

# Maricopa County Small Business Resilience Program

Presented by:



**PRESTAMOS CDFI**  
a division of **CHICANOS POR LA CAUSA**



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As an SBA Microlender and mission driven lender, Prestamos provides small business loans and quality business education to empower the small business community and create opportunities for economic growth and advancement

# The Prestamos Offering

## 1% Growth Loans Up to \$100,000

- 1% Interest Rate
- No Origination Fees
- Up to 5-year Terms
- Must be credit qualified

## No-Cost Business Support

- New business startup support (business plans, filing LLC, licensing requirements, etc)
- Skill Building/Fundamentals (Financials basics, employee handbooks, social media)
- Growth Strategy (Marketing plans, strategic plans, WBE/MBE certification, government contracting)
- Assistance applying for loans, grants, PPP forgiveness, etc

## Webinar Series

- Skill Building Sessions
- Trainings
- Roundtable Networking Opportunities

# 1% Growth Loan Requirements

Must be located/operate within Maricopa County  
(Physical location, mobile, or home-based business)

Must be able to demonstrate repayment capability from cashflow

Complete application required including tax returns, financials, etc

Requires personal guarantee including spouse guarantee from all owners with  
20% or more equity

# Loan Requirements

## Application Documents

- Personal Information, ID, and credit report required for all owners with 20% or more ownership and their spouses
- Business information (EIN, Address, Industry, Etc)
- Business Plan or Strategic Plan

## Financials

- 2 Years Tax Returns (unless startup)
- Year to Date Financials (P&L/Balance Sheet)
- Personal Financial Statement
- Debt Schedule

## Additional Requirements

- Business Bank Account
- Personal and Spouse Guarantee
- Collateral (depending on loan size)
- No open collections/delinquent payments on credit report

# Business Support

Brainstorming and strategy sessions to help grow product lines, capacity, expansion, new ideas, etc with support in implementing new ideas and strategies

Skill building sessions and workshops in soft skills and tactical skills to help ensure you have a strong business foundation and management

-Time Management

-Delegation

-Business Financials/Accounting 101

-Human Resources/Workforce

-Leadership/Management

-Marketing and Digital Media

-Conflict Resolution

-Certifications

## Next Steps...

Apply Online

- [www.grow2biz.org](http://www.grow2biz.org)

Call Us

- (602) 805-1692

Attend a  
Webinar

- [Prestamosloans.org/events](http://Prestamosloans.org/events)

# Online Interest Form

Apply for the Maricopa County Resilience Program Now  
and our Intake Team Will Reach out within 3 days

Name of Business \*

Employer ID/Tax ID Number \*

Date Business Started \*

Business Physical Address (Or home address of mobile vendor) \*

Street Address

Address Line 2

# Online Interest Form

## Business Description

Short Description \*

(Briefly describe goods or services business provides/manufactures)

Current Number of full-time employees \*

Gross Yearly Income/Revenue \*

Description of impact COVID-19 has had on operations \*



# Online Interest Form

Are you interested in applying for a 1% interest Growth Loan? (this is a loan that must be repaid over a term of up to 5-years and requires a full application and underwriting) \*

- Yes  
 No

Is your business currently profitable? \*

- Yes  
 No

Will you be able to repay your loan through normal business income? \*

- Yes  
 No

What size of loan are you considering? \*

None

How do you plan to use the funds in your business? \*

# Expectations

After submitting your interest form, you will be directed to schedule your intake appointment with the Client Coordinator

Skill building sessions and workshops in soft skills and tactical skills to help ensure you have a strong business foundation and management

-Time Management

-Delegation

-Business Financials/Accounting 101

-Human Resources/Workforce

-Leadership/Management

-Marketing and Digital Media

-Conflict Resolution

-Certifications

# Time Frame Expectations

After submitting your interest form, you will be directed to schedule your intake appointment with the Client Coordinator

Your intake will inform your next steps, such as being assigned to a Business Advisor or assisting you in formally applying for a loan

Once you provide all required application documents, your loan enters underwriting and a decision issued in 72 hours

If loan is approved, funding is scheduled once all required conditions are met; typically, within 3-5 business days

# Thank you so much!

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To Apply Now: [www.grow2biz.org](http://www.grow2biz.org)

For follow-up questions:

Email Us at [prestamosinfo@cplc.org](mailto:prestamosinfo@cplc.org)

Call us at (602) 805-1692