



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: mocasio@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