

## Loans for Small Businesses & Nonprofits

Bold visionaries, innovative enterprises, and impactful community programs merit every opportunity to succeed.



**Mission Driven Finance®** is a private credit impact investment firm dedicated to closing the financing gap that ensures small businesses and organizations have access to flexible capital for growth.



**Mission Driven Finance provides loans to small businesses and nonprofit organizations headquartered or operating in CA** that do not fit SBA, microloan, or bank criteria and where our debt complements grants or equity rounds in enabling operations, expansion or a project to succeed. We offer:

- Bridge loans
- Working capital and term loans
- Project finance
- Growth capital loans

The **Advance California Fund** makes loans available to businesses and nonprofits that prioritize community impact.

**No minimum credit score**  
**No personal guarantees\***  
**No prepayment penalty**

**Since 2016,**  
**we have disbursed\*\*:**

➤ **\$287 M** across  
**309** businesses,  
social enterprises &  
nonprofits

\* Limited good stewardship guarantees may be required in certain circumstances.

\*\* As of March 30, 2026.










# Loans for Small Businesses & Nonprofits

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<b>Use of proceeds</b>	For working capital, refinancing, asset purchases, project finance, general corporate growth, bridging to incoming contracts or grants		
<b>Typical business characteristics</b>	\$1M+ in revenue	Positive EBITDA (or breakeven)	\$350k–\$1.5M financing need
<b>Terms</b>	11.5% interest rate	3–30 month term/ flexible amortization	2.5% closing fee
<b>Impact themes*</b>	<b>Ownership/leadership</b> Diverse, including women, BIPOC, LGBTQ+, U.S. veteran	<b>Workforce</b> Creation of quality jobs; diversity in workforce	<b>Products/services</b> Positive impact on LMI or diverse communities

## Recent transactions

As of March 30, 2026

 <b>Sustainable thermal energy storage</b> \$240,000	 <b>Platform for charitable corporate wealth management</b> \$250,000	 <b>Community health clinics serving rural &amp; Tribal areas</b> \$700,000	 <b>AAPI-owned medical diagnostics</b> \$600,000
 <b>Black-owned emergency response services</b> \$500,000	 <b>Bridge financing for ferry electrification</b> \$1,500,000	 <b>Capital for inventory for holistic clinic</b> \$150,000	 <b>Veteran-owned regenerative farming</b> \$100,000
 <b>Working capital for utility engineering</b> \$200,000	 <b>Latino-owned fast-growing janitorial services</b> \$250,000	 <b>Growth capital for specialty oxygen therapy clinic</b> \$560,000	 <b>Immigrant woman-owned last-mile logistics</b> \$250,000



Learn more at [missiondrivenfinance.com/loans](https://missiondrivenfinance.com/loans)

\*We prioritize businesses that enhance LMI or underserved communities. Investment criteria must include two of the three fund impact themes.

## Reach out to us!

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