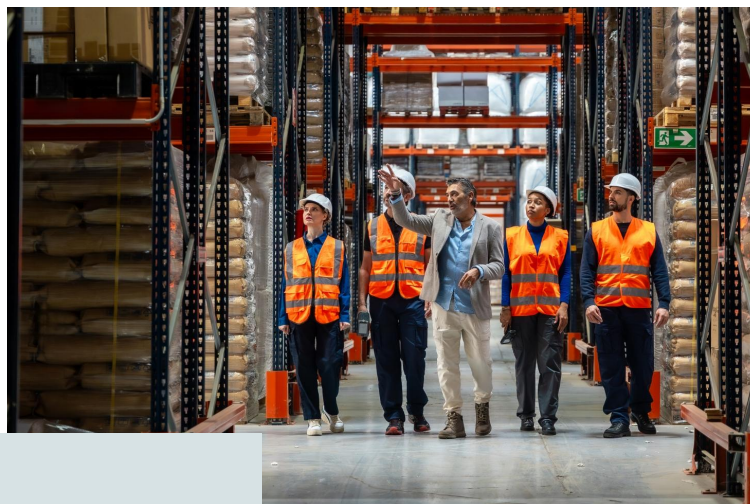


Loans for Lower Middle Market Businesses

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:

➤ **\$316 M** across
333 businesses,
social enterprises &
nonprofits

Reach out to us!

Cornelia Cheng
cornelia@missiondrivenfinance.com
m: 858.898.4332

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



**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](https://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 June 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.



missiondrivenfinance.com

California Finance Lenders License #60DB0-72347

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