<table>
<thead>
<tr>
<th>Name</th>
<th>Point of Contact</th>
<th>Loan(s):</th>
<th>Funding Startups?</th>
<th>Collateral Requirement:</th>
<th>Notes</th>
</tr>
</thead>
</table>
| **OPPORTUNITY FUND NORTHERN CALIFORNIA**                             | Community Development Officer: Lindsay Chung | Loan Amounts—$2,600 - $250,000  
Interest rates- 7.9% - 18%  
No minimum FICO score requirements  
Funding in 3-10 business days                                                                 | Yes, for Trucking and Mobile Food industries – other businesses require operation at least 1 year | Yes, but not always required                                                                 | SCORE Clients receive a reduced rate if they directly reach out to Lindsay Chung and mention they were referred by SCORE.                                                                 |
|                                                                      | General Loans Inquiries: loans@opportunityfund.org - (866) 299-8173/Option “1” |                                                                                                                                                                                                           |                                                                                                                                                                         |                                                                                                                                                                          |                                                                                                                                                                                                      |
| **CDC SMALL BUSINESS FINANCE CORP.**                                | Small Business Lending  
(SMART Growth)  
Anna Marie Cruz - Southern LA  
ncruz@cdcloans.com - 562-676-4350  
Noe Castillo - Northern LA  
ncastillo@cdcloans.com - 626-375-9485 | SBA Microloan—$20,000 - $50,000  
Interest rate 9.5-10.5%  
3-5 year term  
SBA Community Advantage Loan—$20,000 - $250,000  
Interest rate Prime + (2.75 to 6%)  
7-10 year term, 25 year term for real estate                                               | Yes, capital injection from owner 20% (direct industry experience required) | Lack of collateral does not automatically disqualify a borrower                                                | Additional loan programs may be available                                                                                                                               |
| **JEWISH FREE LOAN ASSOCIATION**                                    | (323) 761-8830 info@jfla.org                                                      | Small Business Loan  
up to $75k (No minimum)  
Interest FREE and fee-free  
Repayment starts 30-45 days after the loan is issued. Terms: 3-5 years.                                                                 | Yes, Small business borrowers and their guarantors need a credit score of 680 or higher | No collateral. But guarantor(s) are needed. For up to $3,500, 1 guarantor. For up to $50k, 2 guarantors. For up to $75k, 3 guarantors. | The application process begins on our website by completing a pre-loan application.                                                                                                    |
| **PACIFIC ASIAN CONSORTIUM IN EMPLOYMENT (PACE LA)**                | (213) 353-9400                                                                    | SBA community advantage loan- Up to $250,000  
Credit score 650+  
PACE SBA Microloan—$5,000 - $50,000  
Interest rate 8.5%  
Term: up to 5 years  
Credit Score 640+                                                                               | Yes, Consider a variety of aspects, such as financial projection, business plan, borrower’s industry experience, credit report | Yes, 100% for PACE SBA Microloan, 65% for Los Angeles City Loan. In case clients don’t have enough collateral to secure the loans, clients will need other stronger | For clients who are not qualified for an SBA loan, we help them to improve, so that they can be qualified for an SBA loan. We can also refer clients to other lending partners who have different requirements from SBA, so clients can have a loan in urgent case. |
<p>| | | | | | |
|                                                                      |                                                                                  |                                                                                                                                                                                                           |                                                                                                                                                                         |                                                                                                                                                                          |                                                                                                                                                                                                      |</p>
<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Interest Rate</th>
<th>Term</th>
<th>Collateral</th>
<th>Co-signors</th>
<th>Additional Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles City Loan— $50,000 - $450,000</td>
<td>Interest rate US T-Bill 10 years + 2%</td>
<td>3-7 years</td>
<td>collateral. 20 – 30% capital injection.</td>
<td>Cs (Credit, Cash flow, Capital, and Character) or have co-signors.</td>
<td>(ability to pay back the loan), collateral. 20 – 30% capital injection.</td>
</tr>
<tr>
<td>Mini-Microloan—Up to $5,000</td>
<td>Credit: &gt;600 FICO, no late payment or collection in the past 12 months, no BK or foreclosure in the past 2 years</td>
<td></td>
<td>No collateral nor guarantor required</td>
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<tr>
<td>Capital Partners TM—$500 - $5,000</td>
<td>Peer-to-Peer lending</td>
<td></td>
<td>No negative cash balance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Partners Homemade Food Incubator Program—$500 - $5,000</td>
<td>Similar program to Capital Partners. Peer-to-Peer lending</td>
<td></td>
<td>Business training offered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small Business Lending—$30,000 - $250,000</td>
<td>Interest rate 10%</td>
<td></td>
<td>Business training offered</td>
<td></td>
<td></td>
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<tr>
<td>SEED Loan(1-year operation or more)—$5,000 - $30,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>Easier-lending for Vets and Women</strong></td>
</tr>
<tr>
<td>Kiva Zip—$5,000 - $50,000</td>
<td>Interest rate 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Term: Up to 2 years</td>
<td></td>
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</tbody>
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RISE FINANCIAL PATHWAYS
4050 South Figueroa Street, Los Angeles, CA 90037
https://risela.org
https://microbusinessmonday.com

Hassan Nicholas
323.233.1900
hassan@risela.org

Yes, we fund startup businesses.
No collateral requirement.
| **Healthy Vendor Fund**—$1,500 - $2,500  
- No Credit check  
- Interest rate 7.5%  
- Term: Up to 2 years  
- Offers business training and provides connection to local farmers market | | |
|---|---|---|
| **Start-up Business Loan**—$1,000 to $12,000  
- For individuals who have been in business less than six months and who have either a home-based or incubator-based business  
- Daycare Business Loan—$500 to $12,000 for those starting out, Up to $25,000 for businesses more than 6-months of operation.  
- For: entrepreneurs in the daycare business  
- Business Loans—$500 to $50,000 For existing businesses. Return clients up to $50,000  
- Loans for Food and Beverage Small Businesses—$500 to $50,000  
- For: business owners in the food, beverage or hospitality industries  
- Perks: Access to business coaching from Samuel Adams employees, and an invitation to Brewing the American Dream Speed Coaching events. | **Yes, Credit score 525 or higher, Must have full or part time job—proof of income, no bankruptcies or late payments in the past 12-months** | **No collateral requirement.** |

**ACCIÓN**  
6505 Wilshire Boulevard, Suite 903 New York, NY 10038  
http://us.accion.org  
Neysa Cruceta | Intake Manager | ncruce@accioneast.com | 617.616.1582
<table>
<thead>
<tr>
<th><strong>Cost of Capital and Terms for all loans:</strong></th>
</tr>
</thead>
</table>
| • Interest rate 8.99%+  
  Exception: Startup loan interest rate starts at 10.99% |
| • Terms from 6 to 60 months |