

We Make **A**ccess to
Business **C**apital

*as easy as **ABC!***

AMPAC
BUSINESS CAPITAL™

Who We Are



Leroy Onishi
Business Development Officer /
Special Program's
lonishi@ampac.com



Richard Pallay Jr.,
SVP Community Lending
rpallay@ampac.com



Martin Wong
EVP/Sales and
Credit
mwong@ampac.com



Jaime Rodriguez
VP/Business
Development Officer
Hablo Español!
jrodriguez@ampac.com



Brian Kennedy Jr
Entrepreneur Ecosystem Director
Bkennedyjr@ampac.com

WE ARE

A 501c3 Mission Based Lender,
authorized by the U.S. Department of
Treasury and the U.S. Small Business
Administration

WE EXIST

To Uplift Communities, Strengthen
Families and Advance Entrepreneurial
Dreams

AmPac finances businesses at all stages of growth, from cradle to legacy

From start-up businesses to
businesses purchasing large
commercial real estate.

Traditional banks call us!



What We Do

WE MAKE BUSINESS DREAMS COME TRUE!



Government Backed Loans

Government-backed and private Loans for growing businesses - from \$5,000 – greater than \$30,000,000

SBA Loans – SBA 504

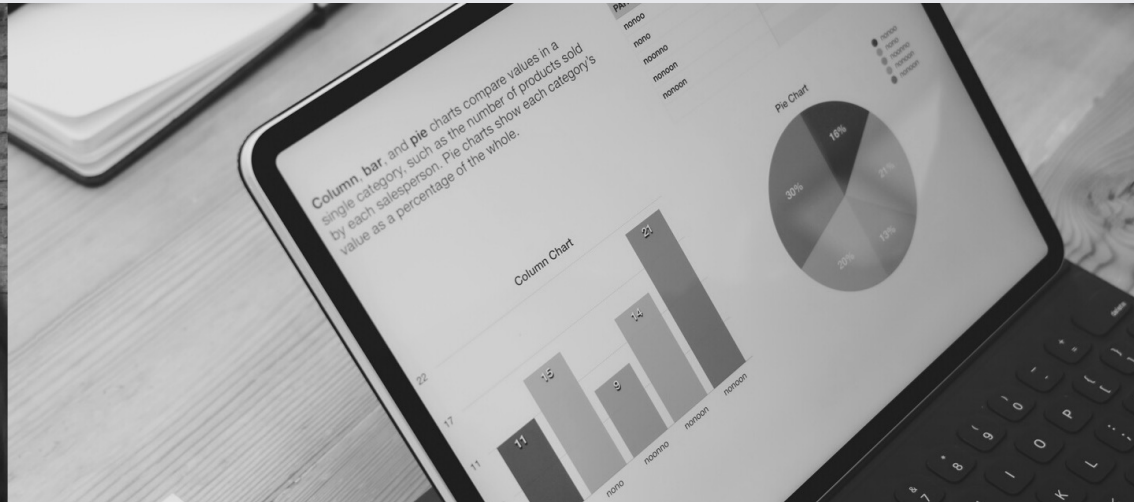
SBA loans for businesses buying or refinancing buildings, equipment or construction – over half a billion dollars loaned to small businesses

Direct Loans – SBA Microloan, 7a Community Advantage

Direct Loans for working capital, inventory, business acquisitions, etc. – over \$14 Million loaned to small businesses including PPP Loans

What We Do

WE MAKE BUSINESS DREAMS COME TRUE!



Business Advising

Business advising – “best” fit
Lending partners and loans
for businesses

Training Programs

Quarterly training programs
for start-up and early start
businesses addressing
business pain points that
can help them to scale

Direct Loans

Partner with organizations to
help business clients propel
their growth



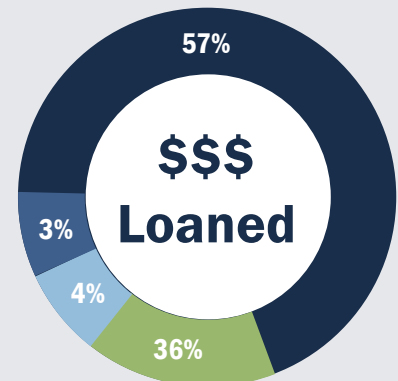
The AmPac Impact

Direct Community Lending Programs

150

Total Loans Given

AmPac has provided 150 loans in 2020 so far, which is more than quadruple the community loans funded in 2019.



- Under \$10,000
- \$10,001-\$25,000
- \$25,001-\$50,000
- Over \$50,000

181

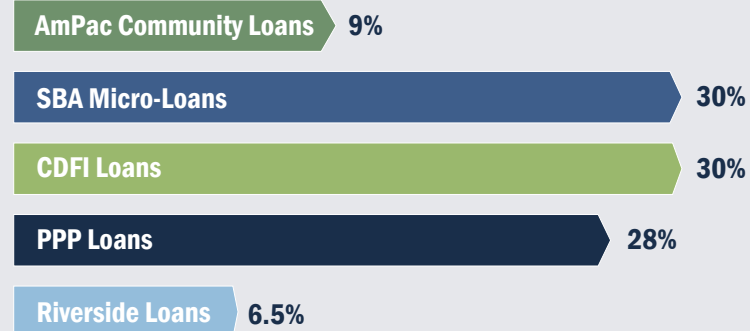
PPP Loans Approved

\$2.3M

PPP Loans Funded

Average number of jobs: 7

Total Loan Volume by Type



Data as of July 15, 2020



1.9M

\$1,873,555
in loans for women owned businesses



600M

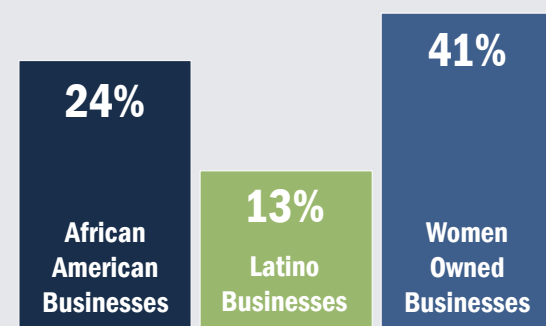
\$631,000
in loans for Hispanic owned businesses



1.2M

\$1,164,930
in loans for Black owned businesses

Types of Businesses Served



Jobs Created:
226

Average Annual Revenue:
\$655,017

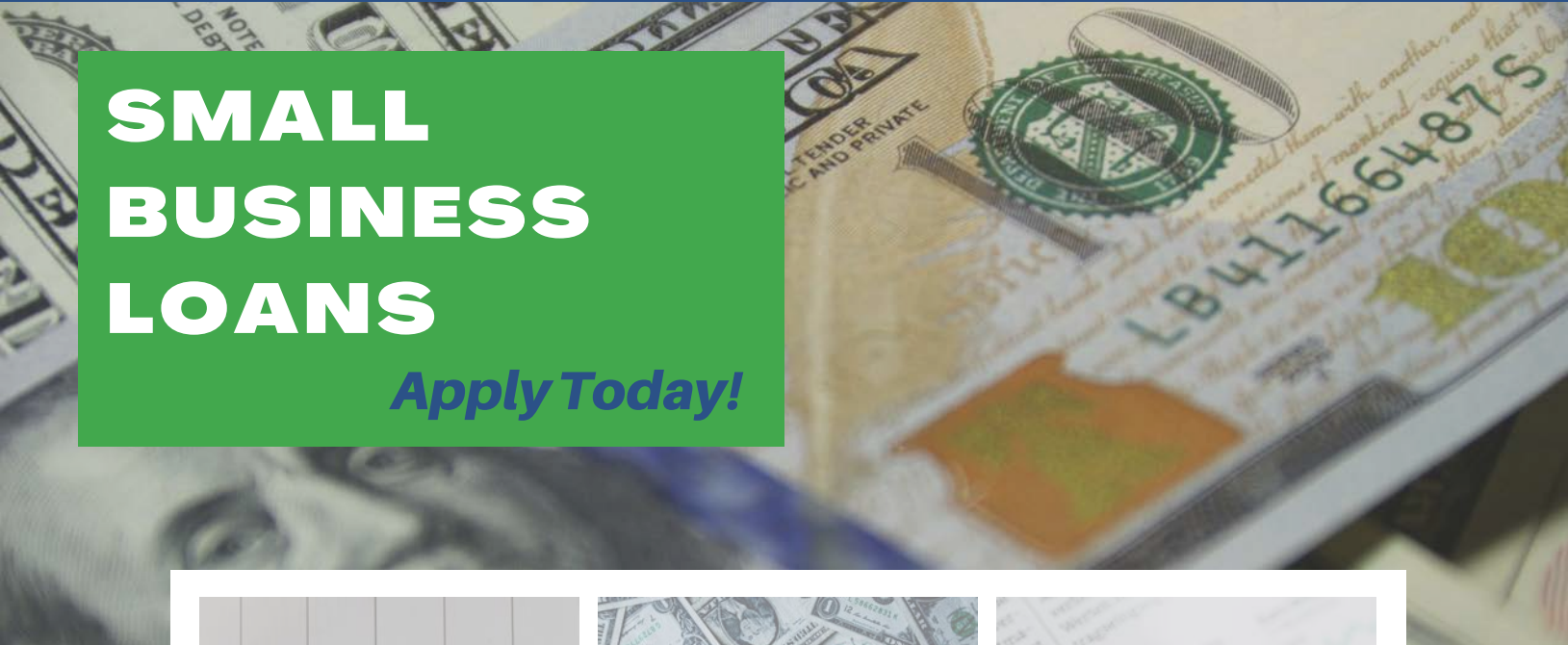
Average Credit Score:
677

Low Moderate Income:
73%

Other



Program sponsored in part by



SMALL BUSINESS LOANS

Apply Today!

INTEREST RATE
3.75-13%

TERM
UP TO 7 YEARS

FEES
3-5% OF LOAN

Plus, technical assistance for the life of the loan!

Each application will be considered on the basis of the company's unique financial needs. Interest rates and terms depend on the funding source, borrower credit, and overall business strength.

QUALIFY FOR UP TO \$250,000 FOR YOUR BUSINESS

Call or visit our website for more information www.ampac.com

909-915-1706 | 3110B Inland Empire Blvd Ontario, CA 91764

SBA 504 LOAN

THREE OPTIONS
FIXED RATES
LONGER LOAN TERMS



Finance & Refinance Your Small Business Fixed Asset Loans for:

- Commercial Real Estate Acquisition
- Manufacturing and Industrial Equipment
- Heavy Duty Mobile Construction Equipment
- Commercial Real Estate & Equipment Refinance
- Ground Up Construction
- Tenant Improvements

Benefits

- 💰 Preserve Cash
- 💰 Fixed Monthly Payments
- 💰 Fixed Interest Rates
- 💰 Lower Monthly Payments
- 💰 Legacy Planning
- 💰 Owning vs Renting Your Owner Occupied Business Property

How It's Funded

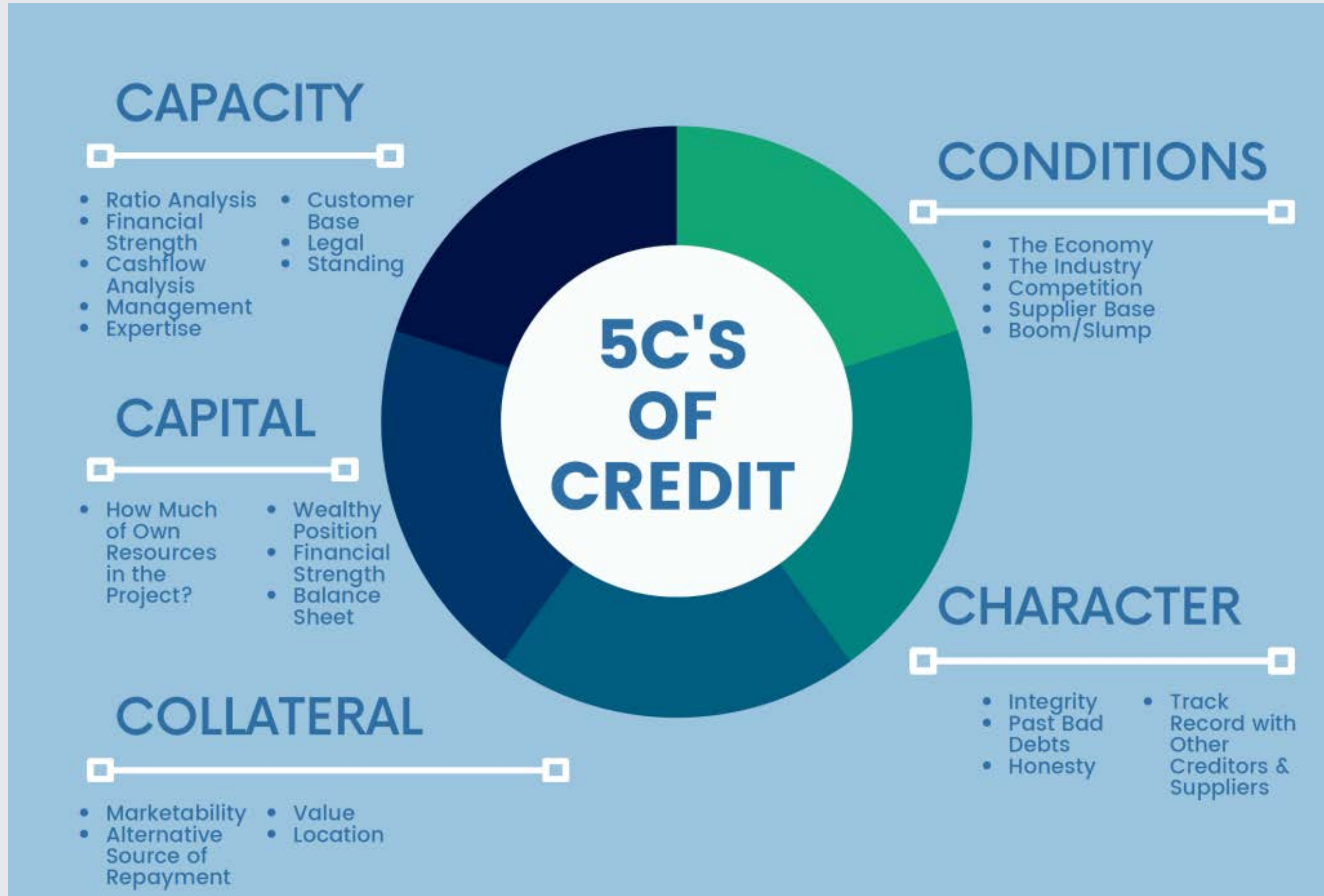
- Bank/Credit Union or Non Bank Lender **50%**
- CDC/SBA *up to* **40%**
- Small Business or Borrower *as little as* **10%**



For more information and to learn more about SBA 504 financing

contact an AmPac business champion at
909-915-1706 | www.ampac.com

What your lender will evaluate?



About you and Your Small Business

Access to **B**usiness **C**apital *As easy as **ABC!***

A

Who are you and how responsibly have you managed your debt?

- DOCUMENTS REQUIRED**
- Application Form
 - Personal resume of business experience
 - Personal Financial Statement
 - Personal History Statement
 - 3 most recent years of Federal, Personal Tax Returns
 - Form 4506-T (Personal)
 - Coronavirus Questionnaire
 - Last 3 months of Personal Bank Statements

B

What is your business, and how successful has it been?

- DOCUMENTS REQUIRED**
- A Business Questionnaire
 - Business Debt Schedule (all debts of the business)
 - Personal Tax Returns
 - Form 1624
 - Coronavirus Questionnaire
 - Last 3 months of Business Bank Statement
 - Business Plan (Start up only)
 - 3-Years Projections (Start-up/major business improvements only)

C

The Lender is ready to bear the risk with capital to grow your business

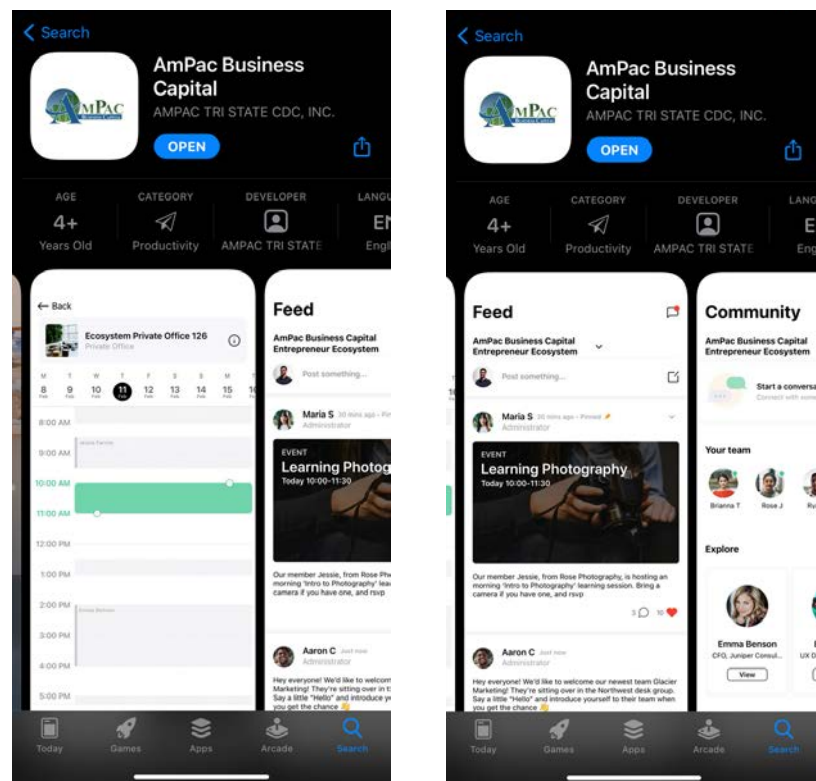
- FINAL STEPS**
- Reviewing and signing Loan Documents
 - Return of any final conditions to close
 - Funding the Loan

Access to Business Coaching As easy as ABC!



Add AmPac's Mobile App!

Book Office Space(s), attend events, engage with the community!
(Available on IOS & Play Store)



Book Your Business Coaching

Orange County & Inland Empire
Small Business Development Center:

| 951-781-2345 |

Inland Empire Women's Business Center Coachella Valley Women's Business Center,

909-890-1242,

760-345-9200,

Inland Empire SCORE

Coachella Valley Score

(951) 652-4390

(760) 773-6507

SoCal Veterans Business Outreach Center

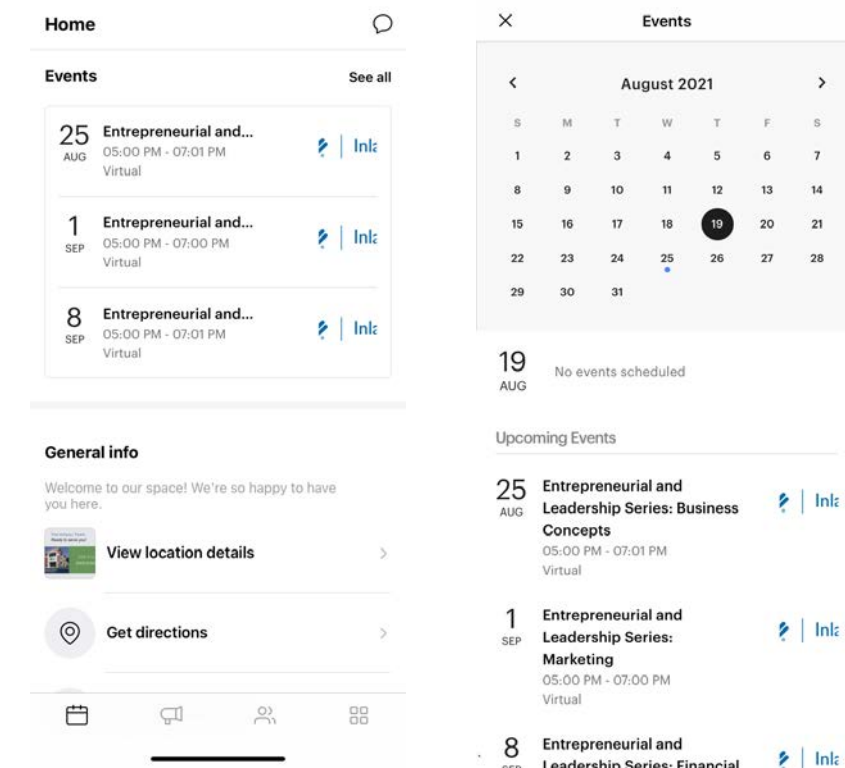
760-795-8739

Other local resource partner organizations can be found at:
SBA.gov/local-assistance



Connect & Collaborate!

Attend event's, connect / network, and collaborate with your small business community!



909-915-1706 | www.ampac.com



Questions or concerns?



AMPAC BUSINESS CAPITAL TRUCK PROGRAM

As a CalCAP certified lender , here's what we offer :

- Fixed interest rates and low down payments to finance the purchase of commercial real estate and equipment. Today's 25 year fixed interest rate is 2.81%
- Refinance your commercial real estate with fixed interest rates and obtain cash out for eligible business expenses. Today's 25 year fixed refinance interest rate is 2.85%
- Obtain working capital with fixed interest rates for inventory, adding employees, and general working capital.
- Finance new or retrofit your existing truck(s) to adhere to CARB requirements.

UPLIFTING COMMUNITIES, STRENGTHENING FAMILIES, ADVANCING ENTREPRENEURIAL DREAMS

CONTACT AN AMPAC BUSINESS CHAMPION AT

909-915-1706 | WWW.AMPAC.COM

The Ampac Team

Ready to serve you!



AMPAC BUSINESS CAPITAL
3110 B Inland Empire Boulevard

909-915-1706
www.ampac.com