



## FINANCING HEALTH CARE ORGANIZATIONS NATIONWIDE

### CALIFORNIA PRIMARY CARE ASSOCIATION (CPCA) LOAN PROGRAMS

Created in 1999 by NCB Capital Impact for the California Primary Care Association (CPCA), this program was funded with an initial \$5 million grant from The California Endowment (TCE) and a \$1 million loan from NCB Capital Impact. NCB Capital Impact created lending guidelines designed to provide CPCA's members with easy access to financing while maintaining sound credit policy. TCE subsequently made an additional \$5 million grant, increasing the total pool to \$11 million. NCB Capital Impact underwrites, closes and manages every loan and retains sole authority for credit decisions.

#### WORKING CAPITAL LOAN:

- Loan Amount: up to \$600,000
- Term: 66 months
- Amortization: 6 months interest only, 5 years fully amortizing
- Interest Rate: 3.175%
- Fee: 1% origination, \$250 documentation
- Purpose:
  - ⊕ Equipment purchase
  - ⊕ Facility construction, renovation, or expansion
  - ⊕ Facility acquisition
  - ⊕ Permit and project plan fees
  - ⊕ Working capital needs

#### INFORMATION SYSTEMS LOAN:

- Loan Amount: up to \$600,000
- Term: 60 months
- Amortization: 5 years fully amortizing
- Interest Rate: 3.175%
- Minimum Borrower Equity: 10%
- Fee: 1% origination, \$250 documentation
- Purpose:
  - ⊕ Hardware
  - ⊕ Software
  - ⊕ Installation

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