

## INVESTING IN EMPLOYERS

Since inception, the San Joaquin County Revolving Loan Fund has loaned over \$9 million to businesses within the county, fostering a vibrant and thriving economic ecosystem.



These loan funds have enabled qualifying businesses to create and preserve over 500 jobs, while also strengthening the business climate in San Joaquin County.

## ABOUT US

The San Joaquin County Revolving Loan Fund, founded in 1977, aims to foster the creation and retention of stable, living-wage jobs within the county.

It serves as a non-traditional financing option for both existing and start-up businesses whose financial requirements are not adequately met by traditional lending institutions.

## CONTACT US

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## SAN JOAQUIN COUNTY ECONOMIC DEVELOPMENT ASSOCIATION



## BUSINESS LOANS

SAN JOAQUIN  
COUNTY

*Business grows here.*

# REVOLVING LOAN FUND

## THINKING ABOUT A LOAN?

Here's what you can finance...

- Business Start-Up
- Business Acquisition
- Land & Building Acquisition
- Machinery & Equipment
- Inventory Purchase
- Gap Financing
- Working Capital

*\*Loans can be customized from any combination of the options listed above.*



**Apply  
Today!**

## ADVANTAGES OF A RLF LOAN

- No Prepayment Penalties
- Flexible Repayment Terms

## LOAN AMOUNT & INTEREST RATES?

- \$5,000 to \$1 million based upon Borrower's ability to repay
- Wall Street Journal Prime Interest Rate + up to 6% depending on risk assessment

# DO YOU QUALIFY FOR A RLF LOAN?



## YES, IF YOUR BUSINESS IS...

- For-profit corporation, limited liability company, partnership, proprietorship, or other legal business entity in good standing
- Non-profit corporations are eligible with certain exceptions
- Located within San Joaquin County; Tracy, Manteca, Ripon, Lathrop, Stockton or Lodi
- Demonstrating the ability to repay the loan from business generated profits
- Creating or retaining jobs

## ELIGIBLE COLLATERAL:

- Personal and/or business real estate
- Equipment, inventory and accounts receivables
- Personal assets
- Personal guarantees of any owner with greater than 20% interest

## WHAT DO WE NEED TO BEGIN PROCESSING YOUR LOAN REQUEST?

- Previous three years personal & company financial statements and tax returns
- Current business financial statements
- Written business plan
- Valid Business License
- Business Tax ID number
- Completed RLF application via the online portal
- Application fee of \$50
- To get the process started, we pull a credit report