



Small Business Finance

# SBA Available for start-up and existing businesses

# Community Advantage

## Get Started

Contact us  
to be connected to  
a loan officer  
[loaninfo@cdcloans.com](mailto:loaninfo@cdcloans.com)

## Loan Amount

\$20,000 - \$250,000

## Terms

7-10 year term

25 year term for real estate

Prime + (2.75% to 6%)

Variable rate (based on Wall Street Journal)

## Features

Available for start-up and existing businesses

SBA guarantee allows us to provide financing at a competitive rate

Affordable capital compared to other nontraditional loans

Funds can be used for working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt

Complimentary business counseling

No prepayment penalties if real estate not involved

## Requirements

Credit score of at least 620

Capital investment: startups 20%, business acquisitions 10%

Show sufficient cash flow to make payments

Projections reviewed for businesses affected by COVID-19

Flexibility to waive some requirements for businesses in low-moderate income communities and veteran owned businesses

## Areas Served

California, Arizona, Nevada

**CDC Small Business Finance: the nation's leading nonprofit lender**

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Spanish speaking agent available during the loan process. Guidelines as of June 2020.