



## Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND ECONOMIC DEVELOPMENT BANK

## IBank's Disaster Relief Resources






The Small Business Finance Center (SBFC) partners with Financial Development Corporations to provide loan guarantees and direct loans for small businesses that experience capital access barriers.

### California Small Business Loan Guarantee Program & Disaster Relief Loan Guarantee Program

#### Use of Funds


-  New Construction
-  Inventory
-  Working Capital
-  Lines of Credit
-  Agriculture
-  Disaster Relief

#### Loan Guarantee Terms



-  Loans up to \$20 million
-  Maximum guarantee \$2.5 million
-  Guaranteed up to 7 years; term can be longer
-  Guarantees up to 80% - 95% of loan
-  Qualifications based on lender criteria

### Jump Start Loan Program

#### Business Requirements

-  Must be a low-wealth entrepreneur located in a low-wealth community or Disaster Area

#### Loan Terms

-  Amounts From \$500 - \$10,000
-  Terms up to 5 years

#### Eligible Use of Loan Proceeds

##### May Include:

-  Start-Up Costs
-  Property
-  Buildings
-  Machinery
-  Equipment
-  Inventory
-  Tenant Improvements



# Small Business Finance Center

**Business owners can get additional information from a Financial Development Corporation (FDC) listed below:**



### California Capital Financial Development Corporation \*

Clarence Williams, President  
1792 Tribute Road, Suite 270  
Sacramento, CA 95815  
Phone: 916.442.1729  
Email: cwilliams@cacapital.org  
Website: www.cacapital.org



### Small Business Development Corporation of Orange County

Michael A. Ocasio, President & CEO  
271 N. Sycamore Street  
Santa Ana, CA. 92701  
Phone: 714.571.1900  
Email: mocado@sbfdoc.org  
Website: www.sbfdoc.org



### California Coastal Rural Development Corporation \*

Karl Zalazowski, President  
221 Main Street, Suite 301  
Salinas, CA 93901  
Phone: 831.424.1099  
Email: karl\_zalazowski@calcoastal.org  
Website: www.calcoastal.org



### Pacific Coast Regional Small Business Development Corp. \*

Mark J. Robertson, Sr., President  
3255 Wilshire Boulevard, Suite 1501  
Los Angeles, CA 90010  
Phone: 213.739.2999, Ext. 222  
Email: Mark.Robertson@pcrcorp.org  
Website: www.pccorp.org



### California Southern Small Business Development Corporation

Kurt Chilcott, President & CEO  
2825 Dewey Road, Building 202,  
Suite 205  
San Diego, CA 92106  
Phone: 619.232.7771  
Email: kchilcott@cdcloans.com  
Website: www.casouth.com



### Valley Small Business Development Corporation \*

Debbie Raven, CEO  
7035 North Fruit Avenue  
Fresno, CA 93711  
Phone: 559.438.9680  
Email: draven@vsbdc.com  
Website: www.vsbdc.com



### Nor-Cal Financial Development Corporation \*

Sanford Livingston, CEO  
300 Frank H. Ogawa Plaza, Suite 175  
Oakland, CA 94612  
Phone: 510.698.2080  
Email: slivingston@nor-calfdc.org  
Website: www.nor-calfdc.org

**\* Participant in IBank's Jump Start Loan Program**



California Infrastructure and Economic Development Bank

**For more information, please visit: [www.ibank.ca.gov](http://www.ibank.ca.gov)**