

Business Finance Acronym Directory

- **Oregon Business Development Fund (OBDF)** provides [direct loans](#) that leverage private capital and provides incentives for businesses to expand or locate in Oregon.
- **Oregon Royalty Fund (ORF)** provides [direct loans](#) to help early stage (post R & D and prototyping), scalable, and high-margin small businesses obtain short-term working capital to support rapid growth.
- **Entrepreneurial Development Loan Fund (EDLF)** offers [direct loans](#) to help start-ups, micro-enterprises and small businesses expand or become established in Oregon.
- **Credit Enhancement Fund (CEF)** provides [loan guarantees](#) to financial institutions in order to increase capital availability to small businesses.
- **Capital Access Program (CAP)** provides a form of [loan portfolio loss reserve](#) so financial institutions may make business loans that carry higher than conventional risks while complying with federal and state banking regulations.
- **Industrial Development Bonds (IDB)** are available to manufacturing projects, exempt facilities and nonprofit organizations to provide [access to capital primarily for value-added manufacturing](#).
- **Aggie Bonds (Beginning and Expanding Farmer Loan Program)** provides new farmers [tax-exempt financing for capital purchases](#).
- **State Small Business Credit Initiative (SSBCI)** was a federal program administered by the US Department of the Treasury that provided \$1.5 billion to capitalize state specific direct loan, loan guarantee, collateral support and venture capital programs. Oregon was awarded \$16.6 million of which \$13 million was allocated to CEF, \$3.5 million was allocated to OBDF, and the balance allocated to CAP.