



# SBA Available for start-up and existing businesses

# Community Advantage

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## Loan Amount

\$20,000 - \$250,000

## Terms

7-10 year term

25 year term for real estate

Prime + (2.75% to 6%)

Variable rate (based on Wall Street Journal)

## Features

SBA guarantee allows us to provide financing at a competitive rate

Affordable capital compared to other nontraditional loans

Funds can be used for working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt

Complimentary business counseling

No prepayment penalties if real estate not involved

## Requirements

Credit score of at least 620

Capital investment: startups 20%, business acquisitions 10%

Show sufficient cash flow to make payments

Collateral not needed for approval

Flexibility to waive some requirements for businesses in low-moderate income communities, startup businesses and veteran owned businesses

## Areas served

California

Arizona

Nevada

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Spanish speaking representatives available throughout the loan process



# SBA Microloan

A loan designed to meet the needs of small business owners

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## Loan Amount

\$10,000 - \$50,000

## Terms

3-5 year term

Fixed: 9.5 - 10.5%

## Features

Best for new or early stage businesses

Funds can be used for working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt

Affordable capital compared to other nontraditional loans

12 hours of complimentary business advising to support long-term success

Available to businesses that are not able to obtain funds from a bank

## Requirements

Credit score of at least 620

Cash flow to service requested debt

Collateral not needed for approval

## Areas served

California counties:

Alameda, Butte, El Dorado, Imperial, Los Angeles, Orange, Placer, Riverside, Sacramento, San Bernadino, San Diego, San Francisco, San Mateo, Santa Clara, Ventura

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