



CEN · CAL
Business Finance Group

Loan Source	City of Fresno Revolving Loan Fund		
Can be used for:	<ul style="list-style-type: none"> ✓ Working Capital ✓ Long Term Equipment ✓ Owner Occupied Real Estate 		
Eligible Business: <i>Small Business which is organized for profit</i>	<ol style="list-style-type: none"> 1. Must be located within Fresno City limits. 2. Established businesses preferred, but start-up businesses are considered on a case by case basis. 3. Must create 1 job for every \$35,000 borrowed from the City of Fresno. 4. Must have been declined full project financing by a conventional lender. 		
Loan Structure:	<ol style="list-style-type: none"> 1. Cen Cal, on behalf of the City of Fresno, may finance up to 100% of working capital and up to 90% for equipment and/or real estate project costs. 2. Applicant provides a down payment as low as 10% for real estate and equipment. 		
Maximum and Minimum Loan Amounts:	Minimum Loan: \$10,000		
	Maximum Loan: \$100,000		
Loan Terms: <ul style="list-style-type: none"> • Fixed- Rates • Rates set at funding. 	Rate: Wall St. Journal Prime + 2.5% (Fixed)		
	4 Years Working Capital	7 years Equipment	20 years Real Estate
Fees: <ul style="list-style-type: none"> • Financed. 	1.5% of loan + \$500		
Collateral:	<ol style="list-style-type: none"> 1. Assets acquired with loan proceeds 2. Personal guarantees of the principle owners 		

This is not a commitment to lend.

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