



California Department of Resources Recycling and Recovery
Recycling Market Development Zone

Zone Works: **Creative Solutions to Today's Issues**

May 11–12, 2011
Capitol Plaza Holiday Inn, Sacramento

Top Three Business Financing Sources

1. California Small Business Loan Guarantee Program

- <http://www.bth.ca.gov/aboutus/sblgp.asp>
- Administered by Financial Development Corporations (FDC), on behalf of the California Department of Housing and Community Development.
- The business obtains a direct bank loan, supported by a state loan guarantee. This is similar to the federal Small Business Administration Loan Guarantee Program.
- To obtain this financing, the business first contacts the local FDC office. See website link above for locations.

2. California Capital Access Program (CalCAP)

- <http://www.treasurer.ca.gov/cpcfa/calcap/index.asp>
- Administered by the Treasurer's Office
- The business obtains a direct bank loan, supported by a loan loss reserve account funded by the bank, the borrower, and the CalCAP program.
- To obtain this financing, the business first contacts the CalCAP staff.

3. California Pollution Control Financing Authority (CPCFA)

Tax Exempt Bond Financing Program http://www.treasurer.ca.gov/cpcfa/tax_exempt.asp and the California Industrial Development Financing Advisory Commission.

<http://www.treasurer.ca.gov/cidfac/programs.asp>

- Administered by the Treasurer's Office
- The business obtains a bond.
- To obtain this financing, the business first contacts the CPCFA staff or a bond underwriting firm.

RMDZ SharePoint website: Additional financing resources are shown in the RMDZ SharePoint website. The Internet address is: <https://share.calepa.ca.gov/RMDZ/default.aspx>

RMDZ Loan Staff: The CalRecycle loan staff can assist the business to identify appropriate financing programs and make the introductory connection

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