



**ECONOMIC  
JUSTICE  
FUND**

# COVID-19 Crisis Loans for Underserved Entrepreneurs

## Introducing the Sacramento Micro-Business Resiliency Loan

The Economic Justice Fund is committed to helping Sacramento's micro-businesses navigate the economic challenges created by the COVID-19 pandemic. Our Sacramento Micro-Business Resiliency Loan provides low-cost financing to help local entrepreneurs—especially those with limited access to capital—stay strong and keep moving forward in these difficult times.

**VERSATILE** - The Sacramento Micro-Business Resiliency Loan provides up to \$10,000 in financing that borrowers can use for a variety of business purposes, including:

- Working capital
- Inventory
- Equipment

**AFFORDABLE** - The Sacramento Micro-Business Resiliency Loan offers:

- Low interest rates – Loan rates are very competitive. An interest-only payment period is available.
- Fee-free financing – There are no application fees, no origination fees, no servicing fees, and no prepayment fees.

**FLEXIBLE** - The Sacramento Micro-Business Resiliency Loan can be tailored to meet the needs of a wide range of borrowers. It offers:

- Flexible terms – Loan terms range from 12 to 60 months.
- Flexible underwriting standards – We often say yes when other lenders say no.

**ACCESSIBLE** - The Economic Justice Fund specializes in serving borrowers who are overlooked and underserved by traditional lenders. To be eligible for the Sacramento Micro-Business Resiliency Loan, a borrower must:

- Be an existing business located in Sacramento County;
- Have fewer than five employees;
- Have total annual revenues of less than \$500,000; and
- Have been free of liens or bankruptcies during the past 5 years.

**To apply for the Sacramento Micro-Business Resiliency Loan,  
please visit [www.economicjusticefund.org](http://www.economicjusticefund.org).**