



U.S. Small Business Administration

## Alternative Lenders

### San Joaquin Valley and Central Coast California

#### Fresno District Office

801 R Street  
Suite 201  
Fresno, CA 93721  
(559) 487-5791  
fresno@sba.gov  
www.sba.gov/cal/fresno

The Fresno District Office provides SBA programs and services to Central California. Working with SBA resource partners, we can help you start, grow and achieve business success.

For further information, please see our Fresno District Office Small Business Resource Guide:

[www.sba.gov/cal/fresno](http://www.sba.gov/cal/fresno)

*All SBA programs and services are provided on a nondiscriminatory basis.*

#### California Capital Access Program (CalCAP)

CalCAP is a form of loan portfolio insurance which may provide up to 100% coverage on certain loan defaults available to lenders statewide. Loans up to \$5 million may be enrolled in the Program. CalCAP is currently developing a Collateral Support Program that can support loans up to \$20 million. Refer to website to identify participating lenders. Emily Jarrett (916) 654-6061 [www.treasurer.ca.gov/cpcf/calcap/](http://www.treasurer.ca.gov/cpcf/calcap/)

#### CalRecycle

Direct lender of up to \$2 million to businesses or non-profit organizations located in a Recycling Market Development Zone.

Govindan Viswanathan (916) 341-6497 [www.calrecycle.ca.gov](http://www.calrecycle.ca.gov)

#### Cal Coastal Rural Development Corporation

Cal Coastal administers offers several lending program for businesses located in Central Coastal California including Direct Farm Loans, Microloan Program, Intermediary Relending Program, Monterey County Revolving Loan and a Loan Guaranty Program.

221 Main St, Suite 301, Salinas, CA 9390 (831) 349-0798 <http://www.calcoastal.org/>

#### Cen Cal Business Finance Group

Cen Cal administers several micro, revolving and relending loan programs on behalf of others. This includes the City of Fresno Revolving Loan Program and lending for businesses located in Fresno, Madera and Kings Counties.

5094 N. Fruit Ave, Ste 103, Fresno, CA 93711 (559) 227-1158 [www.cencalfinance.com](http://www.cencalfinance.com)

#### Grow America Fund (GAF)

Nationwide direct lender offering repayment schedules up to 25 years for loans from \$100,000 to \$2 million under flexible loan structures.

2703 Bayview Dr., Alameda, CA 94501 Olivia M. Rebanal (503) 998-2110

[orebanal@nationaldevelopmentcouncil.org](mailto:orebanal@nationaldevelopmentcouncil.org) [www.nationaldevelopmentcouncil.org](http://www.nationaldevelopmentcouncil.org)

#### Fresno CDFI

A certified Community Development Financial Institution providing affordable financing, training and technical assistance for small businesses including microloans. Serving Kern, Monterey, Kings, Tulare, Fresno, Madera, Merced and Stanislaus counties.

1900 Mariposa Mall, Suite 100, Fresno, CA 93721

Jeremy Hofer or Aaron Hill (559) 262-1351 <http://newsite.fresnocdfi.com/>

#### Rural Development at the U.S. Department of Agriculture

Direct lender and loan guarantee provider to small business in rural areas of up to \$25 million. Also offers a loan guarantee program through participating lenders. See website for lender list. Rural areas are defined as being outside urbanized area of a city with a population of 50,000.

Ron Tackett (530) 533-4401 x103 <http://www.rurdev.usda.gov/CA-BCPrograms.html>

#### Valley Economic Development Center, Inc.

Statewide direct lender and loan guarantee provider to small business for up to \$5 million. Average \$250K to \$500K. Microlending from \$1,000 to \$100,000 - SBA Advantage – 7a and 504 – Own Funding Sources. (818) 907-9977 (888) 202-9977 Toll Free

Fresno Office:

5067 N. Mariposa St, Suite 105, Fresno, CA 93710

Joi Eubanks (559) 354-6795 [www.vedc.org](http://www.vedc.org)

#### Valley Small Business Development Corporation

Whether you are a new business, expanding your business or need to restructure your existing business financing, Valley Small Business has a variety of small business and Agricultural loans including microloans that can help you.

7035 N. Fruit Avenue, Fresno, CA 93711 (916) 492-2591 [www.vsbdc.com](http://www.vsbdc.com)