



## HUNTINGTON BEACH MICRO LOAN FUND

**FLEXIBLE CAPITAL TO  
PROMISING SMALL BUSINESSES  
AT ALL STAGES OF GROWTH**



The Huntington Beach Micro Loan Fund focuses on younger enterprises needing loans of \$150,000 or less. We are inclusive in our mission, inviting inquiries especially from Woman-and Minority-owned businesses and low-moderate income entrepreneurs. With our flexible terms and hands-on assistance throughout the life of the loan, we help borrowers to secure the capital needed to grow their businesses.

*Loans up to \$150,000*

*Streamlined online applicaiton and  
approval process*

*Low interest rates*

*Non- SBA Loans*

*Working capital and equipment*

### ***eligible businesses***

- Located in the City of Huntington Beach
- Operating business, not a passive real estate entity

### ***terms***

- Loan size: \$10,000 to \$150,000 (maximum 6 months average annual revenues)
- Interest Rate: WSJ Prime + 1% fixed
- Term: 5 years
- Fees: No application fee; no closing cost, 4% origination fee amortized in the loan

### ***collateral***

- UCC lien on all business assets
- All owners owning 20% or moew of the business will be required to execute a personal guarantee



**<https://ndconline.org/hbloanfund/>**



**(714) 536-5582**