

California Capital Access Programs

CalCAP Eligible Loan Proceeds

CalCAP Provides Support to Financial Institutions When They Make Loans to Small Businesses

General Information

CalCAP for Small Business (SB), CalCAP ADA, and CalCAP Seismic Safety employ the loan loss reserve model.

CalCAP Collateral Support (CS) employs the cash pledge model.

CalCAP programs require the primary business be a CA business and classified as a small business by the U.S. Small Business Administration.

Eligible employee counts and other requirements vary by program. Please see program-specific brochures for details.



How It Works

The CalCAP programs enroll participating financial institutions (PFIs), who receive applications from small business borrowers (SBBs).

A SBB can use technical assistance, including CalOSBA calosba.ca.gov and Small Business Development Centers californiasbdc.org, to compare financing options and prepare to apply for capital.

A SBB applies to a PFI. After underwriting, a PFI decides to enroll a loan in CalCAP.

Part of SSBCI 2.0

SSBCI 2.0 funds treasurer.ca.gov/cpcf/calcap/sb/ssbci.asp allow CalCAP SB and CalCAP CS to expand financial support for more loans.

CalCAP for Small Business

- Working capital including inventory purchase
- Capital projects including equipment purchase
- Start-up costs
- Land acquisition, construction or renovation of buildings
- Ownership purchase for ESOP or worker co-op

CalCAP Collateral Support

- Same as CalCAP for Small Business
- In addition
- Bridge loans

CalCAP ADA

Physical alterations or retrofits to small business facilities to comply with federal Americans with Disabilities Act

CalCAP Seismic Safety

Seismic retrofit alterations to small businesses and owner-occupied residential properties (including multiunit dwellings and registered motorhomes)

Additional Support

CalCAP programs provide additional financial support for loans to businesses located in high unemployment areas and areas designated as emergency or disaster areas by the Governor