

California Capital Access Programs

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

General Information

CalCAP for Small Business (SB), CalCAP CARB, 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 SBB's 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).

SBBs can use technical support, including CalOSBA calosba.ca.gov and Small Business Development Centers californiasbdc.org, to learn about financing options and how to prepare to apply.

Once ready, SBBs apply directly to a PFI. After underwriting, a PFI enrolls the loan in CalCAP.

Part of SSBCI 2.0

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

CalCAP Eligible Loan Proceeds

CalCAP for Small Business

- Working capital including inventory purchase
- Capital projects including equipment purchase
- Start-up costs
- Land acquisition, construction or renovation of buildings

CalCAP CARB (Truck Loan Program)

- Purchase or TRAC lease of CNG, Diesel, LNG, or ZE heavy-duty vehicle
- Trailer and/or equipment warranty only with purchase/lease of vehicle

CalCAP ADA

Loans for physical alterations or retrofits to small business facilities to comply with federal Americans with Disabilities Act

CalCAP Seismic Safety

Loans for seismic retrofit construction alterations to small businesses and owner-occupied residential properties (including multiunit dwellings and registered motorhomes)

CalCAP Collateral Support

- Working capital including inventory purchase
- Capital projects including equipment purchase
- Start-up costs
- Land acquisition, construction or renovation of buildings
- Bridge loans

Additional Support

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