

	BORROWER	Existing and start-up businesses welcome to apply
	LOAN AMOUNT	\$5,000 to \$50,000
	COMMUNITIES SERVED	Business in Alameda County, Butte County, El Dorado County, Imperial County, Los Angeles County, Orange County, Placer County, Riverside County, Sacramento County, San Bernardino County, San Diego County, San Francisco County, San Mateo County, Santa Clara County, and Ventura County.
	USE OF FUNDS	<ul style="list-style-type: none"> • Inventory • Tenant Improvements • Equipment • Working Capital • Start-up Capital • Business Purchase
	TERMS	<ul style="list-style-type: none"> • 5 years • No penalty for early repayment • All loans will be fully amortized
	INTEREST RATE	7.75% to 10% fixed
	FEES	Loan fee of 1% plus Cal Cap fee of 4%. All fees, including out of pocket costs, are financed
	COLLATERAL	<ul style="list-style-type: none"> • Security interest in business assets • Unconditional personal guaranties of principal owners of 20% or more ownership • Unconditional guaranty of the business concern • Lien on home and vehicle if applicable
	DOWN PAYMENT	<ul style="list-style-type: none"> • New business acquisition: 20% of the total project cost • Start-up business: 30% of the total project cost • Existing business: With sufficient equity, borrower may obtain 100% financing

About The CDC

CDC Small Business Finance is a private, mission-based, non-profit lender that offers alternative business financing solutions when access to capital from traditional sources is not available. We offer loans through a number of different programs as a direct lender and play various roles to help business owners obtain financing. Services are provided on a non-discriminatory basis and include:

- **Offering direct lending** through several different programs with more flexible eligibility criteria than traditional financing.
- **Partnering with other local lenders** to develop creative financing solutions for your small business.
- **Packaging your loan** and working to find a lender that is willing to fund your request.
- **Advocating for entrepreneurs** and considering each request on a case-by-case basis.
- **Listening to your story** to help determine which loan program, or combination of programs, will work best for your business.
- **Referring you to other services** as needed, including business plan and projection preparation, securing government contracts, and general business counseling.



Small Business Finance

FINANCING TO GROW YOUR SMALL BUSINESS

How to Get Started

To get started click on following link below or type the link into your browser:
<http://cdcloans.com/small-business/start-buy-expand-a-business/express-microloan/>



Having these documents below will help you complete your online application:

- Business License or Fictitious Name Statement (if available)
- Business Entity Documents (i.e. sole prop, partnership, limited liability company, corporation)
- Financial Statements
- Federal Tax Returns for last three years on the following:
 1. Balance Sheets and P&L Statements for interim period (within 45 days) and last three fiscal years
 2. A/R and A/P Aging Summaries to match interim financial statement (if applicable)
 3. Business debt schedule to match interim financial statement
- 1. Business applying for the loan
- 2. Individuals of 20% or more ownership in business
- 3. Any affiliate businesses in which borrower has 50% or more ownership (or a controlling interest)



If you are approved, you will be asked to provide this additional documentation:

- Copy of Business Lease (if applicable)
- Personal financial statement on all borrowers of 20% or more ownership
- Business Plan and Projections for start up business or business acquisition

CDC Small Business Finance makes a profound impact on small businesses. Over 36 years, we've helped more than 10,000 entrepreneurs leverage over \$12 billion to grow their companies and create 130,000 new jobs.

For more information regarding the SBA Microloan Program Contact



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