



## Major Programs & Services

### Loan Products

#### *Enterprise Loan*

>\$50,000 to \$300,000

- Existing businesses
- In-house underwriting
- SBA 7a & CalCAP Collateral Support
- Paper application & full documentation

#### *Micro Loan*

\$1,000 to \$50,000

- Startup and existing businesses
- 2 day pre-qualification
- Documentation & terms based on amount & purpose

#### *Letter of Guarantee*

Pre-qualification up to \$300,000

- Guarantees funding for up to 12 months
- Contingent on executed contracts, licenses, etc.

### Grow Funds

Business development campaigns with local partners to increase the deployment of targeted or unrestricted capital in underserved communities.

### Business Services

Business development services (for qualified applicants) including:

- Assistance with financial and loan packet preparation
- Assistance with application for business licenses and permits
- Training classes and workshops
- Follow-up assistance during initial stages of your business.
- Information and referrals to other agencies and/or lending institutions

### Business Advisory Training Institute (BATI)

A comprehensive 16-week financial educational program to increase the knowledge and acumen of current business owners and aspiring entrepreneurs on budgeting, business financials, credit building, and lending principles.

### Access to Capital Workshops

Educating aspiring and existing business owners about the importance and elements of credit, the lending process. Conducted in English and Spanish.