

# LENDING PRODUCTS (FY 2024)

	Mini Microloan	SBA Microloan Program	Regular Working Capital Loan (SBLG Program or SBA CA Loan Program)	Contract Finance Assistance Program (CFAP)	Green Loan	ORR Loans
<b>Provider</b>	<b>PACE</b>	<b>PACE</b>	<b>PACE Finance</b>	<b>PACE Finance</b>	<b>PACE Finance</b>	<b>PACE Finance</b>
<b>Loan Size</b>	\$500 - \$5,000	\$5,000 - \$50,000	\$50,000 - \$350,000	\$100,000 - \$350,000	\$25,000 - \$350,000	\$1,000 - \$15,000
<b>Loan Term</b>	1 - 3 Years	3 - 6 Years	5 - 10 Years	Up to 24 Months	Up to 10 Years	Up to 4 Years
<b>Interest Rate</b>	9.0% Fixed		9.0% - 10.0% Fixed	10.0% - 12.0% Fixed	8%	7%
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>Working Capital &amp; Credit Building</li> </ul>	<ul style="list-style-type: none"> <li>Debt Refinancing</li> <li>Machinery &amp; Equipment Purchase</li> <li>Lease Hold Improvement</li> <li>Working Capital for Business</li> </ul>	<ul style="list-style-type: none"> <li>Debt Refinancing</li> <li>Machinery &amp; Equipment Purchase</li> <li>Lease Hold Improvement</li> <li>Working Capital for Business</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital to Cover Early Project Cost Expenditures Under Contract Awarded</li> </ul>	<ul style="list-style-type: none"> <li>Energy Machinery &amp; Equipment Purchase</li> <li>Lease Hold Improvement</li> <li>Working Capital for Business</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital &amp; Credit Building</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Easy to Apply</li> <li>ITIN Accepted</li> <li>Good For Sole Proprietor Business that Requires Low Capital</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital Can Be Used for Multiple Purposes</li> <li>Loan Backed by State/SBA Guarantee</li> <li>Flexible Collateral Requirement</li> <li>Can Be Used to Refinance High Interest Loan</li> </ul>		<ul style="list-style-type: none"> <li>Access to Wide Range of Technical Services &amp; Working Capital Support to Execute the Contracts Awarded &amp; Bid for New Projects</li> </ul>	<ul style="list-style-type: none"> <li>Loan Proceeds Can Be Used for Broadly Defined Green Business Purposes</li> <li>Loan Backed by State/SBA Guarantee</li> <li>Flexible Collateral Requirement</li> <li>Can Be Used to Refinance High Interest</li> </ul>	<ul style="list-style-type: none"> <li>Beneficial for Refugee Clients Looking for Loans to Build Credit or Working Capital to Start New Business</li> </ul>