and refinancing; or to support infrastructure improvement or expansion. This fund aims to increase physical capacity for child care across rural Colorado. First Southwest Bank(FSWB) will provide the necessary oversight to guarantee that funds are allocated to projects that align with long-term child care objectives and the overall growth of the sector.

The **Child Care Capital & Infrastructure Fund** offers low-interest loans to child care providers in rural Colorado, helping to expand the availability of affordable, high-quality child care. The fund enables new and existing child care providers to access financing to secure properties, expand operations, and renovate outdated facilities to meet the growing demand for services.

Eligibility:

- Business must derive the majority of its revenue from child care services or activities
- Applicants must be located in a rural area in Colorado
- Applicants must have proof of proper license to run a child care facility in Colorado from the [Colorado Department of Early Childhood \(CDEC\)](#)
 - Family, Friend, and Neighbor (FFN) are also eligible
- Any new business (in operation less than 3 years) will be required to show evidence they have participated in some form of technical assistance prior to loan application

Loan details:

- Max loan amount: \$2,000,000

- Rate: 3-6+%, depending on loan amount
- 90-day payment deferral (as needed)
- 5–25 year terms

All loans are subject to credit approval.