



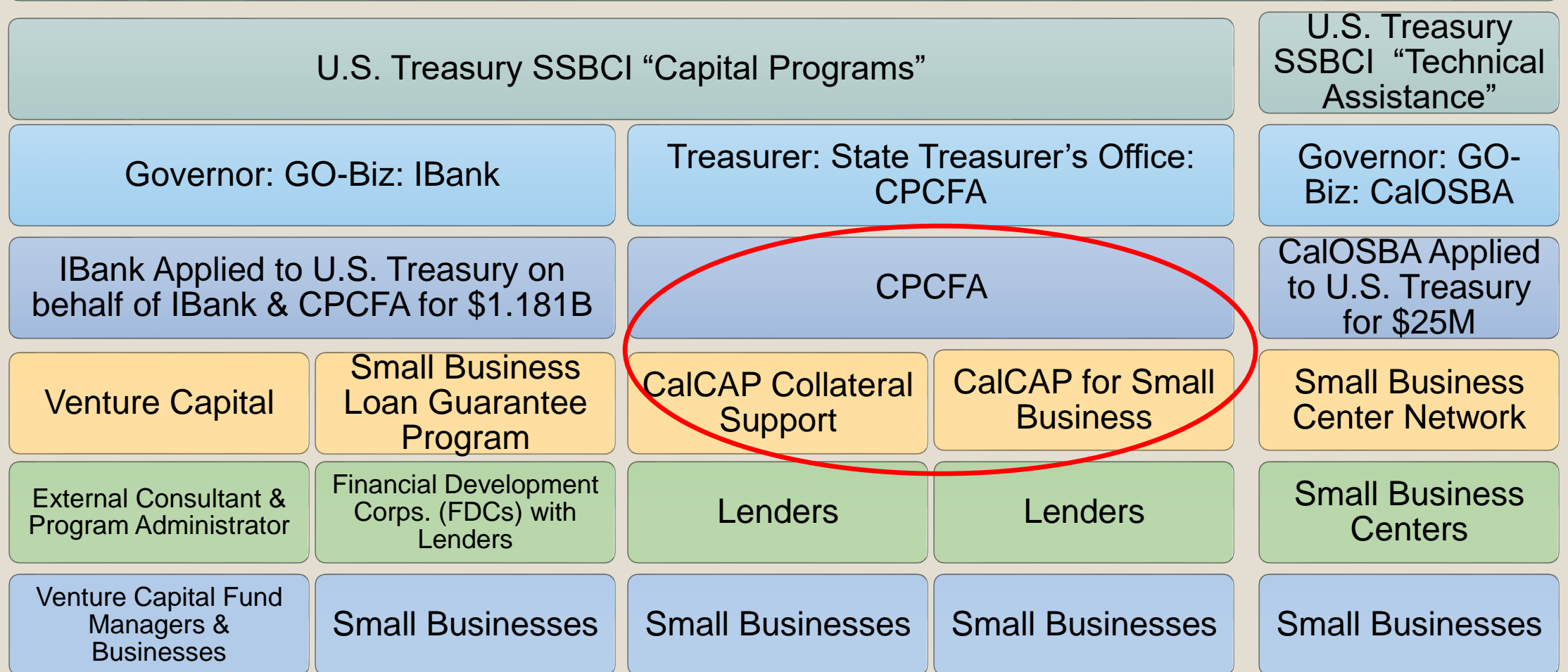
# CalCAP



CALIFORNIA  
CAPITAL  
ACCESS  
PROGRAM

# California's SSBCI Layer Cake

## American Rescue Plan Act of 2021



# Program Features

## CPCFA CalCAP Collateral Support

Enrolls loans &  
lines of credit from  
\$25k to \$20M;  
employee count  
1-750

## CPCFA CalCAP for Small Business

Enrolls loans &  
lines of credit up to  
\$5M; employee  
count 1-500

# Our Elevator Pitches

## CPCFA CaICAP Collateral Support

- Cash pledge to address inadequate collateral
- Maximum claim is 100% of loss, subject to the cash pledge balance
- Accounts are held at PFIs (when eligible)

## CPCFA CaICAP for Small Business

- Post-disbursement enrollment for microloans and more
- Maximum claim is 100% of loss, subject to the loan loss reserve account balance
- Accounts are held at PFIs (when eligible)

# Future: Loan Participation

American Rescue Plan Act of 2021

U.S. Treasury SSBCI "Capital Programs"

U.S. Treasury  
SSBCI "Technical  
Assistance"

Governor: GO-Biz: IBank

Treasurer: State Treasurer's Office: CPCFA

Governor: GO-Biz:  
CalOSBA

IBank Applied to U.S. Treasury on behalf  
of IBank & CPCFA for \$1.181B

CPCFA

CalOSBA Applied  
to U.S. Treasury for  
\$25M

Venture Capital

Small Business  
Loan Guarantee  
Program

CalCAP Collateral  
Support

CalCAP for Small  
Business

Loan Participation  
Program

Small Business  
Center Network

External  
Consultant &  
Program  
Administrator

Financial  
Development  
Corps. (FDCs) with  
Lenders

Lenders

Lenders

Administrator &  
Lender Groups

Small Business  
Centers

Venture Capital  
Fund Managers &  
Businesses

Small Businesses

Small Businesses

Small Businesses

Small Businesses

Small Businesses