

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

Recent transactions

As of March 30, 2026

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



Learn more at 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!

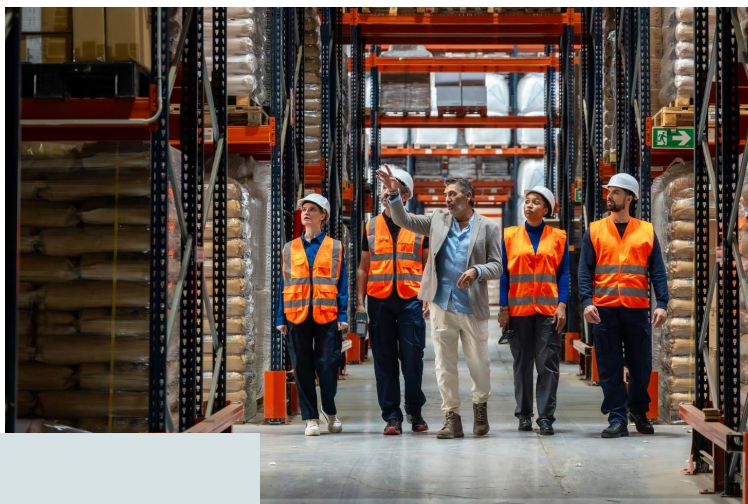
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Loans for Lower Middle Market Businesses

Bold visionaries and innovative enterprises merit every opportunity to succeed.



Mission Driven Finance[®] is a private credit impact investment firm dedicated to closing the financing gap for founders and owners of growing businesses.



Mission Driven Finance provides lower middle market businesses headquartered or operating in CA with flexible, non-dilutive growth capital that supports expansions, acquisitions and operations.

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

The **Advance California Fund** provides debt financing to businesses across industries, including in education, health, sustainability, and those advancing workforce and communities forward.

Flexible amortization
No personal guarantees*
No prepayment penalty

Since 2016,
we have disbursed:**

▶ **\$287 M** across
309 businesses

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

**As of March 30, 2025.



Loans for Lower Middle Market Businesses

Bold visionaries and innovative enterprises merit every opportunity to succeed.

Use of proceeds	For working capital, refinancing, asset purchases, project finance, general corporate growth, and bridge loans to incoming contracts or grants.		
Typical business characteristics	\$5M–\$100M in revenue	Positive EBITDA (or breakeven)	\$1M–\$10M financing need
Terms	11.5% interest rate	3–30 month term/ flexible amortization	Up to 2.5% closing fee
Impact themes*	Ownership/leadership Diverse, including women, BIPOC, LGBTQ+, U.S. veteran	Workforce Creation of quality jobs; diversity in workforce	Products/services Positive impact on LMI or diverse communities

Recent transactions

As of March 30, 2026

 Sustainable thermal energy storage ● ● ●	 Platform for charitable corporate wealth management ● ●	 Community health clinics serving rural & Tribal areas ● ● ●	 AAPI-owned medical diagnostics ● ●
 Black-owned emergency response services ● ●	 Bridge financing for ferry electrification ● ●	 Capital for inventory for holistic clinic ● ●	 Veteran-owned regenerative farming ● ● ●
 Working capital for utility engineering ● ●	 Latino-owned fast-growing janitorial services ● ●	 Growth capital for specialty oxygen therapy clinic ● ● ●	 Immigrant woman-owned last-mile logistics ● ●



Learn more at missiondrivenfinance.com/loans

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