Are you a Community Grocer Seeking Affordable Capital?

Do you operate an independent grocery that offers fresh food and produce to your community?

Are you seeking to expand to another location?

Are you looking to renovate your existing store?

Having problems accessing loans through your bank?

Concerned about high rates from non-bank lenders?

A leading nonprofit lender with decades of grocery experience is offering well-priced loans through its California Community Grocers Loan Fund to experienced grocers that offer healthy foods in food deserts and working class communities. Capital Impact Partners is a mission-driven organization committed to supporting social and economic justice. We offer business loans from $750,000 to $3 million to support existing grocers with renovations or additional locations.

**CALIFORNIA COMMUNITY GROCERS LOAN FUND**

<table>
<thead>
<tr>
<th>Key Features</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amount</strong></td>
</tr>
<tr>
<td><strong>Term</strong></td>
</tr>
<tr>
<td><strong>Interest only period</strong></td>
</tr>
<tr>
<td><strong>Amortization</strong></td>
</tr>
<tr>
<td><strong>Interest rate</strong></td>
</tr>
<tr>
<td><strong>Fee</strong></td>
</tr>
<tr>
<td><strong>Collateral</strong></td>
</tr>
<tr>
<td><strong>DSCR</strong></td>
</tr>
<tr>
<td><strong>Guarantees</strong></td>
</tr>
</tbody>
</table>

Borrowers must be a healthy food retail establishment in a designated USDA Food Desert. Start up businesses with less than 2 years of operation are not eligible. Restarts (2 years of positive operations prior to 2020) or additional locations for existing businesses can be considered.

**Eligible uses include:**
- Acquisition
- Rehab
- Construction
- Leasehold improvements
- Working capital

**Note:** Restaurants are not eligible

Questions? Reach out directly to our California Grocery Specialist Daniel Tellalian | daniel@angelcityadvisors.com.
About Capital Impact Partners

A nonprofit Community Development Financial Institution, Capital Impact has disbursed more than $2.5 billion into community assets since 1982. Our commitment to the community focuses on ensuring that individuals have access to quality health care and education, healthy foods, affordable housing, cooperative development, and the ability to age with dignity. To learn more, please check out our website at www.capitalimpact.org.

Benefits of Working With Capital Impact Partners

- Since 1990 we have provided $91 million in healthy food financing in California, and a total of $202 million to support healthy food businesses across the country.
- With an office in Oakland, a specialist in Los Angeles, and statewide partnerships, our on-the-ground team allows us to leverage our networks and resources for broader impact.
- As a mission-driven organization, we are committed to supporting projects that create social and economic justice.
- Our full-service team can serve as a one-stop shop to deliver a streamlined loan process.

Capital Impact Partners is a member lender of the California Freshworks Program.

Sample Loan: Numero Uno

- Provided $2 million loan as part of a larger $7 million financing package.
- Numero Uno Markets, a retail grocer in Southern California, will use the funds to acquire 11 grocery stores, seven of which are either in an area designated by the USDA as a Food Desert or in a low-income area adjacent to a Food Desert.
- Capital Impact previously made a loan to Numero Uno in 2012 to support store improvements.
- Other California lending partnerships including Northgate Gonzalez, El Rancho Marketplace, and Produce on the Go.

Through capital and commitment, Capital Impact Partners helps people build communities of opportunity that break barriers to success.

www.capitalimpact.org