

### Cal IIP 2025 Awardee List

| Awardee Name   | Grant Tier | Grant Award Amount | Community(ies) Served As Described by Awardee   | Grant Award Uses  | Grant Fund Focus Area                              |
|--|------------|--------------------|---|---|--|
| Accessity  | Tier 2B    | \$ 180,303.03      | BIPOC, Disadvantaged Communities, Women, Small Business   | Working capital to support one-on-one technical assistance, free educational events centered on business, free resources, free publicity opportunities small business loans, and establishing or improving credit | Education, Small Business                          |
| Accion Opportunity Fund Community Development          | Tier 2B    | \$ 180,303.03      | BIPOC, Disadvantaged Communities  | Increase net assets and loan loss reserves  | Education, Small Business, Underbanked             |
| American Nonprofits                                    | S&E        | \$ 428,571.43      | BIPOC, Community Development, Disadvantaged Communities, Education, Latin American Community, Small Business, Housing | Working capital and increasing loan loss reserves for underwriting costs  | Education, Small Business                          |
| American Plus Bank, N.A.                               | Tier 2B    | \$ 180,303.03      | Disadvantaged Communities, Housing, Non-profit Lending, Small Business  | Increase net assets for affordable housing development projects through lending commitments   | Housing  |
| Arcata Economic Development Corporation DBA North Edge | Tier 2A    | \$ 180,303.03      | Community Development, Disadvantaged Communities, Small Business, Tribes  | Grantee will use award for revolving loan fund.   | Community Development, Small Business, Underbanked |
| Atchison Village Credit Union                          | Tier 2A    | \$ 180,303.03      | Disadvantaged Communities, Hispanic Community, Non-English Speakers, Underbanked                                      | Grantee will use award to fund loan loss reserves.  | Underbanked  |

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| California Coastal Rural Development Corporation                    | Tier 2A    | \$ 180,303.03      | Farming, Farmworkers, Hispanic Community, Small Farms  | Grantee will use award on working capital towards staff/personnel expenses, funding loan loss reserves, and for use as lending capital towards small business lending activities.                      | Small Business                        |
| California Capital Small Business Financial Development Corporation | Tier 2B    | \$ 180,303.03      | Bipoc, Disadvantaged Communities, Hispanic Community, Small Business, Women & Ethnic Minorities  | Grantee will use award for working capital to support lending, trainings, and technical assistance services.   | Education, Small Business             |
| California Community Reinvestment Corporation (CCRC)                | Tier 2B    | \$ 180,303.03      | Disabled, Farmworkers, Housing, Seniors, Veterans  | Grantee will use award to perform data analytics activities aimed at advancing sustainability, impact reporting, and underwriting.   | Housing                               |
| California FarmLink   | Tier 2B    | \$ 180,303.03      | Bipoc, Community Development, Disadvantaged Communities, Farming, Farmworkers, Latin American Community, Non-English Speakers, Small Business, Small Farms | Grantee will use award to expand loan operations and delivery of pre- and post-loan development services to include a new conservation incentive loan program helping farmers adapt to climate change. | Community Development, Small Business |

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| Capital Impact Partners     | Tier 2B    | \$ 180,303.03      | Community Development, Disadvantaged Communities, Education, Housing                                  | Grantee will use award to supplement net assets and increase capacity to attract additional financing for funding loans and loss reserves, along with working capital to contribute to their overall community development mission. This includes providing technical assistance, programs, and community engagement opportunities for local emerging developers and working capital to aid operations in California.  | Community Development, Education, Housing  |
| Century Housing Corporation | Tier 2A    | \$ 180,303.03      | Housing   | Grantee will use award to lower interest rates to end borrowers trying to acquire or build properties for tax credit affordable housing.   | Housing  |
| City First Bank, N.A.       | Tier 2B    | \$ 180,303.03      | Childcare, Community Development, Disadvantaged Communities, Housing, Non-Profit Lending, Underbanked | Grantee will use award to provide lending and deposit services for education service facilities, health care facilities, daycare facilities, and social services facilities. Grantee will also use award to provide lending and deposit services for the development, preservation, and renovation of affordable housing. Grantee will also use award to increase community access to banking services such as: upgraded automated teller machines, more convenient account opening through a new online account opening platform, and more beneficial features and pricing for checking and savings products. | Childcare, Community Development, Housing, Non-Profit Lending, Small Business, Underbanked |

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| Civic Community Partners, Inc                             | Tier 2A    | \$ 180,303.03      | BIPOC, Community Development, Disadvantaged Communities, Housing, Small Business  | Grantee will use award for working capital to fund increased lending and finance staff costs to support increased lending to businesses located in economically disadvantaged communities in San Diego County.   | Community Development, Housing, Small Business                 |
| Clearinghouse Community Development Financial Institution | Tier 2B    | \$ 180,303.03      | Bipoc, Community Development, Disadvantaged Communities, Education, Hispanic Community, Native Communities, Non-Profit Lending, Underbanked, Tribes | Grantee will use award in collaboration with Brilliant Corners, a nonprofit partner in California, to finance residential care homes as part of the California Department of Developmental Services' Community Placement Plan.   | Community Development, Education, Housing, Non-Profit Lending, |
| Community First Credit Union                              | Tier 2B    | \$ 180,303.03      | Community Development, Disadvantaged Communities, Education, Non-Profit Lending   | Grantee will use award to offset program costs and to establish loan loss reserves for their Rapid-Dough program. These reserves will serve to absorb potential losses from loan defaults, reducing the grantee's overall risk exposure and allow the grantee to offer more Rapid-Dough loans to traditionally higher-risk borrowers who may not qualify under more traditional underwriting criteria. | Community Development, Education, Non-Profit Lending,          |

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| Community Vision Capital & Consulting | Tier 2B    | \$ 180,303.03      | BIPOC, Community Development, Disadvantaged Communities, Housing, Non-Profit Lending, Small Business, Women                            | Grantee will use award to grow their loan fund equity and expand the loan capital available support their borrowers, with an interest rate of 5-6.5%, depending on loan terms.   | Community Development, Housing, Non-Profit Lending, Small Business |
| Corporation for Supportive Housing    | Tier 2B    | \$ 180,303.03      | BIPOC, Community Development, Disadvantaged Communities, Housing   | Grantee will use award as additional lending capital for the Medicaid Innovation Fund and will deploy loans from the fund to projects that can benefit from new or additional Medicaid funding. Grantee estimates that \$200K from Cal IIP infused into the fund will allow them to leverage \$800K more, for a total of an additional \$1M to finance supportive housing in CA. | Community Development, Housing, Non-Profit Lending,                |
| Creser Capital Fund                   | S&E        | \$ 428,571.43      | BIPOC, Childcare, Disadvantaged Communities, Farming, Hispanic Community, Latin American Community, Rural, Seniors, Underbanked, Women | Grantee will use award to expand its operations by hiring additional staff to enhance its lending capabilities. New staff members will include a loan officer and support staff to assist the organization's existing staff, as well as the new loan officer, in their duties.   | Childcare, Small Business, Underbanked                             |

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| Economic Development & Financing Corporation | S&E        | \$ 428,571.43      | Community Development, Disadvantaged Communities, Small Business, Women & Ethnic Minorities | Grantee will use award to increase total net assets to increase the financial capacity to attract funding for new business loans and also assist in funding loan loss reserves. Grant fund utilization will primarily focus on attracting additional funding needs by way of matching funds requirements.                                       | Community Development, Small Business |
| Economic Justice Fund                        | S&E        | \$ 428,571.43      | BIPOC, Disadvantaged Communities, Underbanked, Women  | Grantee will use award to expand their Equitable Opportunity Loan (EOL) initiative to provide credit-building consumer loans to Californians in urgent need of financing and to escape from high-interest debts.  | Underbanked                           |
| Enterprise Community Loan Fund, Inc          | Tier 2B    | \$ 180,303.03      | Community Development, Disadvantaged Communities, Housing                                   | Grantee will use award to total net assets, enabling them to fund high-mission-oriented or strategic loans for which the grantee has no other capital source through their net assets, and provide credit enhancement for a range of loan products, with a specific focus on early stage or unsecured loans for predevelopment and acquisition. | Community Development, Housing,       |
| Excite Credit Union                          | Tier 2A    | \$ 180,303.03      | Disadvantaged Communities, Underbanked  | Working capital to offer financial education to consumers and small business owners; providing bank, checking, and savings accounts; programs for low-income children and teens to support college savings and provide access to non-custodial banking services for teens who do not have reliable adults in their lives                        | Education, Underbanked                |

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| Feed the Hunger Fund   | Tier 2A    | \$ 180,303.03      | Small Business, Small Farms, Farming                      | Staffing and equipment upgrades  | Small Business                                     |
| First Community Capital, Inc.  | S&E        | \$ 428,571.43      | BIPOC, Women & Ethnic Minorities                          | increasing total net assets to help attract additional financing, lending expansion, technical assistance tailored to business development, operational support and capacity building. | Small Business, Underbanked                        |
| First Imperial Credit Union  | Tier 2B    | \$ 180,303.03      | Housing, Small Business                                   | Loan Loss reserves   | Housing, Small Business, Underbanked               |
| Five Rivers Loan Fund, Inc.  | Tier 2A    | \$ 180,303.03      | Native Communities  | Loan Loss Reserves and financial literacy education  | Housing, Underbanked                               |
| Fresno Area Hispanic Foundation  | Tier 2A    | \$ 180,303.03      | Latin American Community, Underbanked, Small Business     | Staffing and Loan loss reserves  | Community Development, Small Business, Underbanked |
| Fresno Community Development Financial Institution dba Access to Capital | Tier 2B    | \$ 180,303.03      | BIPOC, Community Development, Small Business, Underbanked | Small business lending, coaching/training services to entrepreneurs in underseved communties.  | Community Development, Small Business, Underbanked |
| Genesis LA Economic Growth Corporation                                   | Tier 2A    | \$ 180,303.03      | Underbanked, BIPOC  | Increasing total net assets for loan funding related to affordable housing, economic development and community building  | Community Development, Housing, Underbanked        |
| Housing Trust Fund of Santa Barbara County, Inc.                         | Tier 1     | \$ 100,000.00      | Housing   | Increasing net assets in grantee's revolving loan fund as well as salaries for employees.  | Housing  |
| Housing Trust Silicon Valley   | Tier 2A    | \$ 180,303.03      | Housing   | Working capital  | Housing  |

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| ICA Fund   | Tier 2A    | \$ 180,303.03      | BIPOC, Small Business                          | Working capital to support their invest team, building and refining their data collection process as well as expanding their technical assistance programs   | Small Business                                       |
| Inclusive Action for the City  | Tier 2A    | \$ 180,303.03      | BIPOC, Small Business                          | Expanding Lending, coaching and workshops, growing and expanding on their Micro-equity investment program as well has hosting community engagement events  | Small Business                                       |
| IRC's Center for Economic Opportunity, Inc.  | Tier 2A    | \$ 180,303.03      | Farming, Farmworkers                           | Loan loss reserves   | Underbanked  |
| Local Initiative Support Corporation   | Tier 2B    | \$ 180,303.03      | Housing, Small Business, Community Development | Hire staff to support underwriting loans   | Community Development, Housing,                      |
| Low Income Investment Fund   | Tier 2B    | \$ 180,303.03      | Small Business, Education, Housing             | Loan loss reserves   | Childcare, Community Development, Education, Housing |
| Main Street Launch   | Tier 2B    | \$ 180,303.03      | Small Business                                 | Working capital to support their lending operations  | Small Business                                       |
| MERCOCredit Union  | Tier 2B    | \$ 180,303.03      | Hispanic Community, Underbanked                | Loan loss reserves   | Housing  |
| Mirastar Federal Credit Union, formerly known as Santa Clara County Federal Credit Union | Tier 2B    | \$ 180,303.03      | Community Development, Underbanked             | Launch a small dollar loan program in early 2025 which will help community members who are struggling with the burden of payday loans. We are also going to open our credit union up to legal residents who do not have a social security number. The grant funds would help us launch both of these programs by giving us the capital to absorb the expected increase in loan losses. | Community Development, Underbanked                   |



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| Mission Asset Fund                                 | Tier 2A    | \$ 180,303.03      | Hispanic Community, Underbanked  | Grantee plans to develop and provide financial education and technical assistance to help small business owners establish credit, create bank accounts, and provide accessible financial information. | Childcare, Small Business                              |
| Mission Community Loan Fund LLC dba Fondo Adelante | Tier 2A    | \$ 180,303.03      | Latin American Community, Hispanic Community                           | Working Capital for hiring staff  | Community Development, Small Business                  |
| Mission National Bank                              | Tier 2B    | \$ 180,303.03      | Education, Housing, Seniors, Small Business, Women & Ethnic Minorities | Loans to women and minority-owned businesses.   | Education, Housing, Non-Profit Lending, Small Business |
| Mission Valley Bank                                | Tier 2B    | \$ 180,303.03      | Non-Profit Lending, Disadvantaged Communities                          | Loan loss reserves, partnerships with other CDFIs, partnering with Technical assistance   | Education, Housing, Non-Profit Lending, Small Business |
| National Asian American Coalition                  | Tier 2B    | \$ 180,303.03      | Small Business, Housing  | Expanding Loan products, enhancing technical assistance programs and building operational capacity  | Housing, Small Business                                |
| Neighborhood Partnership Housing Services, Inc     | Tier 2A    | \$ 180,303.03      | Housing, Small Business  | Loan loss reserves, and hiring community lending specialist   | Housing, Small Business                                |
| Nonprofit Finance Fund                             | Tier 2B    | \$ 180,303.03      | BIPOC, Non-profit Lending  | Funding for loan loss reserves as well as technical assistance and training.  | Community Development, Education, Housing, Underbanked |
| North Bay Credit Union                             | Tier 2B    | \$ 180,303.03      | Housing, Farmworkers, Hispanic Community                               | Expanding loan programs, furthering outreach and developing tailored financial education,   | Housing, Small Business                                |

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| Northeast Community Federal Credit Union   | Tier 2A    | \$ 180,303.03      | Underbanked, BIPOC  | Working capital   | Small Business                        |
| OceanAir Federal Credit Union - CBC FCU  | Tier 2A    | \$ 180,303.03      | Latin American Community, Hispanic Community                        | Loan Loss reserves  | Underbanked                           |
| Opening Doors, Inc.  | Tier 2A    | \$ 180,303.03      | Disadvantaged Communities, Refugees, Community Development          | The applicant will hire a Micro-lending Program Manager.  | Community Development                 |
| Orange County's Credit Union   | Tier 2A    | \$ 180,303.03      | Community Development, Disadvantaged Communities                    | The grant will help fund a new Chino Branch.  | Community Development, Small Business |
| PACE Finance Corporation   | Tier 2A    | \$ 180,303.03      | Community Development, Women & Ethnic Minorities, Small Business    | Working capital to support our services and operations that contribute to our mission of providing loan investments, financial services, & technical assistance (TA) in the underserved, low-income, ethnic-minority small businesses in the communities of LA. | Community Development, Small Business |
| Pacific Coast Regional Small Business Development Corporation dba PCR Business Finance | Tier 2B    | \$ 180,303.03      | Small Business, Latin American Community, Disadvantaged Communities | The subject grant funds will supplement PCR's net assets, and become a part of PCR's development of the project known as The Community Business Center.   | Small Business                        |

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| Pacific Community Ventures, Inc.                               | Tier 2B    | \$ 180,303.03      | Small Business, Disadvantaged Communities     | PCV will use this grant as Working Capital—funding the operations of our lending program, such as staffing costs, to ensure our organization continues to support underestimated small business owners with the affordable capital. | Small Business                       |
| Rize Federal Credit Union<br>formerly SCE Federal Credit Union | Tier 2A    | \$ 180,303.03      | Small Business, Underbanked, Housing          | Grant funds will be used for operational support, interest-free microloans, indirect costs, expansion of financial services, and financial education.   | Housing, Small Business, Underbanked |
| Rolling F Credit Union   | Tier 2B    | \$ 180,303.03      | Underbanked, Disadvantaged Community          | The Cal IIP grant will help increase our net assets, we will bolster our ability to provide credit building consumer loans, and improve our community's access to checking and savings accounts.                                    | Underbanked                          |
| Royal Business Bank  | Tier 2B    | \$ 180,303.03      | Small Business, Housing                       | Grant funding to be used as working capital for its Community Microloan program, aimed at increasing the volume of loans available to its LMI customers, particularly home-based businesses.  | Housing, Small Business              |

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| Rural Community Assistance Corporation                                      | Tier 2B    | \$ 180,303.03      | Small Business, Nativ Communities             | Grant funds will be used as working capital to build its capacity to serve rural borrowers and communities. Funds will also support RCAC's collaboration with Indigenous tribes in California under the State Small Business Credit Initiative (SSBCI).   | Small Business                        |
| Sacramento Neighborhood Housing Services, Inc. dba NeighborWorks Sacramento | S&E        | \$ 428,571.43      | Community Development, Education              | Eligible activities include multi-lingual free public workshops on the process of homeownership, including the decision to purchase a home, the selection and purchase of a home, the home inspection process, issues arising during or affecting the period of ownership of a home, including refinancing, default and foreclosure and other financial decisions, and the sale or disposition of a home. | Community Development, Education      |
| Self-Help Federal Credit Union  | Tier 2A    | \$ 180,303.03      | Community Development                         | Grow mortgage and commercial lending in CA. So far in 2024, SHFCU has made mortgage originations across the state totaling \$37.5M and commercial loans totaling \$17M, increases from \$32.2M and \$5.8M this time last year.  | Community Development,                |
| Siskiyou Credit Union   | Tier 2B    | \$ 180,303.03      | Community Development, Small Business         | Grants funds will be used to Increase Lending Capacity, Risk Mitigation, Long-Term Financial Health, and Enhanced Community Trust.  | Community Development, Small Business |

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| SMW #104 Federal Credit Union              | Tier 2B    | \$ 180,303.03      | Non-Profit Lending, Disadvantaged Communities, Community Development | SMW will use grant assistance to increase its loan loss reserves. By increasing its loan loss reserves, the CDFI increases its tolerance for lending risk and increases its capacity for lending to low to moderate-income consumers with poor credit or no credit history. This capacity for greater lending risk ensures that the CDFI can meet its goal of improving financial well-being and household stability for apprentice union employees in SMW #104's Target Market, while simultaneously driving a projected \$1M in lending that increases the credit union's loan portfolio. | Community Development, Non-Profit Lending |
| Springboard CDFI                           | S&E        | \$ 428,571.43      | Housing Non-Profit Lending   | Funds will be used to hire staff, expand technology, and increase assets in support of an application for a warehouse line of credit to expand lending programs.  | Housing, Non-Profit Lending               |
| The San Francisco Housing Accelerator Fund | Tier 2B    | \$ 180,303.03      | Housing Non-Profit Lending, BIPOC                                    | Grant will be used to supplement HAF's total net assets, increasing our financial capacity to attract additional financing for affordable housing. Cal IIP funds will be used to make loans for affordable housing development, renovation, and preservation projects.  | Non-Profit Lending                        |
| TMC Community Capital                      | Tier 2A    | \$ 180,303.03      | Disadvantaged Communities, Small Business                            | Grants funds will be used Empower of Undeserved Small Businesses, Strengthening Financial Education, Strategic Partnerships, and Equitable Access to Capital.   | Small Business                            |
| Valley First Credit Union                  | Tier 2B    | \$ 180,303.03      | Disadvantaged Communities, Small Business                            | Grant funds will be used as loan loss reserve to protect against the risk associated with the increased loan deployment to borrowers with lower income majority census track.   | Small Business                            |

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| Valley Small Business Development Corporation  | Tier 2B    | \$ 180,303.03      | Community Development, Small Farms, Small Business                              | Grant funds will be used to increase loan capital and the number of loans approved to the small businesses and small farm families. Grant funds will add loan capital to supplement their existing loan programs.  | Community Development, Small Business                                |
| Valley Strong Credit Union   | Tier 2B    | \$ 180,303.03      | Community Development, Small Business   | Grants funds will go towards certifying more teams members at the credit union to be certified financial counselors to help members with counseling on a one on basis.   | Community Development, Small Business                                |
| Ventura County Community Development Corporation   | Tier 2B    | \$ 180,303.03      | Disadvantaged Communities, Latin American Community, Community Development      | Grants funds will be used as working capital to support homeownership services. Some of the funds will also be used as salaries of lending and homeownership counseling staff. Finally a portion will be used to update loan servicing software and hire a consultant. | Community Development,   |
| Vermont-Slauson LDC, Inc.  | Tier 2A    | \$ 180,303.03      | Women, Small Business, Women & Ethnic Minorities                                | Funds will be used for Loan Loss Reserve, Loan Services to help contribute to expenses such as salaries, fringe benefits and overhead, and revolving loan fund (RLF) and will be invested in the community we serve.   | Small Business   |
| Vida Federal Credit Union formerly known as Ontario Montclair School Employee Federal Credit Union | Tier 2B    | \$ 180,303.03      | Disadvantaged Communities, Hispanic Community, Community Development, Education | Increase its loan loss reserves.   | Community Development, Education, Non-Profit Lending, Small Business |

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| Women's Economic Ventures | Tier 2A    | \$ 180,303.03      | Women & Ethnic Minorities, Small Business               | Grant funds will support empower entrepreneurs through comprehensive small business support and provide culturally relevant and linguistically appropriate business training in both English and Spanish. Funds will also support the delivery of consulting and lending services that help entrepreneurs at various stages of their business development. | Small Business        |
| Working Solutions CDFI    | Tier 2B    | \$ 180,303.03      | Small Business, Disadvantaged Communities, Bipoc, Women | Grant funds will help WS deliver its core services with a continued focus on low-income individuals, women, and BIPOC entrepreneurs in under-invested communities in California: Access to Safe, Affordable Capital, Access to Technical Assistance, Training, and Business Consulting.  | Small Business        |