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AMPAC BUSINESS CAPITAL

Financial and Social Impact

- More than \$3.5 million in PPP loans provided in just 90 days for over 200 small businesses impacted by COVID-19 in San Bernardino and Riverside Counties, with average loan size less than \$20,000
- Of \$4.6 million in loans funded in 2019, 28% went to women; 25% to African American; 23% to Latino business owners. Sixty-three percent of the loans went to low- and moderate-income (LMI) borrowers.
- Over half a billion dollars in AmPac's SBA 504 loan portfolio in 2019 for commercial real estate and equipment financing, hitting a milestone for the organization

Contact

22365 Barton Rd
Unit 304
Grand Terrace, CA 92313

Name: Hilda Kennedy, President

Phone: 909.915.1706

Email: hkennedy@ampac.com

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AmPac Business Capital is a Certified Development Company of the U.S. Small Business Administration. Incorporated in 2005 as a nonprofit 501(c)(3) public benefit corporation, AmPac was established to support community and economic development through its small business loan programs. As a nonprofit corporation, it provides SBA 504 loans to new and growing California businesses seeking fixed-rate, long-term financing with below market interest rates. AmPac is the nation's first faith-based SBA lender and has provided half a billion dollars in total loans funded for real estate and equipment loans. AmPac is a designated Department of Treasury CDFI and a SBA Microlender, providing direct loans with flexible underwriting for new and emerging small businesses. AmPac exists to make communities better and families stronger as champions of jobmakers—small businesses. Said best by one of AmPac's customers, "AmPac makes business dreams come true."

CDFI Story – Jose Duenas, owner of El Atacor, Los Angeles, CA

Jose Duenas, owner of El Atacor Restaurant in Los Angeles raves about AmPac. While, like many restaurants, the COVID-19 lockdown drastically impacted business, Jose pivoted and started doing take-out orders only. With the help of a PPP loan and microloan from AmPac, El Atacor was able to stay in business.

"I cannot express in words how much AmPac cared for me and my business," Jose said. Their PPP team was in constant contact with me late hours in the night, during weekends, and with text communications. They were my angels sent by God, who heard my prayers."

