Advance California Fund

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 guarantees[1]
No prepayment penalty[2]

Since 2016, we have disbursed[3]:

$346 M across **341** businesses, social enterprises & nonprofits

mission driven finance

missiondrivenfinance.com

California Finance Lenders License #60DB0-72347

Reach out to us!

Cornelia Cheng
cornelia@missiondrivenfinance.com
m: 858.898.4332

IA 50 2026 MANAGER 15 YEARS of IA 50

Certified B Corporation

Use of Proceeds	**For working capital, refinancing, asset purchases, project finance, general corporate growth, bridging to incoming contracts, or grants.**		
Typical Business characteristics[4]	**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 Sept. 30, 2026

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

Learn more at missiondrivenfinance.com/loans

[1]Limited good stewardship guarantees may be required in certain circumstances. | [2]No prepayment penalty applies to most loan structures. Individual terms may vary; contact us for details specific to your loan. | [3]As of Sept. 30, 2026. [4]We prioritize businesses that enhance LMI or underserved communities. Investment criteria must include two of the three fund impact themes. | [5]Subject to change. |[6]Closing 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.

mission driven finance

missiondrivenfinance.com

California Finance Lenders License #60DB0-72347

Reach out to us!

Cornelia Cheng

cornelia@missiondrivenfinance.com

m: 858.898.4332

IA 50 2026 MANAGER 15 YEARS of IA 50

Certified B Corporation