



We're honored to serve those who have served our country.

Our mission is to create economic opportunity by empowering entrepreneurs. Through innovative partnerships we provide small business owners with capital, education, and relationships that allow them to flourish. This collaborative approach helps our borrowers create jobs and stimulates economic development in low-to-moderate income communities.



Our vision inspires us. Our core values drive us.

OPPORTUNITY • DIVERSITY • EMPOWERMENT
INNOVATION • PARTNERSHIP

OUR VISION

To empower small business owners to succeed, transforming their lives and helping their communities thrive.

If you're a veteran with entrepreneurial passion, you're not alone!

Did you know that U.S. military veterans own 2.45 million businesses, or 9% of all businesses nationwide? One out of ten United States veterans owns their own business.

CLIENT SPOTLIGHT

In October of 2012 Cory McCollow and his wife Silvia opened the doors to their Oakland restaurant, Nido. Cory manages the business side of the restaurant, making use of the discipline and focus that he sharpened during his time in the military academy. Even now, with the restaurant in full swing, Cory retains his position in the Coast Guard. "Nido restaurant would not exist without OBDC's lending and business advising support," Cory said.



Education + Collaboration = Long Term Success

Since 1979 OBDC has been proud to help small business owners in the Bay Area flourish. We're with you every step of the way, from the initial point of contact through loan closing, and beyond.

Our loan products include micro and small business term loans with low fees and competitive interest rates.

One-on-one business advising is available during the loan application process and while paying the loan.

Our post-loan education platform includes workshops, roundtables, and an online platform to engage with fellow borrowers.

We collaborate with our partner organizations to provide additional business support opportunities and events.

LOAN PRODUCTS

Loan Amounts	• \$25,000 to \$250,000
Interest Rate	• WSJ Prime + 4% (~7.25%)
Loan Terms	• Up to 10 year loan amortization • No prepayment penalty
Loan Uses	• Furniture, fixtures, equipment • Inventory • Working capital • Business debt refinancing • Business acquisition
Borrower Criteria	• 20% or more owned/controlled by veterans or members of the military community. This includes: - Veteran (other than dishonorably discharged) - Active Duty Military: potential retiree within 24 months of separation and discharging Active Duty member within 12 months of discharge (TAP eligible) - Reservist and National Guard - Current spouse of above or spouse of service member or veteran who died • No bankruptcy within the last three years and current on all accounts • Must be a U.S. Citizen, U.S. Permanent Resident, or U.S. Documented Resident
Business Criteria	• Start-ups and existing businesses located in California • Unable to obtain sufficient bank financing • Demonstrated ability to repay the loan • No personal or business tax liens • Owner contribution of 10 - 20% of total project cost • Start-ups must have direct industry experience • Personal guarantee required, including partners with 20% or more ownership
Collateral	• All business assets

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Visit our website to learn about our Oakland and San Francisco Business Programs.

