

City of **Lake Forest** California

The Natural Choice for Business



Guide to **Business Financing: Grants, Loans, & Credits**



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Introduction

This Guide to Business Financing has been prepared to assist current and prospective business owners, real estate agents, developers, property owners and others in accessing financing programs for business start-up, business retention and business expansion. The guide provides a summary of government loan programs, specialized funding programs, local lending programs and other financing programs.

The City of Lake Forest is dedicated to assisting its local business in any way possible. If you have any questions or concerns, please contact us at:

**City of Lake Forest
Redevelopment/Economic Department
25550 Commercentre Drive, Suite 100
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Understanding Finance Basics

Determining you're Financing Needs:

Before seeking financial assistance, you should ask yourself the following questions to evaluate your business financing needs:

- Do you need more capital or can you manage existing cash flow more effectively?
- How do you define your need? Do you need money to expand or as a cushion against risk?
- How urgent is your need?
- How great are your risks?
- In what state of development is your business?
- For what purpose will the capital be used?
- What is the state of your industry?
- Is your business seasonal or cyclical?
- How strong is your management team?
- How does your need for financing mesh with your business plan?

Estimating Startup Costs:

If you are planning to launch a business venture, it is vitally important to know that you will have enough money to keep it afloat. To determine how much seed money you need to start, you must estimate the costs of doing business for at least the first several months. Some of these expenses will be one time costs such as the fee for incorporating your business and others will be ongoing, such as the cost of utilities and inventory. While defining these costs it is important to decide whether they are essential or optional. A realistic startup budget should only include those things that are necessary to start that business.

Borrowing Money:

Borrowing money is one of the most common sources of funding for a small business, but obtaining a loan isn't always easy. Before you approach a lender for a loan, it is a good idea to understand as much as you can about the factors the bank will evaluate when they consider your application.

Managing Growth:

An expanding business offers the potential for numerous growth opportunities. Managing this growth, although rewarding can challenge your skills and financing resources. Financial management involves all the activities that enable a company to obtain capital for growth, allocate resources efficiently, maximize the income potential of the business activity and monitor results through accounting documents.

Small Business Administration (SBA)

U.S. Small Business Administration 7(a) Loans

Eligibility:	For profit business; good character, including a fair credit record; possess management expertise; feasible business plan; adequate equity in the business, minimum of 20%; sufficient collateral; adequate cash flow to repay debt from historical or projected cash flow.
Financing:	Private lender provides the loan.
Use of Funds:	Business acquisition or start-up, purchase or remodeling of real estate, leasehold improvements, equipment purchases, working capital and inventory. No debt refinancing. Term only loans, no lines of credit.
Terms and Conditions	
Loan Size:	Maximum loan of \$5,000,000. Maximum loan guaranty by SBA is \$3,750,000 or 75% of the loan amount, whichever is less, for loans exceeding \$150,000. Loan guarantee by SBA is 85% if the loan is \$150,000 or less.
Term:	Varies by loan. Generally working capital, machinery and equipment terms do not exceed the life of the equipment (5-10 years). Real estate loans are for 25 years.
Interest Rate:	Interest rates are negotiable with lender, but subject to SBA maximums: 7 years or less: maximum prime, plus 2.25%; over 7 years: prime, plus 2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; and 1% for loans between \$25,000 and \$50,000. There is a prepayment penalty for loans with maturities of 15 years or more if prepaid during first three years.
Loan Fee:	Maturity 1 year or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount or less is 2%; \$150,001-\$700,000 is 3.0%; over \$700,000 is 3.5%; 3.75% on guaranty portion over \$1 million. Processing fees, origination fees, application fees, points, brokerage fees, bonus points, and other fees that could be charged to an SBA loan applicant are prohibited.
Contact:	Commercial lender or the 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or call (714) 550-7420 or visit their website .
Benefit:	Long-term financing; improved cash flow; fixed maturity; no balloons; no prepayment penalty (under 15 years).

SBA Express

- Eligibility:** For profit business; good character, including a fair credit record; possess management expertise; feasible business plan; adequate equity in the business, minimum of 20%; sufficient collateral; adequate cash flow to repay debt from historical or projected cash flow.
- Financing:** Private lender provides the loan.
- Use of Funds:** May be used for revolving line of credit (up to 7 year maturity) or for a term loan (same as 7(a)).
- Terms and Conditions**
- Loan Size:** \$350,000 maximum; SBA loan guaranty is 50%.
- Term:** Varies by loan. Generally working capital and machinery and equipment terms do not exceed the life of the equipment (5-10 years). Real estate loans are for 25 years.
- Interest Rate:** Interest rates are negotiable with lender, but subject to SBA maximums: Loans \$50,000 or less: prime, plus 6.5%; \$50,000 or more: prime, plus 4.5%.
- Loan Fee:** Processing fees, origination fees, application fees, points, brokerage fees, bonus points, and other fees that could be charged to an SBA loan applicant are prohibited.
- Contact:** Commercial lender or the SBA at their Santa Ana Office 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or call (714) 550-7420 or visit their [website](#).
- Benefits:** Faster turnaround; streamlined process; easy to use line of credit.
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CAP Lines

- Eligibility:** For profit business; good character, including a fair credit record; Possess management expertise; feasible business plan; adequate equity in the business, minimum of 20%; sufficient collateral; adequate cash flow to repay debt from historical or projected cash flow. In addition, small business must be owned and controlled by one or more of the following groups: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups or a widowed spouse of a service member or veteran who died during service or of a service-connected disability.
- Financing:** Private lender provides the loan.

Use of Funds: May be used for revolving line of credit (up to 7 year maturity) or for a term loan (same as 7(a)).

Terms and Conditions

Loan Size: \$500,000 maximum; SBA loan guaranty is 85% on loans of \$150,000 or less; loans over \$150,000 have loan guaranty of 75%. Small Asset-Based Line has a maximum loan amount of \$200,000.

Term: Varies by loan. Generally working capital and machinery and equipment terms do not exceed the life of the equipment (5-10 years). Real estate loans are for 25 years.

Interest Rate: Interest rates are negotiable with lender, but subject to SBA maximums: 7 years or less: maximum prime, plus 2.25%; over 7 years: prime, plus 2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; and 1% for loans between \$25,000 and \$50,000. There is a prepayment penalty for loans with maturities of 15 years or more if prepaid during first three years.

Loan Fee: Maturity 1 year or less, 0.25% guaranty fee; over 1 year: \$150,000 gross amount or less is 2%; \$150,001- \$700,000 is 3.0%; over \$700,000 is 3.5%; 3.75% on guarantee portion over \$1 million. There is also an ongoing servicing fee of .0494%.

Processing fees, origination fees, application fees, points, brokerage fees, bonus points, and other fees that could be charged to an SBA loan applicant are prohibited.

Contact: Commercial lender or the SBA at their Santa Ana Office 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or call (714) 550-7420 or visit their [website](#).

Benefits: Lower rate maximums than other SBA *Express* programs; less paperwork; fast turnaround; expanded eligibility; electronic application.

International Trade Loan Program

Eligibility: The applicant must establish that the loan will significantly expand or develop an export market; is currently adversely affected by import competition; will upgrade equipment or facilities to improve competitive position; or must be able to provide a business plan that reasonably projects export sales sufficient to cover the loan.

Use of Funds: The SBA International Trade loans may be used to acquire, construct, renovate, modernize, improve, or expand facilities and equipment to be used in the United States to produce goods or services involved in

international trade; of the refinancing of existing indebtedness that is not structured with reasonable terms and conditions. There can be no working capital as part of an International Trade Loan or as part of any refinancing to penetrate foreign markets.

Terms and Conditions

Loan Size: The maximum guaranteed amount can go up to \$4,500,000 under the following circumstances: The small business has been approved for an International Trade Loan and the business has applied for a separate working capital loan under EWCP and/or other 7(a) loan programs.

When there is an International Trade Loan and a separate working capital loan, the maximum SBA guaranty of the combined loans can be up to \$4,500,000 as long as the SBA guaranty on the working capital loan does not exceed \$4,000,000. In all cases, to receive the maximum SBA guaranty amount of \$4,500,000, the financing package for the small business must include an International Trade Loan that was approved after December 7, 2004.

Terms: Only collateral located in the United States, its territories and possessions is acceptable as collateral under this program. The lender must take a first lien position (or first mortgage) on items financed under an International Trade Loan. Additional collateral may be required, including personal guarantees, subordinate liens, or items that are not financed by the loan proceeds.

Contact: United States Department of Agriculture Foreign Agricultural Service Marketing Operations (202) 720-4327 or USDA Foreign Agricultural Service 1400 Independence Avenue, SW Mail Stop 1001 Washington, DC 20250 -or www.fas.usda.gov. Click on "Opportunities." Click on "Commercial Export Financing." Or the SBA Santa Ana office at 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or call (714) 550-7420 or visit their [website](#).

Export Working Capital

Eligibility: Applicant must establish that the loan will significantly expand or develop an export market, is currently adversely affected by import competition, will upgrade equipment or facilities to improve competitive position, or must be able to provide a business plan that reasonably projects export sales sufficient to cover the loan.

Use of Funds: Proceeds of the Export Working Capital Program (EWCP) Loan must be used to finance the working capital needs associated with the exporter's single or multiple transactions.

Proceeds may not be used to finance professional export marketing advice or services, foreign business travel, participating in trade shows or U.S. support staff overseas, except to the extent it relates directly to the transaction being financed. In addition, proceeds may not be used to make payments to owners, pay delinquent withholding taxes or pay existing debt.

Terms and Conditions:

Loan Size: \$5,000,000.

Terms: The loan can support a single transaction or multiple sales on a revolving basis. If the loan is for a single transaction, the maturity should correspond to the length of the transaction cycle with a maximum maturity of 18 months. If the loan is for a revolving line of credit, the maturity is typically 12 months, with annual re-issuances allowed two times, for a maximum maturity of three years.

Four Unique Requirements of the EWCP Loan:

1. An applicant must submit cash flow projections to support the need for the loan and the ability to repay.
2. After the loan is made, the loan recipient must submit continual progress reports, SBA does not prescribe the Lender's Fees.
3. SBA does not prescribe the interest rate for the EWCP.
4. SBA guarantees up to 90% of an EWCP loan amount up to \$5 million.

Collateral: Borrower must give SBA a first security interest equal to 100% of the EWCP guaranty amount. Collateral must be located in the United States.

Contact: Small Business Administration, Santa Ana Office 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or (714) 550-7420 or www.sba.gov.

Export Express

Description: SBA Export Express Loans help small businesses that have difficulty obtaining adequate financing but need funds to buy or produce goods, and/or to provide services for export.

Eligibility: Available to persons who meet the normal requirements for an SBA business loan guaranty. Loan applicants must also demonstrate the loan proceeds will enable them to enter a new export market or expand an existing export market and has been operating as a business, not necessarily in exporting, for at least 12 months.

Use of Funds:

Loan proceeds may be used to finance export development activities such as:

Participation in a foreign trade show.

Translation of product brochures or catalogues for use in overseas markets.

General lines of credit for export purposes.

Service contracts from buyers located outside the United States.

Transaction-specific financing needs associated with completing actual export orders.

Purchase of real estate and equipment to be used in production of goods or services which will be used in expansion.

Term loans and other financing to enable export trading companies and export management companies develop foreign markets.

Acquiring, constructing, renovating, modernizing, improving, or expanding production facilities or equipment to be used in the United States in the production of goods or services involved in international trade.

Terms and Conditions

How it Works: Any lender authorized to participate in the SBA Express Loan Program may participate in SBA Export Express. Export Express lenders use streamlined and expedited loan review and approval procedures to process SBA guaranteed loans. The lender uses its own loan analyses, loan procedures and loan documentation. Completed loan applications are submitted for approval to the SBA's processing center in Sacramento, CA. The SBA provides the lender with a response, typically within 24 hours.

SBA Guaranty: The SBA guaranty encourages lenders to make loans to small business, exporters that they might not make on their own. The SBA's Export Express guaranty is 90% for loans up to \$350,000 and 75% for loans more than \$350,000 up to a maximum loan amount of \$500,000.

Terms: Interest rates are negotiated between the borrower and the lender. Rates can either be fixed or variable and are tied to the prime rate as published in The Wall Street Journal. Lenders may charge up to 6.5% over prime rate for loans of \$50,000 or less and up to 4.5% over the prime rate for loans over \$50,000.

Like most 7(a) loans, the maturity of an SBA Export Express term loan is usually 5 to 10 years for working capital, 10 to 15 years for machinery and equipment (not to exceed the useful life of the equipment), and up to 25 years for real estate. The maturity for revolving lines of credit may not exceed 5 years.

The guaranty and servicing fees under the Export Express are the same as for regular 7(a) guaranty loans.

Contact: Small Business Administration Santa Ana Office at 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or (714) 550-7420 or at www.sba.gov.

504 Loan Program

Objective: The 504 Loan Program provides growing businesses with long-term, fixed-asset financing with a minimum equity injection.

Financing: Private lender provides a loan up to 50% of project cost; the SBA Certified Development Company (CDC) provides a loan up to 40% of the project cost and the borrower provides at least a 10% equity position.

Use of Funds: Land acquisition, building construction, purchase of existing buildings, site improvements, renovation, restoration, and purchase of major equipment.

Terms and Conditions:

Project Size: Up to \$5 million.

SBA Loan Size: Up to \$1,500,000, up to \$2,000,000 for projects that meet a public policy goal and up to \$5,500,000 for small manufacturers.

Term: Bank Loan: Minimum of 10 years term may have a longer amortization period.
SBA Loan: 10 or 20 years.

Interest Rate: Bank Portion: Market rate, may have a prepayment penalty on the first 10 years.
SBA Portion: Based on 5 year and 10 year Treasury rate.

Loan Fees: Bank Portion: Normal fees.
SBA Portion: 2.5 to 3%- normally financed.

Collateral: Deed of Trust on land and building acquired; liens on machinery, equipment, and fixtures acquired; lease assignments; personal guarantees. Bank loan has a first position on all collateral. SBA loan has a second position on all collateral.

Other Conditions: Must be in business a minimum of one year; Real Estate must be owner occupied by at least 60% of an existing building or 80% of new construction.

Contact: Small Business Administration, CDC, Santa Ana Office at 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or call (714) 550-7420 or online at [Small Business Administration - CDC/504 Program](#).

Microloan Program

- Eligibility:** Small businesses (as defined by SBA), commercial, industrial, or retail for-profit enterprises; Profitable business or ability to show a projected profit in a new business; Owner's cash investment in the business; Reasonable credit history and payment record.
- Financing:** Fixed-rate financing.
- Use of Funds:** Working capital, supplies, furniture, equipment, acquisition of materials, leasehold improvements and fixtures. Loan cannot be used for debt repayment.
- Terms and Conditions:**
- Loan Size:** \$1,000 to \$35,000. Average loan size is \$13,000.
 - Term:** Six year maximum term.
 - Interest Rate:** Fixed-rate financing, 8% - 13%.
 - Loan Fee:** \$25 application fee.
 - Closing Fee:** 3% contribution plus administrative costs.
 - Other Conditions:**
 - Loan request of \$15,000 or greater must be accompanied by a bank declination letter.
 - Must have less than \$5 million in sales and less than 100 employees.
- Other Features:** Compatible with SBA and other financing programs.
- Contact:** Innovative Bank at (866)812-1216 or <http://innovativebank.com>. or the SBA, Santa Ana office at 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707 or call (714) 550-7420 or visit their website www.sba.gov.
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Loans: State of California

Loan Guaranty Program

Objective: The California Loan Guarantee Program enables a small business to obtain a term loan or line of credit when it cannot otherwise qualify for a loan. This program increases the availability of loans to small businesses from private lending institutions. The program provides a lender with the necessary surety, in the form of a guarantee, for the lender to approve a loan or line of credit. This program is not related to any SBA program.

This program allows a business to not only obtain a loan it could not otherwise obtain, but to establish a favorable credit history with a lender. With that, the business may obtain further loans on its own, without the assistance of the program.

Financing: Private lender provides the loan and the State of California underwrites loan guarantees, up to 90% on term loans (85% on lines of credit or \$550,000, whichever is less).

Use of Funds: Equipment purchases, contract financing, business expansion and working capital. All loan proceeds must be used in the State of California.

Terms and Conditions of Guarantee:

Loan Size: maximum loan guarantees up to 90% on term loans (85% on lines of credit or \$550,000, whichever is less).

Term: Term loans up to 7 years. Lines of credit to be renewed annually.

Interest Rate: To be negotiated between lender and borrower.

Loan Fee: Up to 3% of guaranteed amount plus a \$250 application fee. Lender may impose additional fees.

Other Conditions:

Borrower must be willing to pledge all available collateral including business and personal assets

Contact: Orange County Financial Development Corporation at info@sbfdoc.org, (714) 571-1900, or visit www.sbfdoc.com.

California Capital at info@cacapital.org, (916) 442-1729, or visit www.cacapital.org.

California State Treasurer's Office: Small Business Program (SBP)

- Description:** The Small Business Program (SBP), through cost effective public offerings and private placements, makes tax-exempt financing of capital expenditures viable and services a sector that generally does not have access to tax-exempt funds. Due to the fixed costs associated with bond financing, projects for small dollar amounts are usually not as cost effective and can require borrowers to advance large sums of up-front payments.
- Eligibility:** The borrower must be a small business (based on SBA guidelines): and is defined as follows; a) average annual income after taxes for the last two full calendar years does not exceed \$2 million; and b) tangible net worth does not exceed \$6 million. If the project is in a labor market surplus area, as defined by SBA, the numbers of a) and b) above are increased by 25%. In addition, if the borrower meets the income net worth guidelines outlined above, and the company's total number of employees does not exceed 500, the borrower is a small business.
- Eligible Projects:** A company whose major activity is not industrial may qualify if the activity for which the application is filed is industrial including projects that are:
- Industrial projects for assembling, fabrication, manufacturing or processing which creates a product for resale.
 - Projects which manufacture or process recycled or reused products and materials.
 - Agricultural projects that process raw products for resale.
- Terms and Conditions:**
- Loan Size:** The maximum amount of tax-exempt SBP financing is \$4 million or less, annually, per small business
- Conditions:** Applicant must establish that the project will result in job creation. SBP participants with construction projects will be subject to a prevailing wage requirement. The borrow must provide documentation of the applicable discretionary use permits and approvals from federal, state or local planning agencies for the proposed project at the time of application.
- Applications must include:
- A complete signed Small Business Application.
 - Financial statements for the past three years
 - Certified minutes of Tax Equity and Fiscal Responsibility Act (TEFRA) hearing.
 - Local Inducement Resolution.
 - Qualified Institutional Buyer (QIB) bond purchase commitment or a letter of credit commitment.

Contact: California State Treasurers Office (916) 653-2995 or visit their website at www.treasurer.ca.gov/cidfac.

California State Treasurer's Office: Bond Equipment Only Purchase Program (EOPP)

Description: The Equipment Only Purchase Program (EOPP) is a streamlined financing process to provide for the issuance of small bond amounts to finance the purchase of equipment.

Eligibility: Applications must establish that the project will result in job creation. The borrower must provide documentation of the applicable discretionary use permits and approvals from federal, state and local planning agencies for the proposed project at the time of application.
A company whose major activity is not industrial may qualify if the activity for which the application is filed is industrial including projects that are:

- Industrial projects for assembling, fabrication, manufacturing or processing which creates a product for resale.
- Projects which manufacture of process recycled or reused products and materials.
- Agricultural projects that process raw products for resale.

Terms and Conditions:

Size: EOPP's are usually from \$1 - \$2 million. A maximum of \$2 million of tax-exempt financing is allowed annually per borrower.

Terms: Applications must include:

- A complete signed EOPP Application.
- Financial statements for the past three years.
- Certified minutes of Tax Equity and Fiscal Responsibility Act (TEFRA) hearing.
- Local Inducement Resolution.
- Qualified Institutional Buyer (QIB) bond purchase commitment or al letter of credit commitment.
- Borrower completed Legal Questionnaire.

Contact: California State Treasurer's Office (916) 653-2995 or visit their website at www.treasurer.ca.gov/cidfac.

Loans: General

Department of Agriculture- Facility Guaranty Program

Description: The Commodity Credit Corporations (CCC) Facility Guarantee Program (FGP) provides payment guarantees to facilitate the financing of manufactured goods and services exported from the United States to improve or establish agriculture-related facilities in emerging markets. By supporting such facilities, the FGP is designed to enhance sales of U.S. agricultural commodities and products to emerging markets where the demand for such commodities and products may be constricted due to inadequate storage, processing or handling capabilities for such products.

Eligibility: The exporter must be a "U.S. person" to be eligible for a facility payment guarantee. Under this interim rule, exporters must also furnish certain information and certifications to the CCC in order to be eligible to receive payment guarantees.

Eligible projects must establish or improve agriculture-related facilities in an emerging market. For CCC to approve a facility payment guarantee, such projects must primarily promote the export of U.S. agricultural commodities or products. For the CCC to make such a determination, the exporter must convince the CCC that the issuance of a facility payment guarantee will cause exports of U.S. agricultural commodities or products to the emerging market to increase:

- (1) To a greater degree than similar exports from other countries;
- (2) To levels significantly above those expected in the absence of providing the facility payment guarantee and
- (3) For five years or until the facility payment guarantee expires, whichever comes first.

Terms and Conditions:

Terms: The CCC will initially offer facility payment guarantee coverage of 95 percent of the facility base value. This value is the amount of the net contract value that remains after deducting the amount paid in accordance with the initial payment requirement, and the value of any discounts or allowances.

The CCC will also cover interest on a variable rate basis. The interim rule also provides that the maximum interest rate, will not exceed the average investment rate of the most recent Treasury 52-week bill auction in effect at that time.

Fees: The fees charged under FGP correspond to the fees charged by the U.S. Export Import Bank and are established in accordance with OECD guidelines.

Additional Information:

The CCC will review applications and provide to the exporter a preliminary commitment letter if an application meets the standards of the regulations and appears to represent the best use of the CCC's resources. The CCC may reject applications that do not appear to meet program objectives or for other sufficient reasons.

Upon receiving a letter of preliminary commitment from the CCC, the exporter has six months to submit a final application. If the CCC approves the final application, it will issue a letter of final commitment requiring the exporter to pay an exposure fee before a facility payment guarantee is issued. The CCC will issue a facility payment guarantee when the amount of the exposure fee has been paid in full.

Contact: United States Department of Agriculture Foreign Agricultural Service (202) 720-4327 or USDA Foreign Agricultural Service 1400 Independence Avenue, SW Mail Stop 1001 Washington, DC 20250 or www.fas.usda.gov.

Industrial Development Revenue Bond Program

Description: Industrial Development Bonds (IDBs) are tax-exempt securities issued up to \$10 million by a governmental entity to provide money for the acquisition, construction, rehabilitation and equipping of manufacturing and processing facilities for private companies. IDBs can be issued by the I-Bank, local Industrial Development Authorities, or by Joint Powers Authorities

Eligibility: The following are some of the key requirements:

(1) The project financed by the bonds must be a facility used for the manufacturing, production or processing of tangible property (including the processing resulting in the change of such property).

(2) At least 95% of the bond proceeds must be spent on qualifying costs such as land, building and equipment and other depreciable property (and can also include capitalized interest during construction).

(3) No more than 25% of the bond proceeds can be used to acquire land. Bond proceeds cannot be used to finance working capital or inventory.

(4) The acquisition of an existing facility can be financed if at least 15% of the portion of the bond amount used to purchase the facility is spent on rehabilitation of the building within a two-year period.

(5) If bond proceeds are used to acquire used equipment, 100% of the cost must be spent on rehabilitation of the equipment within a two-year period.

(6) The average maturity of the bonds cannot exceed 120% of the average economic life of the assets financed.

(7) The capital expenditures for the project cannot exceed \$20,000,000.

(8) A borrower and certain users may not be the beneficiary of more than \$40,000,000 of certain tax-exempt bonds regardless of the location of the projects, during a three year period after the facility being financed is placed in service.

(9) The project financed by the bonds must meet certain public benefit criteria.

(10) The borrower must generally secure a letter of credit in the amount of the bonds from a bank with a long-term credit rating

Use of Funds: Funds can be used for construction and take-out financing for land, buildings and equipment.

Terms and Conditions

Interest Rate: Generally 20% to 30% below comparable commercial alternatives.

Term: Long-Term Financing - longer than conventional financing, often up to 30 years.

Addition Information: Comprehensive Funding - Assumable - the bonds are assumable if the business is sold to an entity engaged in a qualified use. There are also No Prepayment Penalties.

Contact: Fariba Khoie, Bond Programs Manager, Bond Financing Programs
California Infrastructure & Economic Development Bank at (916) 341-6600
or visit their [website](#).

Industrial Development Bond (IDB)

Eligibility:	Targeted financing mechanism intended to create jobs and/or other substantial public benefit. Program is limited to manufacturers and processors. Manufacturer or processor must have a positive credit history and ability to secure a commercial lease.
Financing:	Long and short term financing at fixed and variable, tax exempt rates.
Use of Funds:	Acquisition of land, buildings and new equipment for manufacturing and/or processing.
Terms and Conditions:	
Loan Size:	75% of the acquisition of land/building. 100% of new equipment cost and installation.
Term:	Land/Building: 15 - 25 years. Equipment: 5 - 7 years.
Interest Rate:	Fixed and variable interest rates which are 2% - 3% less than conventional rates.
Job Creation:	Land/Building and Equipment purchase must create or retain jobs.
Local Support:	The project must be approved at the local level by the city or county. In addition, the project must be awarded allocation for the California Industrial Development Financing Advisory Commission (CIDFAC) and/or the California Debt Limit Allocation Committee (CDLAC).
Time for Issuance:	Approval by CIDFAC and/or CDLAC takes approximately 30 to 60 days from the application deadline. Bond proceeds are available within 90 days of CIDFAC and/or CSLAC approval. Bridge financing is usually available if bond proceeds are delayed.
Issuance Fee:	Two percent of the principal amount of the financing can be applied to pay for issuance costs. Borrower is required to pay any costs above the 2% amount. <ul style="list-style-type: none">- Less than \$2 million: 3%- \$2 million of Higher: 2%
Contact:	California Industrial Development Financing Advisory Commission at (916) 653-3843 or visit their website http://www.treasurer.ca.gov/cidfac/idb.asp .

ACCION USA Small Business Loans

Eligibility: Must be 18 years of age or older; must be the business owner or co-owner; the loan must be for business purposes only; no recent bankruptcies (past 12 months); must be up to date on all rent and mortgage payment, as well as on all bills (applicants with a mortgage that adjusts during the life of the loan will not be considered); must be able to prove a stable source of income; must have no more than \$3,000 in past due debt, generally acquired under extraordinary circumstances (Eg. Layoff or illness); **Businesses that engage in weapons sales, real estate development, money lending or financing, multi-level marketing programs, illegal or polluting activities, or adult businesses are among those that are not eligible.**

Loan Types: Installment and Balloon.

Use of Funds: Inventory and equipment purchase, business marketing, payment of licensing fees, and other expenses associated with building a business.

Terms and Conditions:

Loan Size: \$5,000 - \$50,000.

Term: Up to 60 months.

Interest Rate: Fixed annual interest rates from 8% – 15%.

Loan Fee: Closing costs of 3% - 5% will be financed into the loan amount (including application and servicing fees).

Additional Information:

Loans distributed in 10 business days upon receipt of your completed application and all supporting documents.

Contact: ACCION USA at (866) 245-0783 or email info@accionusa.org. Or visit their website <http://www.accionusa.org>.

ACCION USA Start-Up Business Loans

Eligibility: Must be 18 years of age or older; must be the business owner or co-owner; loan must be for business purposes only; no recent bankruptcies (in past 12 months); must be up to date on all rent and mortgage payments, as well as on all bills (applicants with a mortgage that adjusts during the life of the loan will not be considered); must be able to prove a stable source of income; must have no more then \$3,000 in past due debt, generally acquired under extraordinary circumstances (Eg. Layoff or illness); must

provide a co-signer on the loan; must be able to match the loan amount with previous personal investment in the business, or savings; recommended to provide a completed business plan; business must be operational and have all required licenses (in some cases, non-operational business may be considered).

Considered Start-Up
Businesses:

Business that has been in operation for less than six months; business that is not yet profitable; business purchased in the past 12 months.

Loan Types:

Installment and Balloon.

Terms and Conditions:

Loan Size: \$5,000 - \$30,000.

Term: Up to 60 months.

Interest Rate: Fixed annual interest rates from 8% - 15%.

Loan Fee: Closing Costs of 3% - 5% will be financed into the loan amount (including application and servicing fees).

Contact:

ACCION USA at (866) 245-0783 or email info@accionusa.org. Or visit their website www.accionusa.org.

CDC Small Business Finance Corporation

Working Capital Loan

Eligibility:

Start-up business and/or business owned by women, minorities and veterans or located in low to moderate income areas; loan proceeds for business acquisition not allowed; franchises must be on the SBA approved Franchise Registry (www.franchiseregistry.com); liquid assets or individual owner cannot exceed \$100,000 (does not include IRA and other qualifying retirement accounts); tax returns not required.

Terms and Conditions:

Loan Size: \$5,000 - \$50,000.

Term: 7 - 10 years, fully amortized.

Interest Rate: \$5,000 - \$25,000, prime +4.75%; \$26,000 - \$50,000, prime + 3.75%.

Loan Fee: \$425 processing fee deducted from the loan proceeds; SBA guaranty fee of 2% of the guaranteed portion (85%) of the loan will be deducted from the loan proceeds.

Additional Information: No Prepayment penalty, 21 day payoff notification required; technical assistance included, borrowers receive pre and post loan closing management and technical assistance.

Contact: Susan Lamping, Community Loan Coordinator at (619) 243-8639 or at webinfo@cdcloans.com. Or visit their office at 2390 E. Orangewood Ave., Anaheim, CA. 92806.

Start-Up Business Loan

Loan size: Starts at \$50,000.

Eligibility Criteria:

Capital Injection of 30% of Project Cost: Small business borrowers need to invest some of their own money up front. 30% of the total project cost is needed and can come from the business owner's own savings, home equity or a gift from another person. Half of this injection must come directly from the owner's own personal sources. The remaining 70% can be financed.

Two Years of Experience

In the Industry: The experience needs to relate directly to the business being started. If the borrower does not have the required experience, but has identified a manager who has worked in the field for at least two years, this may mitigate the lack of experience.

Reasonable Credit: The lender will review the personal credit of all principal owners that own at least 20% of the business, whether they work in the business or not.

Collateral: The loan will be secured by the start-up business and personal assets. If a borrower owns their home, they should be prepared to pledge it to secure the loan. Otherwise, business assets will secure the loan. Items purchased with the loan proceeds can be used as collateral.

Past Income and Other

Sources of Income: The lender will look at employment and wages for the last few years to ensure the borrower has historically earned enough money to cover personal living expenses. The lender will also review other sources of household income, including any outside employment, a spouse's wages, child support, disability income or retirement.

Business Plan, Projections,

Assumptions That
The Projections
Are based on:

The business plan needs to be thorough and explain the business, who will operate it and how it will be marketed. Creating monthly projections for one year and annual projections for two more years is advised. The assumptions that helped shape the income and expense projections can be a one-page summary explaining how the figures were arrived at.

Contact:

Susan Lamping, Community Loan Coordinator at (619) 243-8639 or at webinfo@cdcloans.com. Or visit their office at 2390 E. Orangewood Ave., Anaheim, CA. 92806, or call (714) 550-5444.

Direct Capital – 504 Look Alike

Description:

Direct Capital provides financing to help small businesses, including nonprofits, in qualified areas. It offers two loan programs designed to assist borrowers unable to meet the qualifying criteria for a 504 loan but who want the same loan-structure benefits.

Structure:

Stand Alone:

Direct capital loans can be issued to cover up to 85% - 90% of the total project cost or the appraised value of the property, whichever is the lesser amount. There is no minimum on the total project size. However, Direct Capital loans cannot exceed \$2 million.

Participation:

Your CDC representative will assist in securing a private lender to make a loan in the first position for a minimum of 50% of the total project. A Direct Capital loan will be issued in the second lien position for up to 35% - 40% of the total project. The borrower contributes 10% - 15% of the total project. Using Direct Capital loan in a participation structure allows you to expand the lending maximum up to \$5.5 million.

Loan Options:

Regular Direct Capital:

Eligibility:

The project should not be eligible for SBA 504 assistance and each project must also meet at least one of the economic development criteria listed on their web site (<http://www.cdcloans.com>). Click on Loan Programs, Click on Direct Capital 504 Look Alike, Click on Regular Direct Capital.

Financing

Options:

(a) 50% Minimum senior portion financed by Commercial Lender.
35% Maximum 2nd lien positioned financed by Direct Capital.
15% Minimum contribution by borrower.

Or

(b) 85% or maximum loan, whichever is the lesser, financed by Direct Capital secured by 1st lien position in subject Real Estate.

- Valuation: Current appraisal required for financing. Financing commitment can be issued conditional to receipt of appraisal engaged by senior lender or Direct Capital.
- Use of Funds: Purchase, refinance, or rehabilitate owner-occupied buildings. The owner-occupancy percentage is flexible, but they must be the predominate occupant. Refinancing is eligible for projects that include rehabilitation or new construction. The loan is offered as a take-out loan only.
- Loan Size: Typical Minimum \$50,000 – Maximum: \$1 million for Direct Capital loan portion of project.
- Loan Term: Fully amortizing from 15 – 20 year. If Direct Capital Loan is combined with a conventional bank loan it is preferred that the term of the conventional loan match the term of the Direct Capital Loan.
- Pricing: Direct Capital uses the 10 or 7 year Swap Rate Index dependant on loan term chosen. The "All in Rate" will include a rate spread that can be adjusted dependent upon project specifics.
- Loan Fee: Calculated at 2.5% of the Direct Capital loan amount. A documentation prep fee of \$300 to \$750 is charged dependent on loan amount. A non-refundable good faith deposit of 0.5% is collected upon acceptance of Commitment letter.
- Funding: Loans are structured as fixed rate, fixed payment and long term loans. They are not structured for multiple disbursements and cannot be used to directly finance construction, remodeling or acquisition or installation of machinery and equipment. For construction or multiple-disbursement loans, the participating bank provides interim financing which is refinanced by Direct Capital permanent loan.

General Borrowing

- Requirements:
- **Management Expertise:** Company management of at least two years or industry management of at least five years.
 - **Credit Experience:** Positive credit history.
 - **Repayment Ability:** Cash flow coverage of at least 1 - 1.2 average for past three years, with pro-forma cash flow showing at least 1 – 1.2 coverage.
 - **Borrower Guarantees:** 85% or less.
 - **Profitability:** Demonstrated profitability for past three years.
 - **Projection:** One year revenue and expense projection.

New Market Tax Credit:

Eligibility: The project should not be eligible for SBA 504 assistance and project must meet at least one of the economic development criteria listed on their web site (<http://www.cdclloans.com>). Click on Loan Programs, Click on Direct Capital 504 Look Alike, Click on New Market Tax Credit.

As well as each of the following:

- Subject property to be financed must be located in a qualified low income census tract.
- 50% of all employees and 50% of all assets of the company must be located in a low income census tract.
- Company remains in compliance with NMTC for term of loan.

Financing Options:

(a) 50% Minimum senior portion financed by Commercial Lender.
40% Maximum subordinate portion financed by Direct Capital.
10% Minimum contribution by borrower.

Or

(b) 90% or maximum loan size, whichever is the lesser, is financed by Direct Capital secured by senior position in real Estate.

Valuation: Current appraisal required for financing in excess of \$250,000. Financing commitment can be issued conditional to receipt of appraisal engaged by participating Commercial lender and/or by Direct Capital.

Use of Funds: Takeout or permanent financing for businesses (including non-profits) seeking to purchase, construct, or rehabilitate buildings occupied by their business. Financial restructuring is allowed on a case by case basis.

Loan Size: Typical Minimum \$50,000 – Maximum \$1,500,000 for Direct Capital loan Portion.

Loan Term: Fully amortizing 25 years on the Direct Capital loan. For Direct Capital loans secured in 2nd lien it is preferred that the term of the senior financing match the term of Direct Capital loan.

Pricing: The interest rate on the Direct Capital Note shall initially be equal to a rate that is 370 basis points over the seven year U.S. Treasury obligation. The rate will be locked on the Tuesday preceding the scheduled closing date using the most current quote on the seven year U.S. Treasury. The rate shall be fixed until the seventeenth anniversary of the Note. The rate will be in effect until the maturity of the Note.

Loan Fee: Calculated at 2.0% of the Direct Capital loan amount. A non-refundable good faith deposit of 0.5% is collected upon acceptance of out Commitment Letter.

Prepayment
Premium:

No partial prepayment of this note is allowed. Borrower will be assessed a Prepayment Premium upon full payment of this note prior to the seventh anniversary date of the note. (The prepayment premium is calculated as follows; Principle balance of the note at the time of prepay multiplied by the initial interest rate multiplied by (120 minus the number of months from the note date to the prepayment date divided by 12) multiplied by 0.10).

Funding:

Loans are structured as long term fully amortizing term loans. They are not structured for multiple disbursements and cannot be used to directly finance construction, remodeling or acquisition or installation of machinery and equipment. For construction or multiple-disbursement loans, the participating bank provides interim financing which is taken-out by Direct Capital loans.

General Borrowing

- Requirements:
- **Management Expertise:** Company management of at least three years or industry management of at least five years.
 - **Credit Experience:** Positive credit history.
 - **Repayment Ability:** Cash flow coverage of at least 1 - 1.2 average for past three years, with pro-forma cash flow showing at least 1 – 1.2 coverage.
 - **Profitability:** Demonstrated profitability for past three years.
 - **Projection:** One year revenue and expense projection.

Contact:

For more information Contact CDC Small Business Finance at (619) 243-8639 or visit their Regional Office at 2390 E. Orangewood Ave. #560, Anaheim, CA. 92806 or visit their website: www.cdcloans.com.

Specialized Funding

Co-Lending Program for Small Business

Eligibility:

All small businesses are eligible for CEDLI loans in both urban and rural areas, a priority is placed on making the program accessible to minorities and women owned businesses, as well as businesses that are located in low income communities and rural areas. Small businesses with up to approximately \$35 million in sales. For profit and nonprofit businesses are eligible. Must be operating for at least 12 months and located in California. Must be profitable with positive trends, adequate cash flow, and positive tangible net worth.

Total Financing Need:	The Co-Lending Program may be used to fund needs from \$100,000 to several million dollars.
CEDLI Amount:	\$50,000 minimum to \$500,000 maximum investment by CEDLI in the form of subordinated debt. CEDLI investment amount not to exceed a maximum of 50% of the total financing.
Loan Structure:	Term loans with a maturity of up to 7 years, amortization up to 10 years.
Interest Rate:	Pricing in accordance with risk, approximately prime plus 2%-5% p.a. Minimum rate 7.25% p.a.
Origination Fee:	3.0% loan origination fee plus loan documentation fee for reimbursement or legal expense.
Use of Funds:	Equipment purchase, permanent working capital, business acquisition, lease hold improvements, financing accounts receivable and inventory. Loan for speculative purposes will not be considered eligible.
Contact:	Toll-free number: (800) 304-1755 or visit vedc.org .

Surety Bond Guarantee Program

Description:	The U.S. Small Business Administration can guarantee bonds for contracts up to \$2 million, covering bid, performance and payment bonds for small and emerging contactors who cannot obtain surety bonds through regular commercial channels. A surety guarantee, provides that the SBA will assume a predetermined percentage of loss in the event a contractor should breach the terms of the contract.
Contract Bond Types:	Bid Bond, Payment Bond, Performance Bond, and Ancillary Bonds.
Eligibility:	Must qualify as a small business, in addition to meeting the surety's bonding qualifications. Businesses in the construction and service industries can meet SBA size eligibility standards if their average annual receipts, including those of their affiliates, for the last three fiscal years do not exceed \$6.5 million.
Fees:	The SBA charges the contractor .729% of the contract price, or, \$7.29 per \$1,000. The SBA charges the surety 26% of the premium (fee) that the surety charges the contractor.
Contact:	The SBA Santa Ana Office at (714) 550-7420 or Visit them at 5 Hutton Centre Dr Suite 900, Santa Ana, CA 92707. Or visit their website: www.sba.gov .

Energy and Utility Incentives

Southern California Edison

Net Energy Metering

Description: The SPC program offers financial incentives to offset the capital cost of installing high efficiency equipment or systems. Project examples may include common retrofits like lighting, HVAC and refrigeration upgrades, or more specialized process improvements and customized equipment replacements. Retrofit or new equipment installations are eligible.

Incentives are based on the type of measure installed and the kilowatt-hour (kWh) saved over a 12-month period. Applicants are eligible to receive up to 50% of the cost for each measure type.

Rebate Limit: \$2,400,000 annually

Eligibility: SPC is open to all SCE business customers, regardless of size or energy usage. All non-residential customers must:

1. Receive services from SCE
2. Pay the public purpose program surcharge listed on their SCE bill

Direct access, co-generation, or stand-by customers are eligible for incentives, however the savings and incentive may not exceed the amount of kWh purchased from SCE. The usage history is for the 12 months prior to applying to the program.

The SPC program is offered on a first-come, first-served basis and is effective until funding is expended or the program is discontinued by the California Public Utilities Commission (CPUC). This program is funded by California utility customers and administered by SCE under the auspices of the CPUC.

Contact: Visit their website: www.sce.com

Express Efficiency Program

Description: This program offers SCE business customers cash rebates toward the purchase and installation of qualified equipment that improves their facility's energy efficiency.

High-efficiency equipment is key to lowering energy costs and reducing energy use. This program is designed specifically to help companies obtain high-efficiency equipment.

How the Program Works

SCE business customers can apply for rebates on the purchase and installation of qualifying equipment that improve the energy efficiency of their businesses in the following areas:

- Lighting
- Air Conditioning
- Food Service Equipment
- Refrigeration
- Agricultural Equipment
- Premium Efficiency Motors

Rebate Limit: Depends on equipment, up to \$200,000.

Eligibility: Any SCE business customer, regardless of size or monthly electricity use.

Rebates are paid on a first-come, first-served basis until the deadline expires or until funds are exhausted, whichever occurs first.

Contact: Visit their website: www.sce.com/expressefficiency.
Or call (800)736-4777.

Direct Install Program

Description: This program provides your business with FREE energy efficient products, and includes free installation and long-term energy savings.

How the Program Works

An SCE contracted energy expert will come to your facility to help identify energy savings opportunities at no charge.

With your agreement, these approved contractors will install free replacement equipment using new, energy-efficient technology, which will reduce your facility's energy use, help the environment and lower your energy costs.

What you will Receive

SCE business customers with less than 100kW electric demand are eligible for:

- FREE energy savings analysis
- FREE energy-efficient products such as:
 - Lighting
 - Refrigeration – Gaskets, night covers, auto-closers, bare suction lines and strip closers to improve the energy-efficient operation of your refrigeration equipment.

- LED Exit Signs
- FREE product installation

Rebate Limit: Varies

Eligibility: Any SCE business customer with less than 100kW monthly electricity demand and not part of a national franchise may participate.

Contact: Visit their website: www.sce.com/direct-install. Or call (800) 736-4777

A/C Quality Program

The A/C Quality Program pre-qualifies contractors who can improve the reliability and efficiency of your A/C investment by providing maintenance service that will lengthen the life of your equipment and prevent the cost of unplanned downtime. The quality of program services is ensured through third party verification to provide optimal system performance for greatest cost benefit.

Contact: Southern California Edison at (800) 378-7503 or visit their website at www.ac-quality.com.

RCx Program

Through the Program, experienced engineers work closely with you and your staff to find cost-effective ways to optimize your building's performance, lower electricity bills and improve occupant comfort.

Contact: Southern California Edison RCx Program at (800) 942-0263 or visit their website www.sce-rcx.com.

Self-Generation Incentive Program

This program provides incentives for the installation of self-generation equipment.

Rebate Limit: Varies

Eligibility: SCE customer installing eligible renewable or energy-efficient self-generation equipment

Contact: Call (866) 584-7436 or Visit their Website: <http://www.sce.com/b-rs/sgip/>.

Southern California Gas Company

Free On-site Analysis

Find out how to save energy and money by scheduling an on-site analysis at your facility. An energy professional will conduct a walkthrough to help you identify low-cost or no-cost opportunities to save energy as well as a roadmap for long-term energy savings in the future.

Contact us at (800) 427-2000 to schedule a visit.

Find Hidden Energy Cost Savings

Take advantage of the variety of training and seminars offered at the [Energy Resource Center](#) in Downey, California. Or for questions and additional information call (800) 427-2000.

Business Energy Efficiency Program

Designed for industrial customers with equipment replacements or process improvements.

- Incentives up to \$2,000,000 per premise, per year
- Custom energy analysis
- Energy efficiency recommendations

For more information visit: <https://www.consumersenergy.com/>

Food Service Equipment Rebates

The program offers rebates to qualified customers on qualified food service and commercial/industrial equipment including:

- Rebates up to \$25,000 (per eligible account, per year)

For more information visit: <https://www.socalgas.com/for-your-business/energy-savings>

Business Equipment Rebates

Designed for both small and large businesses.

- Incentives up to \$2,000,000
- No-cost energy assessments for customers using 250,000 therms a year or more

For more information visit: <https://www.socalgas.com/business-equipment-rebates>

Water District Rebate Program

Commercial/Industrial/Institutional Rebate Program

This program funded by the Metropolitan Water District of Southern California, is free to participants and is designed to assist commercial, industrial and institutional customers in replacing high flow devices with those low flow devices in the table below.

How to Participate:

- Purchase and install as many of the water saving devices listed below as applicable.
- Complete and return the program application with a copy of your purchase receipt(s).
- Your application will be processed to confirm compliance with program requirements.
- A program representative may conduct an on-site inspection to confirm installation.
- Once your application is verified, the rebate check will be mailed to you.

Approved low flow devices:

High efficiency toilets and urinals, Zero water urinals, High efficiency commercial cloths washers, Cooling tower conductivity controllers, PH cooling tower conductivity controllers, X-Ray film processor re-circulating systems, Steam sterilizer retrofits, Water pressurized broom, Connectionless food steamers, pre rinse spray valves, Rotating nozzles for pup-up stray heads, High efficiency sprinklers for large landscapes, Synthetic grass and Dry vacuum pumps.

Municipal Water District:

For more information on the rebate program contact them at (714) 963-3058 or visit them online at www.mwdoc.com.

This program is available through the Irvine Ranch Water District, El Toro Water District and Trabuco Canyon Water District.

El Toro Water District:

For more information on the El Toro Water District contact them at (949) 837-0660 or visit them online at www.etwd.com.

Irvine Ranch Water District:

For more information of the Irvine Ranch Water District contact them at (949) 453-5300 or visit them online at www.irwd.com.

Trabuco Canyon Water District:

For more information of the Trabuco Canyon Water District contact them at (949) 858-0277 or visit them online at www.tcwd.ca.gov.

Energy Innovation Grants

Energy Innovations Small Grant Program

The Energy Innovations Small Grant (EISG) Program, through the California Energy Commission, provides up to \$150,000 for hardware projects and \$75,000 for modeling projects to small businesses, non-profits, individuals and academic institutions to conduct research that establishes the feasibility of new, innovative energy concepts. Research projects must target one of the six PIER program areas, address a California energy problem and provide a potential benefit to California electric and natural gas ratepayers.

For more information visit: www.energy.ca.gov/research/innovations/index.html

Energy Star

A tax deduction of up to \$1.80 per square foot is available to owners or designers of new or existing commercial buildings that save at least 50% of the heating and cooling energy of a building that meets ASHRAE Standard 90.1-2001. Partial deductions of up to \$.60 per square foot can be taken for measures affecting any one of three building systems: the building envelope, lighting, or heating and cooling systems. These tax deductions are available for systems "placed in service" from January 1, 2006 through December 31, 2013.

Take the [ENERGY STAR Challenge](#) to find the best opportunities for energy savings, set goals for improvement, and achieve superior energy efficiency.

For more information visit: Call (888) 782-7937 or visit their website at www.energystar.gov.

Solar Energy

The California Solar Initiative provides rebates for solar electricity systems on existing non-residential buildings such as:

- Agriculture
- Commercial Buildings
- Industrial Buildings
- Local Government
- Nonprofit Buildings
- Solar Schools

For more information on the California Solar Energy Rebate contact them at (877) 743-4112 or visit their website www.gosolarcalifornia.ca.gov.

Local Financial Institutions

Banco Popular

(949) 588-5661
26502 Towne Centre Dr
Foothill Ranch, CA 92610

Bank of America

(949) 598-9623
26660 Portola Pkwy
Foothill Ranch, CA 92610

Bank of America

(949) 837-3482
22491 El Toro Rd
Lake Forest, CA 92630

California Equity & Loan

(949) 589-5800
2 South Pointe Dr #225
Lake Forest, CA 92630

Comerica Bank

(949) 454-2093
23718-B El Toro Rd
Lake Forest, CA 92630

Eagle Community Credit Union

(949) 588-9400
23021 Lake Center Dr
Lake Forest, CA 92630

Farmers & Merchants Bank

(949) 460-7900
23772 Rockfield Blvd
Lake Forest, CA 92630

Wells Fargo

(949) 380-1928
22351 El Toro Rd
Lake Forest, CA 92630

Wells Fargo

(949) 830-9802
24251 Rockfield Blvd
Lake Forest, CA 92630

Wells Fargo

(949) 206-9682
26622 Towne Centre Dr
Foothill Ranch, CA 92610

Chase

(949) 455-9210
22377 El Toro Rd
Lake Forest, CA 92630

Chase

(949) 768-4019
23861 El Toro Rd
Lake Forest, CA 92630

Chase

(949) 587-2770
26791 Portola Pkwy
Foothill Ranch, CA 92610

U.S. Bank

(949) 770-1666
21781 Lake Forest Dr
Lake Forest, CA 92630

U.S. Bank

(949) 616-7660
22405 El Toro Rd
Lake Forest, CA 92630

U.S. Bank

(949) 768-2471
22831 Lake Forest Dr #105
Lake Forest, CA 92630

U.S. Bank

(949) 206-1059
23716 El Toro Rd
Lake Forest, CA 92630

Union Bank of California

(949) 586-9284
26472 Towne Centre Drive
Foothill Ranch, CA 92610

Additional Resources

Golden Capital Network

345 Huss Ln,
Chico, CA 95928
(530) 893-8828
www.goldencapital.net

National Venture Capital Association

25 Massachusetts Avenue NW #730
Washington, D.C. 20001
202.864.5920
www.nvca.org

Small Business Development Center

2323 N. Broadway, Suite 201.
Santa Ana, CA. 92706
(714) 564-5200
www.ocsbcdc.org

Orange County SCORE

5 Hutton Dr
Santa Ana, CA. 92707
(714) 794-5477
www.score114.org

Active Capital

5500 University Parkway
San Bernardino, CA. 92407
(314) 833-8084
<http://activecapital.org>

Lake Forest Chamber of Commerce

26239 Enterprise Court
Lake Forest, CA. 92630
(949) 583-9639
www.lakeforestchamber.com