

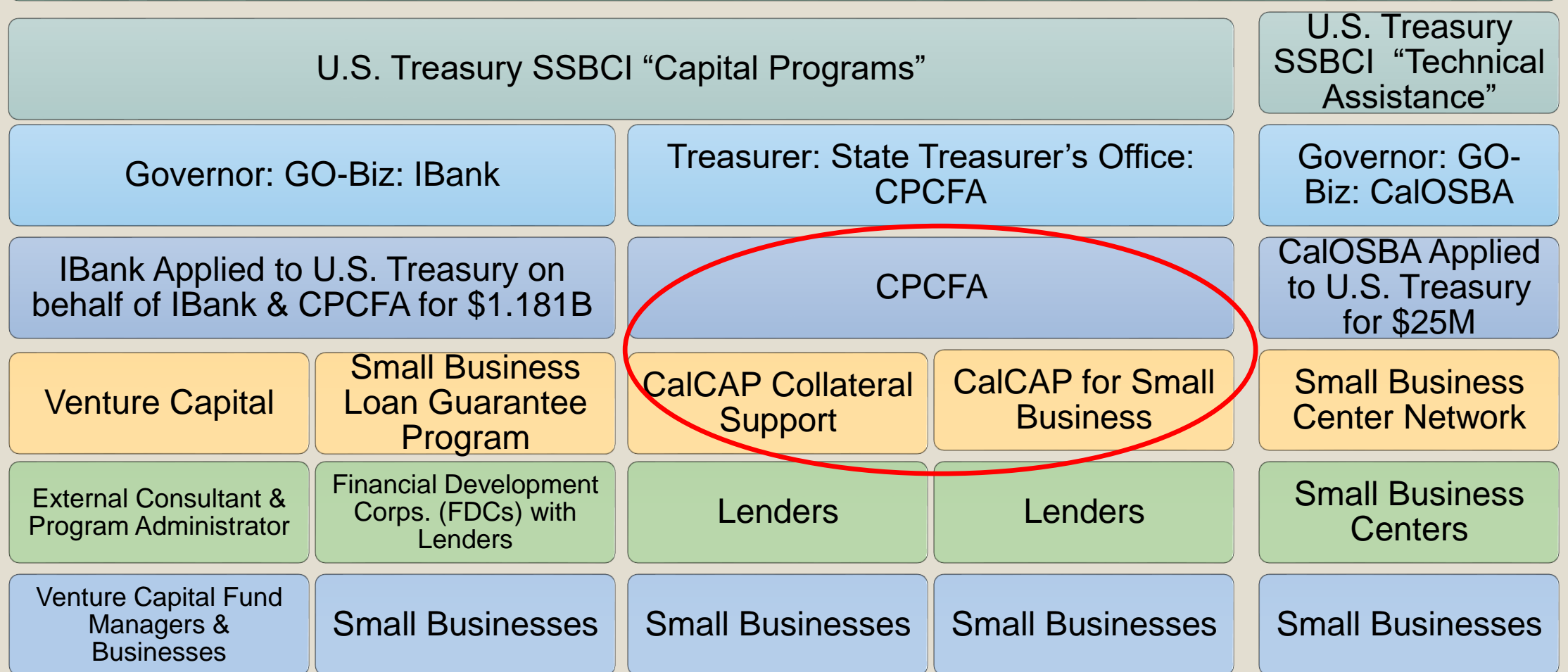
CalCAP



CALIFORNIA
CAPITAL
ACCESS
PROGRAM

California's SSBCI Layer Cake

American Rescue Plan Act of 2021



Program Features

CPCFA CalCAP Collateral Support

Enrolls loans &
lines of credit from
\$25k to \$20M;
employee count
1-750

CPCFA CalCAP for Small Business

Enrolls loans &
lines of credit up to
\$5M; employee
count 1-500

Our Elevator Pitches

CPCFA CaICAP Collateral Support

- Cash pledge to address inadequate collateral
- Maximum claim is 100% of loss, subject to the cash pledge balance
- Accounts are held at PFIs (when eligible)

CPCFA CaICAP for Small Business

- Post-disbursement enrollment for microloans and more
- Maximum claim is 100% of loss, subject to the loan loss reserve account balance
- Accounts are held at PFIs (when eligible)

Future: Loan Participation

American Rescue Plan Act of 2021

U.S. Treasury SSBCI "Capital Programs"

U.S. Treasury
SSBCI "Technical
Assistance"

Governor: GO-Biz: IBank

Treasurer: State Treasurer's Office: CPCFA

Governor: GO-Biz:
CalOSBA

IBank Applied to U.S. Treasury on behalf
of IBank & CPCFA for \$1.181B

CPCFA

CalOSBA Applied
to U.S. Treasury for
\$25M

Venture Capital

Small Business
Loan Guarantee
Program

CalCAP Collateral
Support

CalCAP for Small
Business

Loan Participation
Program

Small Business
Center Network

External
Consultant &
Program
Administrator

Financial
Development
Corps. (FDCs) with
Lenders

Lenders

Lenders

Administrator &
Lender Groups

Small Business
Centers

Venture Capital
Fund Managers &
Businesses

Small Businesses

Small Businesses

Small Businesses

Small Businesses

Small Businesses