



Small Business Finance

Impact Loans

Access to capital for ALL small business owners

Get Started

Contact us
to be connected to
a loan officer
loaninfo@cdcloans.com

Loan Amount

\$50,000 - \$250,000

Terms

Prime + 4.75% variable interest rate

Loan due in 5 years - can be amortized up to 10 years based on use of proceeds

Features

Focused on serving African-American and Latino small business owners and businesses located in low and moderate income areas

Funds can be used for working capital, business acquisition and expansion, tenant improvements, debt refinance, equipment, inventory and real estate purchases

Preferred alternative to businesses that are not able to obtain funds from a bank

No prepayment penalty

Fair and reasonable terms compared to other nontraditional lenders

Interest-only payment period available for up to 3 months

3% loan packaging fee - option to finance into your loan

Complimentary business counseling

Requirements

Businesses located throughout California

Credit score of at least 620

Eligible for-profit operating businesses only; non-profit or investment/passive companies not eligible

Last reported tax return shows positive or improving trends

Projections reviewed for businesses affected by COVID-19

In business for at least 1 year; start-ups may be considered on a case-by-case basis

[Spanish speaking agent available during the loan process. Guidelines as of June 2020.](#)

Let's talk 800.611.5170 | www.cdcloans.com

Small Business Finance Fund is an affiliate of CDC Small Business Finance