

Referrals: Alternative Lenders for Small Businesses & Non-Profits



OneCalifornia Bank, FSB, offers small business loans of **\$50,000 and larger** to Oakland and Bay Area small businesses and non-profit organizations. For those businesses and organizations that require smaller loans, there are a number of alternative lenders in the Bay Area that can help. **OneCalifornia Foundation** has assembled a list of alternative loan resources below.

What the Loans Can Be Used For

For the most part, these organizations can provide loans for working capital, equipment, inventory, tenant improvements, and often business acquisitions. A few of the organizations provide loans for start-ups. They are noted below.

Please note that while we try to keep this list current and accurate, we cannot guarantee that the information is correct, nor can we guarantee the quality of any of the resources we list. Please contact the organizations listed directly to get the latest information on their programs.

Lender	Loan Size	Notes / Special Requirements
Women's Initiative for Self Employment www.womensinitiative.org 519 17th Street, Suite 110 Oakland	\$500 - \$25,000	Only available to participants of Women's Initiative business training programs. Minority and Low/Med Income Women Only Loans under \$2000 require participation in at least 4 classes. Program graduates become eligible for larger loans.
Opportunity Fund* www.OpportunityFund.org (408) 297-0204 111 W. St. John St., Suite 800 San Jose	\$1000 - \$200,000	Open to Low Income Small Business Owners Available for entrepreneurs with poor or no credit , but no bankruptcies within the last year, open tax liens, or outstanding judgments. Alameda, San Francisco, San Mateo, or Santa Clara Counties
*formerly Lenders for Community Development		
Renaissance Entrepreneurship Center www.rencenter.org	\$2000 - \$500,000	Renaissance works with small businesses to help them get ready and get loans with other local lenders. Specifically, they offer: Loan Packaging · Pre and Post Loan Consultation · Credit Repair · Workshops on Traditional & Alternative Lending Sources · Individual Development Accounts

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TMC Working Solutions
www.tmcworkingsolutions.org
611 Front Street
San Francisco

\$5000 -
\$25,000

Loans available to startups and existing businesses. Startups (less than one full year of operations) are welcome to apply if they have significant experience in the same exact industry and a secondary source of income. Startups must have a completed business plan. Applicant is required to make an equity injection of 20% to 30% of the loan amount into the business.

OBDC Small Business Finance
www.obdc.com
517 17th Street, Suite 700
Oakland 94612

\$5,000 -
\$249,500
(depends on
business
location)

Loans available to local existing businesses and to start-ups with industry experience.
Special programs include: Green Business Loan Fund for Certified Green Businesses and Community Development Certified (CDC) NonProfits * Special loans and assistance for businesses in 7 community development districts of Oakland.
***Note on loan amounts:** \$5,000 - \$35,000 within Alameda, Contra Costa and Solano Counties

\$5,000 - \$249,500 within Oakland's 7 Community Development Districts

Northern California Community Loan Fund (NCCLF)
www.ncclf.org
(415) 392-8215
870 Market Street, Suite 677
San Francisco

\$10,000 - \$1
million

Loans to **non-profit organizations only** for four types of nonprofit projects: affordable housing, community facilities, human services and economic development

CEDLI
www.cedli.com
1333 Broadway Suite 300
Oakland

\$50,000 -
\$500,000

Existing small businesses are eligible for CEDLI loans in both urban and rural areas, a priority is placed on making the program accessible to minority and women owned businesses, as well as businesses that are located in low income communities and rural areas.

Loans available for **non-profit organizations that provide childcare programs or do community lending.**