



Small Business Finance

# 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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Spanish speaking representatives available throughout the loan process