

Benefits of the Program

- Flexible terms and conditions
- Tailored to specific needs of the borrower
- Amortization structured to match the purpose of the loan
- No pre-payment penalties
- Business consulting provided by SBDC at no cost to the borrower

Get the Funds You Need

Business loans from \$3,000 - \$30,000

Eligibility Requirements:

- Business located within Stockton city limits
- For-profit enterprise
- Able to repay debt
- History of meeting financial obligations
- Business consulting from San Joaquin Delta College Small Business Development Center (SBDC) required
- Business must create or retain at least one job.

Funds may be used for most reasonable business purposes, including:

- Operating capital (including permit fees and inventory)
- Tenant improvements and expansion
- Furniture, fixtures and equipment
- Purchase manufacturing equipment

All loans are subject to availability of funds.

How to Apply

1. Complete the enclosed preliminary application and credit check form. A complete application form, along with a list of required documents, will be provided upon review of your preliminary application.
2. Enclose a non-refundable \$50 check, payable to the City of Stockton.
3. Make a business consulting appointment, courtesy of San Joaquin Delta College Small Business Development Center, 209-954-5089.

The Small Business Micro Loan Program is funded with federal Community Development Block Grant dollars. As a result, businesses will be required to create or retain at least one part-time or full-time equivalent job depending on the amount loaned. See program guidelines for details.



City of Stockton
Economic Development Department
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Small Business Micro Loan Program

\$3,000 - \$30,000



CITY OF STOCKTON

www.stocktongov.com

Preliminary Small Business Loan Application/Credit Check Form

PLEASE COMPLETE ENTIRE APPLICATION FORM AND ENCLOSE \$50 CHECK

Amount Requested \$ _____ No. of new jobs created _____

Purpose _____

Your Name _____

Phone _____ E-mail _____

Current Address _____

Previous Address _____

Business Name _____

Business Address _____

Date Business Opened/Will Open _____

Employer (if not self-employed) _____

Previous Employer _____

Name of Primary Bank _____

Address _____

Type of Account(s) held: Checking Savings (check all that apply)

List all credit obligation, loans, credit cards and/or personal debts (attach separate page, if necessary)

Name of Lender	Balance	Monthly Payment
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____

In connection with the loan application that I/we have made to the Stockton Small Business Micro Loan Program (SBMLP), I/we authorize releasing any information requested by SBMLP. This information may include, but may not be limited to, credit reports, loan/obligation payment histories, employment and income verification, and account deposit histories and balances. A copy of this authorization may be deemed to be the equivalent of the original and may be used in lieu of the original.

Borrower Signature _____

Social Security Number _____ Driver License #/State _____ Date _____

Co-Borrower Signature _____

Social Security Number _____ Driver License #/State _____ Date _____

Let us know how you heard about the Small Business Micro Loan Program.
 Other Lender Advertisement
 News Article Friend Other:

