



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

In-Confidential Information

THE MISSION

A lending Community Development Financial Institution (CDFI) since 2000, we are your partner in economic development, small business growth and quality job creation.

Our loan products and consulting services are designed for the emerging business owner seeking funding. By leveling the playing field for businesses of every type we help communities thrive.



THE TEAM

Skilled in risk analysis, our leadership has decades of proven experience in assessment of creditworthiness of clients, business development, loan origination, servicing and portfolio management.

Our mission driven team works to provide entrepreneurs with access to capital, business education and consulting to level the playing field.



JOSE MARTINEZ
Prestamos President,
EVP Economic Development CPLC



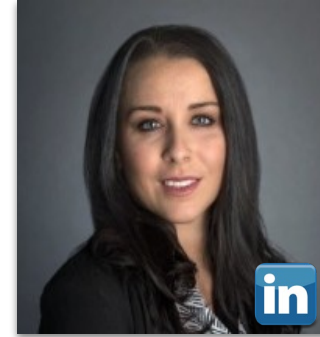
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Vice President



**MARIA ELENA
CORONADO-SUTTER**
Director of Strategic
Development



TIM CASTRO
Director Business Services



AMBER CORDOBA
Manager of Consulting &
Business Education
Services



DAVID CASTILLO
Chief Credit Officer

PRESTAMOS PPP FUNDING

Prestamos CDFI has served:

- Arizona - 258 businesses, \$6,285,745 deployed, 1020 employees impacted
- California – 2 businesses, \$129,566 deployed, 32 employees impacted
- Nevada – 116 businesses, \$6,104,186 deployed, 998 employees impacted

Race/Ethnicity	Amount	# of Businesses	% of Loan Amount	% of Businesses
African American	\$ 346,448.23	16	2.8%	4.3%
Asian American	\$ 409,566.54	14	3.3%	3.7%
Native American	\$ 47,477.85	3	0.4%	0.8%
White	\$ 3,835,013.29	116	30.6%	30.9%
Latino	\$ 4,762,344.28	155	38.0%	41.2%
Other	\$ 120,101.59	8	1.0%	2.1%
Not Answered	\$ 2,998,545.67	64	24.0%	17.0%
	\$ 12,519,497.45	376.00	100%	100%
Woman Owned	\$ 2,534,182.80	120	20.2%	31.9%

376

Business loans funded

\$12,519,497

Total loan volume deployed

2,050

Total employees impacted

52%

Minority-owned businesses

32%

Women-owned businesses

5%

Veteran-owned businesses

CARES SMALL BUSINESS REEMERGENCE PROGRAM

Arizona's allocation of CARES funding to towns and cities is based on the US Census Bureau population figures.

Rural towns and cities need more help!

Prestamos has lending capacity through several loan products.

- Providing PPP loans for businesses that have not been able to access the program, particularly in rural locations
- Unique access to capital loans including the SBA microloan program (these are SBA covered loans which means the SBA will make the first 6-months of payments both interest and principal)

PRESTAMOS COVID MICROLOAN FOR CORONAVIRUS RELIEF		
How much can you get?	SBA Pays for the first	What is the Interest Rate?
UP TO 25,000 DOLLARS	SIX PAYMENTS	6.5 PERCENT

THE ISSUES

RURAL COMMUNITIES

Traditional lenders often overlook rural economic development opportunities due to “the bottom line” driven focus. This is resulting in a lack of PPP lending in these equally impacted communities.

Relationships

Lenders are too selective in the PPP applicant process ignoring new clients, especially in rural communities

Profit

Banks are prioritizing PPP loans greater than \$2M

Loss

Banks lose money processing loans less than \$25K

BORROWERS

Minority - women- and rural-owned businesses were disproportionately left in the cold.

Awareness

Most business owners don't know they qualify

Confusion

The process is intimidating and complicated

Discrimination

It's difficult to find a lender to process loans less than \$25k

Fewer financial, technical, staff resources in rural areas.

THE SOLUTION

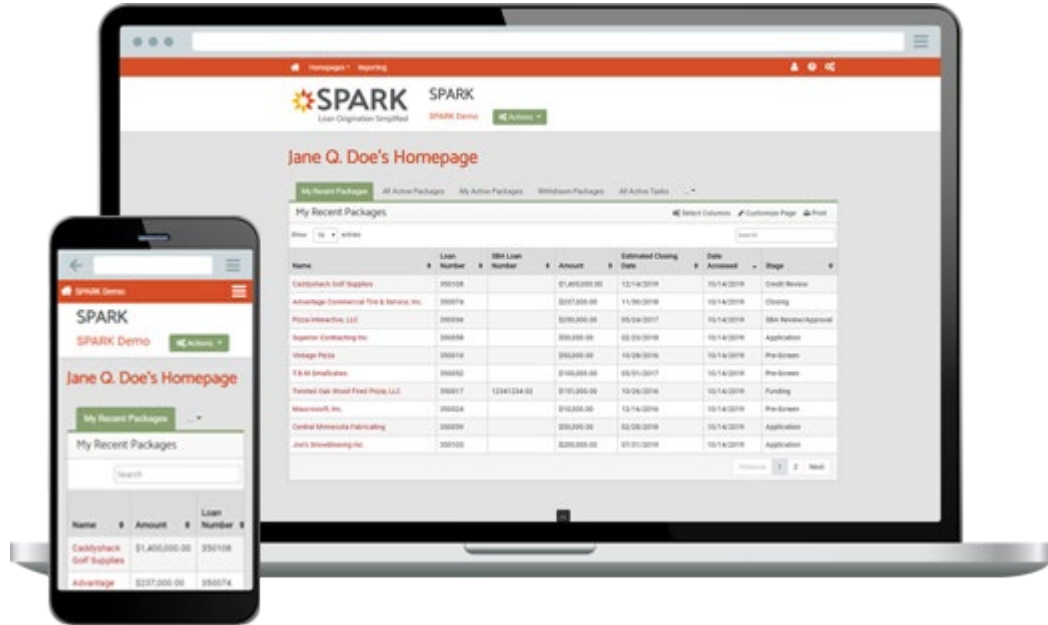
#1 – CARES FUNDING SERVICING

Prestamos CDFI administers grant and loan forgiveness programs through our SPARK lending software.

#2 – TECHNICAL ASSISTANCE

Existing track record of providing online classes, webinars, live Q&A sessions, and one-on-one advising in both English and Spanish. Tactical business education in either self paced online courses, or weekly sessions. Key topics include:

- ➔ Financing your business w/emphasis on COVID reliefs
- ➔ Accounting & Cash Flow
- ➔ E-Commerce
- ➔ Re-Opening & Marketing Strategies
- ➔ Managing Employees / HR



Go to lendwithspark.com to learn more about our loan software.

THE VALIDATION

Jacqui Sabo- Arizona Interior Resource, LLC

“Within days, I heard from the processor at Prestamos, who helped me to interpret the application guidelines...From the time of approval to receipt of funds was another week, and I was in constant contract with Prestamos with questions about the SBA guidelines, loan forgiveness and other terms. I was especially pleased to attend the Live Q&A Session for PPP...Thank you, Prestamos!”

Jerry Stephen Smith Esq – Micro & Small Business Law, LLC

“Thank you for presenting the webinar today, great stuff. Your competence and professionalism certainly shined through, especially when you took the time to answer questions. There is certainly a demand.”

Candy Berkner-Frogozo – North Mountain Brewing Co.

“I cried when I got your email (Prestamos). I was so happy as we really need the funding. Thank you so much for helping us out! We look forward to meeting you all soon.”

Amber Ehrlich – The Tidy Bungalow, LLC

“Thank you! ! ! ! I just attended the (information) webinar about the PPP loan relief and it was so full of helpful info. You are simply amazing.”

Deana Perez –Daughter of Small Business Owner

“My dad got his small business loan this week. I’ve even had my dad join one of the Prestamos webinars , he has another tomorrow. They have been so informative and culturally relevant...Thanks to CPLC and to you for always sharing great information, following through, answering the many questions and helping small businesses impacted by this pandemic.”



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