

250 East L Street
 Benicia, California 94510
 Phone: (707) 746-4202
 Fax: (707) 746-1196

Financing

By admin

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Business Financing	
Agency / Phone	Programs and Services
SAF E-BI DCO (707) 577-8621	Micro Loan Program: Economic Development Loans are available to ventures in the 46 northernmost counties of California that produce jobs, income, wealth and economic stability, including worker-owned cooperative business. Loans range from \$10,000 to \$2 million or more through loan participations, with loan terms spanning sixty days to ten years. Interest rates generally range from 7% to 9%.
Northern California Community Loan Fund (415) 392-8215	Northern California Community Loan Fund: Economic Development Loans are available to ventures in the 46 northernmost counties of California that produce jobs, income, wealth and economic stability, including worker-owned cooperative business. Loans range from \$10,000 to \$2 million or more through loan participations, with loan terms spanning sixty days to ten years. Interest rates generally range from 7% to 9%
California Economic Development Lending Initiative (510) 267-8990	Co-Lending Program for Small Business: The program provides capital to growing businesses in both urban and rural areas that are currently not able to qualify for conventional bank financing. All small businesses in all industries are eligible for financing. (Serving Statewide) The Co-Lending Program may be used to fund needs from \$100,000 to several million dollars. CEDLI Amount - \$50,000 minimum to \$500,000 maximum investment by CEDLI in the form of subordinated debt. CEDLI investment amount not to exceed a maximum of 50% of the total financing.
State of California Business, Transportation and	The California Small Business Loan Guarantee

<p>Housing Agency 916-323-5400</p>	<p>Program is used to encourage banks to make small business loans that otherwise would not be made. Special emphasis is placed on the creation and retention of jobs. Banks will direct loan to borrower. The Financial Development Corporation will issue state guarantee up to 80% of the loan. (Serving Statewide)</p>
<p>TMC Development Working Solutions (415) 655-5473</p>	<p>Working Solutions offers microloans to qualified micro-entrepreneurs located within the nine San Francisco Bay Area counties. This program is for entrepreneurs who have limited or no access to a bank loan. The loans are for business purposes only and cannot be used to repay any existing business debt. Loan Amounts: \$5,000 to \$25,000 (for startup and existing businesses) and \$25,001 to \$50,000 (for businesses in existence at least 2 years). Interest Rates - Interest rates are fixed from 6% to 10%.</p>
<p>OBDC Small Business Finance (510) 763-4297</p>	<p>OBDC Finance focuses on supporting the establishment and growth of small businesses that create jobs and spur economic activity in low-to-moderate income communities in Alameda, Contra Costa, San Francisco, and Solano counties. Loan Amounts: \$5,000 to \$35,000: All businesses, including startups; \$35,001 to \$50,000: Businesses with 1+ years sales history. Interest Rates - 7.5% to 10%. Loan Terms - up to 6 years</p>
<p>California Native Entrepreneurs Opportunity Fund (916) 920-0285</p>	<p>As a development finance organization the California Native Entrepreneurs Opportunity Fund (CNEOF) will promote financial independence and self-reliance for Native families, their connection to Native culture, and strengthen tribal governments. (Statewide) Must be a U.S. Federally recognized American Indian with Tribal and/or B.I.A. documentation. Must have successfully completed an Entrepreneur Training Program, recognized by CNEOF. CNEOF Business Loan Products: Micro Loan -- \$500.00 - \$2,500.00 Mini Loan -- \$2,501.00 - \$25,000.00 Small Loan -- \$25,001.00 - \$50,000.00</p>
<p>Small Business Administration (916) 735-1700</p>	<ul style="list-style-type: none"> - 7(a) Loan Program The 7(a) Loan Program includes financial help for businesses with special requirements - Microloan Program The Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. - CDC/504 Loan Program The SBA 504 Loan program is a powerful economic development loan program that offers small businesses another avenue for business financing, while promoting business growth, and job creation.

<p>Prosper (866) 615-6319</p>	<p>Prosper offers peer-to-peer lending which is a popular alternative to traditional loans and investing options. Prosper isn't a bank. Prosper loans are not traditional small business loans and are based on your credit score. (Serving the US) Loans are available up to \$25,000. Interest rates start at 6.59%</p>
<p>Business Consortium Fund, Inc. (212) 243-7360</p>	<p>Minority Loan Guaranty Loan and Participation Program: The LGPP a loan program that enables eligible minority-owned firms to obtain financing when funds are not available through conventional channels on reasonable terms. (Serving US) The following types of loans and credit facilities are accessible through the LGPP: Lines of Credit; Contract Financing; Intermediate Term Loans; Working Capital Loans; Equipment Financing The total amount of the LGPP loan facility is determined by the participating lender; however the BCF's maximum exposure may not exceed \$1,125,000 in a participation loan, or on a guaranteed loan. In each case, the participating lender must retain a minimum of 25% of the amount of loan facility</p>
<p>ACCION USA (866) 245-0783</p>	<p>ACCION USA offers business loans up to \$50,000 and financial education throughout the United States. They specialize in working with small business owners who cannot borrow from the bank due to business type, a short length of time in business, or an insufficient credit history. Business Loans up to \$50,000: for established, profitable businesses Start-Up Loans up to \$30,000: for businesses with 6 or more months in operation, but that are not yet profitable Transition Business Loans up to \$30,000: for the purchase of an existing business or a change in business location</p>
<p>Source: Business Loan Fund Directory www.businessloanfunds.com/california/solano and each organizations' website: SAFE-BIDCO www.safe-bidco.com/; Northern California Loan Fund www.nccflf.org; California Economic Development Lending Initiative www.cedli.com; State of California Business, Transportation and Housing Agency www.bth.ca.gov; TMC Development Working Solutions http://tmcworkingsolutions.org; OBDC Small Business Finance www.obdc.com; California Native Entrepreneurs Opportunity Fund www.cimcinc.org; Small Business Administration www.sba.gov; Prosper www.prosper.com; Business Consortium Fund, Inc. www.bcfcapital.com; ACCION USA www.accionusa.org (as of March 2012)</p>	