

LENDING PRODUCTS *(FY 2025)*

	Mini Microloan	SBA Microloan Program	Regular Working Capital Loan Program (SBLG or SBA CA)	Contract Finance Assistance Program (CFAP)	Revolving Line of Credit	Green Loan
Provider	PACE	PACE	PACE Finance	PACE Finance	PACE Finance	PACE Finance
Loan Size	\$500 - \$5,000	\$5,000 - \$50,000	\$50,000 - \$350,000	\$100,000 - \$350,000	up to \$50,000 (new client) up to \$500,000 (existing client)	\$25,000 - \$500,000
Loan Term	1 - 3 Years	3 - 6 Years	5 - 10 Years	Up to 24 Months	Up to 24 Months	Up to 10 Years
Interest Rate	8.0% - 9.0% Fixed		8.0% - 9.0% Fixed	9.0% - 12.0% Fixed	8.0% - 10.0% Fixed	7.0% - 8.0% Fixed
Loan Purpose	<ul style="list-style-type: none"> • Working Capital 	<ul style="list-style-type: none"> • Debt Refinancing • Machinery & Equipment Purchase • Lease Hold Improvement • Working Capital for Business 	<ul style="list-style-type: none"> • Debt Refinancing • Machinery & Equipment Purchase • Lease Hold Improvement • Working Capital for Business 	<ul style="list-style-type: none"> • Working Capital to Cover Early Project Cost Expenditures Under Contract Awarded 	<ul style="list-style-type: none"> • Debt Refinancing • Working Capital for Business • Contract Fulfillment • Seasonal Cash Flow 	<ul style="list-style-type: none"> • Energy Machinery & Equipment Purchase • Lease Hold Improvement • Working Capital for Business
Advantages	<ul style="list-style-type: none"> • Easy to Apply • ITIN Accepted • Good For Sole Proprietor Business that Requires Low Capital 	<ul style="list-style-type: none"> • Working Capital Can Be Used for Multiple Purposes <ul style="list-style-type: none"> • Loan Backed by State or SBA Guarantee • Flexible Collateral Requirement • Can Be Used to Refinance High Interest Loan 		<ul style="list-style-type: none"> • Access to Wide Range of Technical Services & Working Capital Support to Execute the Contracts Awarded & Bid for New Projects 	<ul style="list-style-type: none"> • Flexibility • Cash Flow Stability • Growth Enablement • Loan Backed by State/SBA Guarantee • Flexible Collateral Requirement • Can be used to Refinance High Interest Loan 	<ul style="list-style-type: none"> • Loan Proceeds Can Be Used for Broadly Defined Green Business Purposes • Loan Backed by State/SBA Guarantee • Flexible Collateral Requirement • Can Be Used to Refinance High Interest Loan