

Loans for Lower Middle Market Businesses

Bold visionaries and innovative enterprises merit every opportunity to succeed.



Mission Driven Finance® is a private credit impact investment firm dedicated to closing the financing gap for founders and owners of growing businesses.



Mission Driven Finance provides lower middle market businesses headquartered or operating in CA with flexible, non-dilutive growth capital that supports expansions, acquisitions and operations.

- Growth capital loans
- Working capital and term loans
- Project finance
- Bridge loans

The **Advance California Fund** provides debt financing to businesses across industries, including in education, health, sustainability, and those advancing workforce and communities forward.

No minimum credit score
No personal guarantees¹
No prepayment penalty²













Since 2016,
we have disbursed³:

▶ **\$287 M** across
309 businesses,
social enterprises &
nonprofits

Use of Proceeds	For working capital, refinancing, asset purchases, project finance, general corporate growth, bridging to incoming contracts, or grants.		
Typical Business characteristics⁴	Minimum \$1M in revenue	\$1M to \$10M in financing need	Positive EBITDA (or breakeven)
Terms	11.5% ⁴ interest rate	Up to 30 months Senior fixed-rate debt, with selective non-cash or alternate loan structures	2.5% ⁵ closing fee
Impact Themes	Ownership/leadership Diverse, including women, BIPOC, LGBTQ+, and U.S. veteran ●	Workforce Creation of quality jobs; diversity in workforce ●	Products/services Positive impact on LMI or diverse communities ●

Recent transactions

As of March 30, 2026

 <p>Sustainable thermal energy storage</p> <p>● ● ●</p>	 <p>Platform for charitable corporate wealth management</p> <p>● ●</p>	 <p>Community health clinics serving rural & Tribal areas</p> <p>● ● ●</p>	 <p>AAPI-owned medical diagnostics</p> <p>● ●</p>
 <p>Black-owned emergency response services</p> <p>● ●</p>	 <p>Bridge financing for ferry electrification</p> <p>● ●</p>	 <p>Capital for inventory for holistic clinic</p> <p>● ●</p>	 <p>Veteran-owned regenerative farming</p> <p>● ● ●</p>
 <p>Working capital for utility engineering</p> <p>● ●</p>	 <p>Latino-owned fast-growing janitorial services</p> <p>● ●</p>	 <p>Growth capital for an electric vehicle driveshare network</p> <p>● ● ●</p>	 <p>Immigrant woman-owned last-mile logistics</p> <p>● ●</p>



Learn more at missiondrivenfinance.com/loans

¹Limited good stewardship guarantees may be required in certain circumstances. | ²No prepayment penalty applies to most loan structures. Individual terms may vary; contact us for details specific to your loan. | ³As of March 30, 2026. | ⁴We prioritize businesses that enhance LMI or underserved communities. Investment criteria must include two of the three fund impact themes. | ⁵Subject to change. | ⁶Closing fee is typically 2.5% and may vary based on loan size, deal structure, and market conditions. Final fee is determined at time of commitment. | View all of MDF's disclosures at missiondrivenfinance.com/legal.



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Reach out to us!

Cornelia Cheng
cornelia@missiondrivenfinance.com
m: 858.898.4332

