



LOS ANGELES LOAN PROGRAMS LENDING MATRIX

MARCH 2023



Program	Rapid Loan	Microloan & Small Business Loan
Funding Amount	\$300 - \$8,000	\$8,001 - \$100,000
Repayment Term	12 - 36 months	36 - 72 months
Interest Rate	-6.99-14.99%-	
Fees	-3% Admin fee plus State Guarantee 2.5% of 80% of loan amount plus \$250 guarantee application fee-	
Funding Timeline	5 days	2-3 weeks
FICO	Varies	No minimum
Use	-Startup Costs, Working Capital, Equipment, Inventory, Tenant Improvements, business acquisitions, commercial vehicle purchase-	
Collateral	-Not required but if pledged reduces interest rate-	
Time in Business Required	-0-	
Experience Required	No minimum	Case by case
Down Payment Required	N/A	10% for Trucking
Highlights	-Startups (other income source required) & ITIN Lending-	
Other eligibility requirements	Medical Collections and student loans excluded. 1 yr+ BK7 discharge. No outstanding liens or judgments.	1 yr+ BK7 discharge. No outstanding liens or judgments.
Geographic Scope	-Southern California including Imperial, Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties-	
Language(s)	English and Spanish	
Contact person	Rosalinda Delgado	
Contact Email	rdelgado@accessity.org	
Contact Phone	(619) 795-7250	
Website	https://accessity.org/	

Program	Small Business MicroLoan	SBA Microloan, Disaster Loan, Contract Finance Assistance Program Loan
Funding Amount	\$10,000 to \$50,000	\$500 to \$250,000
Repayment Term	24 to 36 months	Up to 10 years
Interest Rate	0%	5-8%
Fees	4 % of loan amount	1% of the loan amount (up to \$1,000) and guarantee & document fees (if applicable)
Funding Timeline	30-60 days	Within 3-4 weeks of complete loan package
FICO	No FICO requirements	Above 600 preferred
Use	Expanding staff, Equipment purchases, Inventory, Leasehold improvements, Commercial Vehicle, Business expansion, Marketing	Working capital, equipment purchase, inventory, leasehold improvement, commercial vehicle purchase, refinancing, business acquisitions
Collateral	Case by case; typically UCC filing for loans \$20K and above	Business Assets, Vehicle, Residential/Commercial Properties
Time in Business Required	N/A	NA
Experience Required	N/A	NA
Down Payment Required	N/A	10% to 25% capital injection
Highlights	BCIF is the only microlending nonprofit organization that offers zero interest microloans with a specific focus on Black-owned businesses in Southern California (L.A., Riverside, San Bernardino, and Orange Counties).	Startup loans, ITIN lending, business counseling and workshops
Other eligibility requirements	Determined on a case by case basis	No foreclosure or bankruptcy for the past 24 months
Geographic Scope	LA, Riverside, San Bernardino, and Orange Counties	Los Angeles County and nearby
Language(s)	English	English, Spanish, Chinese, Korean, Vietnamese, Tagalog, Hindi, Farsi, and Thai
Contact person	Regina Jones	Babita Nayak
Contact Email	info@bcifund.org	bnayak@pacela.org
Contact Phone	(310) 904-6336	(213) 989-3172
Website	www.bcifund.org	pacela.org

Program	Semi'a Fund	Tierra
Funding Amount	From \$3,00 to \$35,000	\$5,000 - \$30,000
Repayment Term	-12-60 months-	
Interest Rate	8%	3%
Fees	-\$50 processing fee-	
Funding Timeline	10-14 days	14-20 days
FICO	-No FICO requirements-	
Use	Working capital; Equipment purchase; Inventory; Predatory debt refinancing.	Equipment purchase; Inventory & technology
Collateral	-Collateral or security deposit reviewed on a case by case basis-	
Time in Business Required	6 months	1 year
Experience Required	-1 year minimum industry experience-	
Down Payment Required	-N/A-	
Highlights	-ITIN lending, business coaching provided during the life of the loan, loan rebate available with timely repayment-	
Other eligibility requirements	-Determined on a case by case basis-	
Geographic Scope	-Los Angeles County-	
Language(s)	English and Spanish	
Contact person	Andrea Avila	
Contact Email	andrea@inclusiveaction.org	
Contact Phone	(213) 598-0766	
Website	inclusiveaction.org	

Program	Express Business Loans LOC	Revolving Line of Credit
Funding Amount	\$10,000 to \$150,000	\$50,000 to \$3,000,000
Repayment Term	-12 months reviewed annually-	
Interest Rate	WSJ Prime + 2.5%-6% variable	WSJ Prime + 4.5%-9.25%, variable
Fees	-2% + \$500-	
Funding Timeline	15 days	21-30 days
FICO	-640-	
Use	Business acquisition, debt consolidation, expansion and working capital	Utilized to finance a company's invoices + based on actual interest owed (not the invoice being utilized as collateral).
Collateral	UCC-1	UCC-1 + Invoice
Time in Business Required	-2 years-	
Experience Required	-2 years-	
Down Payment Required	-N/A-	
Highlights	Utilized for normal business needs	Better than factoring, interest on borrowed funds only
Other Eligibility Requirements	-N/A-	
Geographic Scope	CA, NV	Nationwide
Language(s)	Amharic, English, Farsi, Hindi, Korean, Spanish, Tagalog, Tigrigna, Urdu, and Vietnamese	
Contact person	Lynn Fernandez	
Contact Email	lynn.fernandez@lendistry.com	
Contact Phone	(562) 356-0532	
Website	lendistry.com	

Program	Kiva	Small Business Loan
Funding Amount	\$1,000-\$15,000	\$50,000 to \$5,000,000
Repayment Term	Up to 3 years	TBD, Up to 10 years
Interest Rate	0%	4%-10% Fixed
Fees	None	1.5-3% of loan + legal fees
Funding Timeline	-TBD-	
FICO	No FICO Requirements	Above 600 preferred
Use	Working capital, inventory, equipment purchases, leasehold improvements, FF+E and more	Working capital, business expansion, property acquisition, construction, and more
Collateral	N/A	UCC on all business assets, personal guarantees from principals
Time in Business Required	N/A	2 years
Experience Required	Must be 18+ older, 1 year in business preferred	Dependent on loan
Down Payment Required	N/A	10% borrower equity required
Highlights	Crowd funded loan with no interest and no loan fees. Matches dollar for dollar amount raised if referred by a LISC trustee	Nationwide with three additional affiliates: National Equity Fund, New Markets Support Co, and Immito
Other eligibility requirements	None	TBD, Loan dependent
Geographic Scope	LA County	Nationwide
Language(s)	English and Spanish	
Contact person	Diana Reyes	
Contact Email	dreyes@lisc.org	
Contact Phone	(626) 344-2447	
Website	lisc.org/los-angeles	

CDC Small Business Finance part of the momentus capital family.

Program	Microloan	Community Advantage
Funding Amount	\$20,000 - \$50,000	\$20,000 - \$350,000
Repayment Term	3-6 years	7-10 years
Interest Rate	7.75%-9% Fixed	WSJ Prime + 4.50% to 5%, variable
Fees	-No application fee. Closing fee of 2%-4%.-	
Funding Timeline	-2 weeks to approval-	
FICO	-no Minimum FICO, good explanation for historical credit challenges-	
Use	Working capital, operating expenses, tenant improvements, equipment, business acquisition, and refinancing of business debt.	Working capital, operating expenses, tenant improvements, equipment, business acquisition, CRE purchase and refinancing of business debt.
Collateral	-UCC-1 lien on business assets. Personal guarantee of all 20%+ owners-	
Time in Business Required	-0-	
Experience Required	-2 years industry experience if a start-up.-	
Down Payment Required	-Business Acquisition 10%; Start-up businesses 10%-	
Highlights	Available to businesses that are not able to obtain bank funds. 12 hours of free business advising.	Available to businesses unable to obtain bank funds. Free advising and no prepayment penalties if real estate not involved.
Other eligibility requirements	-Bankruptcy 3+ years old, no open liens, judgements or collections unless on a payment plan.-	
Geographic Scope	Throughout California	California, Arizona, Nevada, Dallas-Fort Worth, Atlanta Metro Area, Washington D.C. Metro Area, Miami, FL, and Detroit, MI
Language(s)	English and Spanish	
Contact person	Iman Cotton	
Contact Email	icotton@cdcloans.com	
Contact Phone	(310) 613-3791	
Website	cdcloans.com	

CDC Small Business Finance part of the momentus capital family.

Program	Impact Loan
Funding Amount	\$20,000 - \$350,000
Repayment Term	10-year amortization due in 5 years
Interest Rate	WSJ Prime + 4.75% variable
Fees	3% loan packaging fee - option to finance into your loan
Funding Timeline	2 weeks to approval
FICO	No Minimum FICO, good explanation for historical credit challenges
Use	Working capital, business acquisition and expansion, tenant improvements, debt refinance, equipment inventory, and real estate purchases.
Collateral	UCC-1 lien on business assets. Personal guarantee of all 20%+ owners.
Time in Business Required	0
Experience Required	2 years applicable industry experience if a start-up.
Down Payment Required	Business Acquisition 10%; Start-up businesses 10%
Highlights	Focused on serving African-American and Latino small business owners and businesses located in low and moderate income areas.
Other eligibility requirements	Bankruptcy 3+ years old, no open liens, judgements or collections unless on a payment plan.
Geographic Scope	Throughout California
Language(s)	English and Spanish
Contact person	Iman Cotton
Contact Email	icotton@cdcloans.com
Contact Phone	(310) 613-3791
Website	cdcloans.com

Program	CA Small Business Loan Guarantee	Direct Loan Fund
Funding Amount	\$5,000,000	\$10,000 - \$1,500,000
Repayment Term	Up to 7 years	Working capital: up to 7 years; Fixed assets: up to 15 years; Real estate: up to 25 years
Interest Rate	Established by Lending Partner	Fixed, or floating with Prime Interest rates
Fees	\$500.00 non-refundable loan packaging fee, \$250 processing fee, 2.5% of the guaranteed portion of the loan	3%
Funding Timeline	5 - 15 days	
FICO	-600-	
Use	Working Capital, Equipment Purchases, Inventory, Contract Financing, Business Expansion, Lines of Credit, Real estate	Working Capital, Equipment Purchases, Inventory, Leasehold improvements, Contract Financing, Business Expansion, Real Estate
Collateral	-Available business and personal assets (machinery, equipment, accounts receivable, inventory and real property).-	
Time in Business Required	-0-	
Experience Required	-N/A-	
Down Payment Required	Lending Partners Policies	15 - 20% for Start-Ups, Business Acquisition or Business Expansion
Highlights	-Proceeds must be used for small businesses located in the State of California. Borrower must show repayment ability.-	
Other Eligibility Requirements	-N/A-	
Geographic Scope	-California-	
Language(s)	English, Spanish	English, Spanish
Contact person	Selena Davis	OC Isaac
Contact Email	selena.davis@pcrcorp.org	oc.isaac@pcrcorp.org
Contact Phone	(213) 739-2999	(213) 739-2999
Website	pcrcorp.org	

Program	SBA Community Advantage Loan Program
Funding Amount	\$10,000-\$350,000
Repayment Term	Up to 10 years
Interest Rate	Prime + 2 - Prime + 6
Fees	3%
Funding Timeline	5-15 days
FICO	No minimum
Use	Working capital Inventory purchase Acquisition and/or repair of machinery and equipment New construction, expansion and/or repair Acquisition of existing business
Collateral	Available business and personal assets (machinery, equipment, accounts receivable, inventory and real property).
Time in Business Required	0
Experience Required	N/A
Down Payment Required	15 - 20% for Start-Ups, Business Acquisition or Business Expansion
Highlights	Proceeds must be used for small businesses located in the State of California. Borrower must show repayment ability.
Other eligibility requirements	N/A
Geographic Scope	Southern California (LA County to San Diego)

Language(s)	English, Spanish
Contact person	OC Isaac
Contact Email	oc.isaac@pcrcorp.org
Contact Phone	(213) 739-2999
Website	pcrcorp.org

Program	Satyagraha Microloan Program
Funding Amount	\$5,000-\$25,000
Repayment Term	3-5 years
Interest Rate	8% to 13%
Fees	None
Funding Timeline	4 weeks
FICO	No minimum FICO score
Use	Reasonable and eligible business operation costs, including, but not limited to, inventory, equipment, working capital and leaseholder improvements.
Collateral	None
Time in Business Required	No minimum time required
Experience Required	N/A
Down Payment Required	N/A
Highlights	
Other eligibility requirements	
Geographic Scope	California
Language(s)	English and Spanish
Contact person	Sascha Henckell
Contact Email	microloan@satyagrahaalliance.com
Contact Phone	(310) 531-1840
Website	satyagrahaalliance.com

Program	Microloan Lite	Microloan
Funding Amount	\$5,000 - \$15,000	\$15,001 - \$50,000
Repayment Term	12 - 36 months	24 -60 months
Interest Rate	6-7% fixed rate	6-9% fixed rate
Fees	-5% origination fee \$25 wire fee-	
Funding Timeline	-5 - 7 business days-	
FICO	-No minimum FICO score-	
Use	-Working Capital, Equipment Purchase, Refinance Debt, Job Creation, Fees/Licenses, Leasehold Improvements, Inventory, Marketing, Rent etc.-	
Collateral	-Not required but can be applicable in some cases-	
Time in Business Required	-At least 12 months operating and generating revenue-	
Experience Required	-N/A-	
Down Payment Required	-N/A-	
Highlights	Light documentation-only 6 months of bank statements	Light documentation-only 6 months of bank statements & one year of tax returns.
Other eligibility requirements	-No tax liens without a payment plan. No past due child support payments. Additional docs may be required on case by case basis-	
Geographic Scope	-California-	
Language(s)	English and Spanish	
Contact person	Natalie Del Toro	
Contact Email	natalie@tmccommunitycapital.org	
Contact Phone	(415) 655-5474	
Website	https://tmccommunitycapital.org/	

Program	VSLDC Microloan	VSLDC Small Business Loan
Funding Amount	\$5,000 - \$50,000	\$50,001 - \$250,000
Repayment Term	-Up to 60 months-	
Interest Rate	-7.50% to 12.50%-	
Fees	-Up to 3% origination Fees, up to 3% packaging fees, 2.5% third party-	
Funding Timeline	-Loan Approval- 4 weeks, Funding- 2 weeks from approval-	
FICO	-Above 620 preferred-	
Use	-Expanding staff, Equipment purchases, Inventory, Leasehold improvements, Commercial Vehicle, Business expansion, Marketing, Debt Refinance-	
Collateral	-UCC on all business assets, personal guarantees from principals-	
Time in Business Required	-Start up business can also apply-	
Experience Required	-Minimum 1 year of industry experience if a pre-start up business-	
Down Payment Required	-Up to 50% injected-	
Highlights		
Other eligibility requirements	-ITIN okay up to \$10k for existing businesses only, basic documentation needed (bank statements, taxes, proof of business, ect.)	
Geographic Scope	-LA County-	
Language(s)	English and Spanish	
Contact person	Adam Dominguez	
Contact Email	adominguez@vsedc.org	
Contact Phone	(323) 753-2335	
Website	www.vsedc.org	

PLEASE NOTE:

- This PDF will be updated quarterly
- If you would like to change/add your information to the matrix please email academy@cameonetwork.org
- Any product details and contact information that are written in the middle of the two columns like so: -example- pertain to both of the products listed per page.

