



About AmPac Business Capital and the I.E. Entrepreneurship Ecosystem

AmPac Business Capital is the dba of AmPac Tri-State CDC, Inc. Established as a 501.C3 in 2005, AmPac was established to provide economic development and job creation services to positively impact the region, the state and the nation overall. AmPac became the only faith-based SBA 504 lender with the U.S. Small Business Administration in 2007, providing loans for small businesses seeking to finance fixed assets, including obtaining funds to own the commercial real estate for their business. Since its inception, AmPac has served more than 450 businesses through this program with now more than \$1 Billion in loans, supporting the creation of more than 3,000 new jobs. As the nation's only faith-based SBA lender, AmPac seeks to connect faith and business. For 14 years, AmPac has hosted its Connecting Faith & Business Summit bringing business and faith-based leaders together in San Bernardino, Riverside and Orange Counties for education, inspiration, and values-based networking.

AmPac became an SBA Microlender in 2016, a Community Financial Development Institution (CDFI) in 2017 and a SBA Community Advantage lender in 2021. These programs have allowed AmPac to serve small businesses who could not obtain traditional bank financing to support entrepreneurs with working capital from cradle to legacy, from \$5,000 - \$350,000. AmPac rallied to support businesses during the pandemic and provided over 700 businesses with more than \$15 Million in PPP loans with an average loan size of \$18,000. AmPac administered emergency loans for the County of Riverside; COVID-19 grants for local banks and provided technical assistance in partnership with Lendistry for the CA COVID-19 Relief Grants for thousands of small businesses.

AmPac is laser focused on helping businesses to recover, start over and thrive post-pandemic. AmPac launched its Entrepreneur Ecosystem to provide "wrap-around" training, coaching and ongoing learning opportunities for entrepreneurs and small businesses throughout the I.E. Region and Southern California. This unique center provides businesses with training that leads to capital for business growth in a state-of-the-art facility that seamlessly offers both in-person and hybrid options. AmPac has entered Memoranda of Understanding (MOU's) with key SBA partners in the region, including Cal State San Bernardino Inland Empire Center for Entrepreneurship (IECE), Small Business Development Center – IE, Women's Business Center – IE, and SCORE-IE. AmPac has also forged a partnership with the Minority Business Development Agency (MBDA) serving Southern California. The Ecosystem will serve as a launch center for entrepreneurs to spend 12-18 months, receiving support services to propel them into healthy businesses to start leasing or owning the real estate for their business. Additionally, the ecosystem offers training space for community partners and non-profit organizations to further support small businesses. The training center includes state of the art technology and equipment to support hybrid training options to ensure that no small business is left behind and to promote a village-based support systems to guide small businesses forward. To keep the small business community connected with 24-7, on-demand training and connectivity, AmPac launched a mobile APP that is accessible from both the Android and I-Phone APP store.

AmPac's vision, its "why", is to uplift communities, strengthen families and advance entrepreneurial dreams, by financing and fostering small business success from cradle to legacy.



Infinite and Innovative Possibilities for Small Businesses



175,000 s/f
Warehouse

SBA 504 LOAN

- Purchase, improve or refinance owner-occupied commercial real estate, machinery, and equipment
- Long term, low fixed rates: 10, 20, or 25 year terms
- As little as 10% down



Ground-Up
Construction



Restaurant

SBA COMMUNITY LENDING PROGRAMS

- Loans from \$5,000 - \$350,000
- 6-10 year term for Working Capital, Equipment, Tenant Improvements, and Business Acquisitions
- 25 year term owner-occupied CRE
- As little as 10% down



Equipment



Winery



Working Capital

ENTREPRENEUR ECOSYSTEM

COMMITTED TO TRAINING AND DEVELOPING ENTREPRENEURS

AmPac's Mobile App

- Book office or meeting space
- Attend events
- Access to small business resource tools
- Free business consulting & coaching



Join the Entrepreneur Ecosystem Community & Get Involved!
Available on Apple IOS and Google Play Store or Scan Here



Program sponsored in part by

A background image showing a person's hands holding a newspaper with a business chart and a brown leather briefcase.

ARE YOU A MINORITY BUSINESS OWNER IN CALIFORNIA?

Apply for a Minority Small Business loan today!

NOW OFFERING LOANS UP TO \$50,000! SPECIAL FEATURES INCLUDE:

INTEREST RATE REDUCTION

Reduced interest rate at each loan anniversary in the first three years (up to 1.5%) with consistent monthly payments & attendance at up to 3 training programs per year



**MODIFIED
UNDERWRITING**



**SIMPLER CREDIT
REQUIREMENTS**



**LOW INTEREST
RATES**

CONTACT AN AMPAC BUSINESS CHAMPION OR VISIT OUR WEBSITE FOR MORE INFORMATION
ampac.com | 909-915-1706 | 3110B Inland Empire Blvd., Ontario, CA 91764



BRINGING THE ADVANTAGE TO THE COMMUNITY

Helping small business owners thrive and bring jobs to the community.

SBA COMMUNITY ADVANTAGE PROGRAM

- Loans up to - \$350,000
- Variable interest rate
- 7-10 year term - general working capital
- 25-year term - owner-occupied commercial real estate
- As little as 10% equity injection
- Short-term working capital
- Finance Business Acquisition
- Equipment purchases
- Commercial real estate purchase
- Inventory purchase and more

We're helping small businesses!



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SBA 504 LOAN

**Longer Loan Terms
Three Options
Fixed Rates**

**10
YEARS**

**20
YEARS**

**25
YEARS**

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
- Legacy Planning
- Owning vs. Renting Your Owner Occupied Business Property

HOW IT'S FUNDED

Bank/Credit Union
or Non Bank Lender

50%

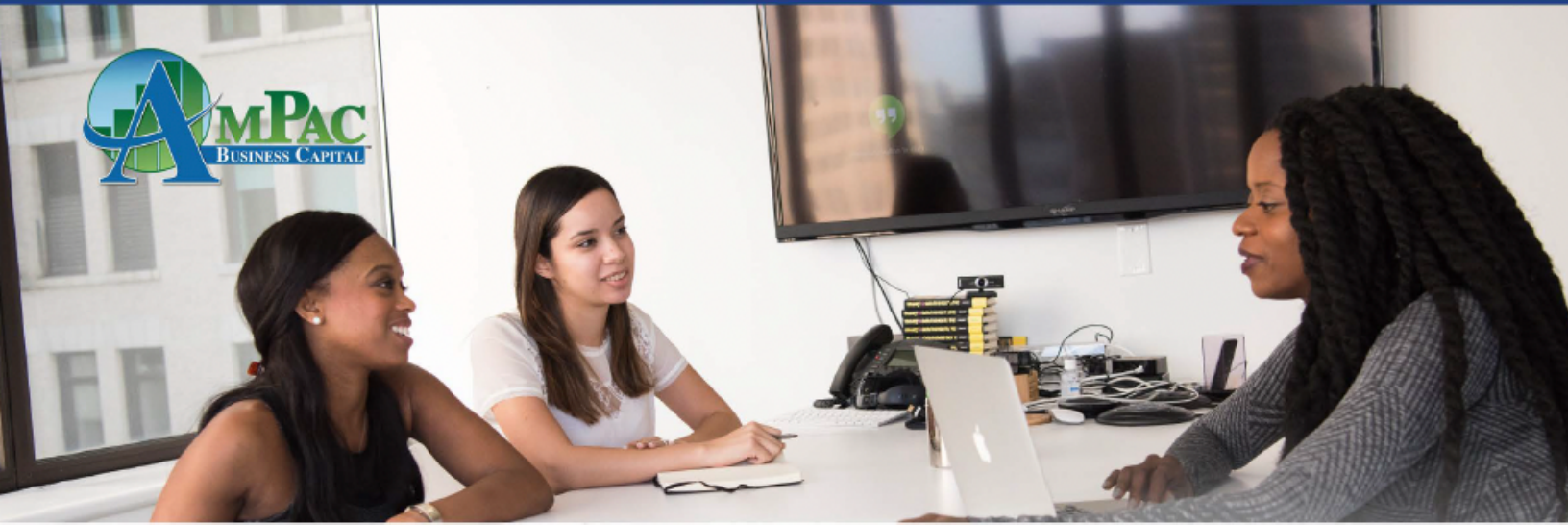
CDC/SBA up to

40%

Small Business or
Borrower as little as

10%





CALLING ALL ECONOMICALLY DISADVANTAGED BUSINESSES!

Need Down payment assistance to own your owner-occupied commercial real estate?

AMPAC CAN HELP!

SBA 504 LOAN

- ♦As low as 10% down
- ♦Fixed interest rate for the life of the loan
- ♦Long term - 10, 20, or 25 years
- ♦Collateral - Only what is being purchased*

**FOR BLACK,
LATINO,
AND WOMEN
BUSINESS
OWNERS**

Call AmPac today at 909-915-1706 or e-mail the SBA 504 sales team committed to your success!



Janine Warren
jwarren@ampac.com



Jaime Rodriguez
jrodriguez@ampac.com



Brandon Sellers
bsellers@ampac.com



Chris Bell
cmbell@ampac.com



Janine Peltier
jpeltier@ampac.com



Erik Iwashika
eiwashika@ampac.com



THE AMPAC EFFECT

\$3,794,803

2022

53 Loan's Total

Total Community Lending Investment Impact

WHO WE ARE / WHAT WE DO

Purpose/Cause/Passion:

Uplift communities,
strengthen families, advance
entrepreneurial dreams

Our Niche:

Financing and Fostering business
success from cradle to legacy

Core Values:

Grace and faith with a servant's heart
Relentless know how
Integrity and ethics from a higher calling
Innovative visionaries
Passionate and focused on your success

Guarantee:

We hold ourselves 100% accountability
with 0% excuses.
We offer 110% team effort to get the
loan approved.
Know-How is Our signature

Community Lending Economic Impact

Community
Advantage

\$1,644,600
10 Fundings

State Guarantee

\$788,500
8 Fundings

Micro-Loans

\$327,000
8 Fundings

CDFI Loans & BIPOC Down Payment Assistance Economic Impact

CDFI Loans

\$1,170,000
8 Funding

LRL / DPAP

\$683,703
8 Fundings

Local Initiative Economic Impact

\$420,000
14 Fundings

RIVERSIDE COUNTY
OFFICE OF ECONOMIC DEVELOPMENT

\$1,277,500
525 Awards

SAN JUAN COUNTY
MICROBUSINESS
COVID-19 RELIEF GRANT

Community Economic Impact

338 Jobs Created

Job Creation

41 Districts
Served



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Entrepreneur Ecosystem



THE AMPAC EFFECT

2022

\$3,794,803

Community Lending Investment Impact Breakdown

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CL Loan Portfolio Demographic Breakdown

White Latino Black Asian & Other

41%

31%

17%

11%

Female

Male

36%

64%

LMI (Low, Moderate, Income)

64%

Jobs Created

338

2023 Forecast

100 CL Loans



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Entrepreneur Ecosystem



THE AMPAC EFFECT

2022

The Entrepreneur Ecosystem

By The Numbers

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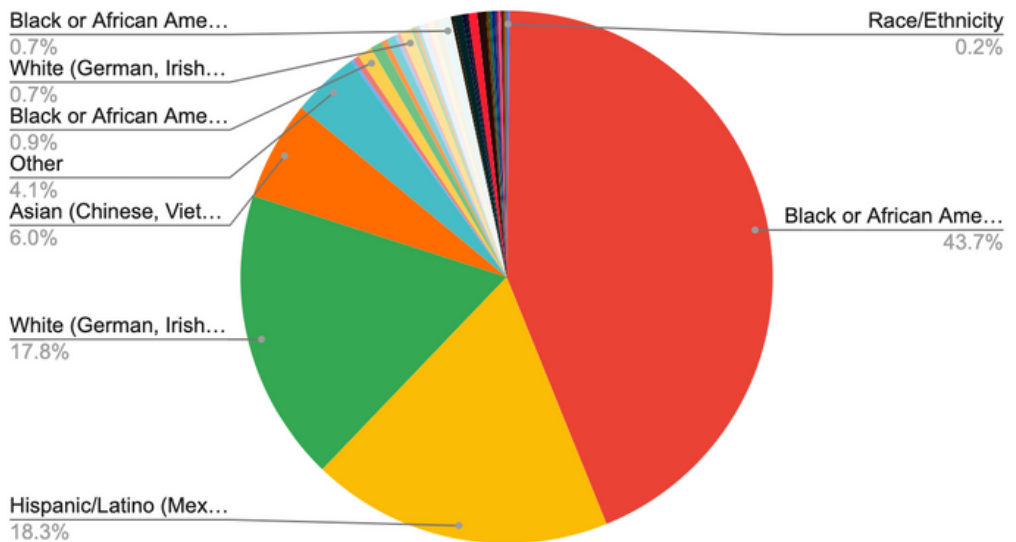
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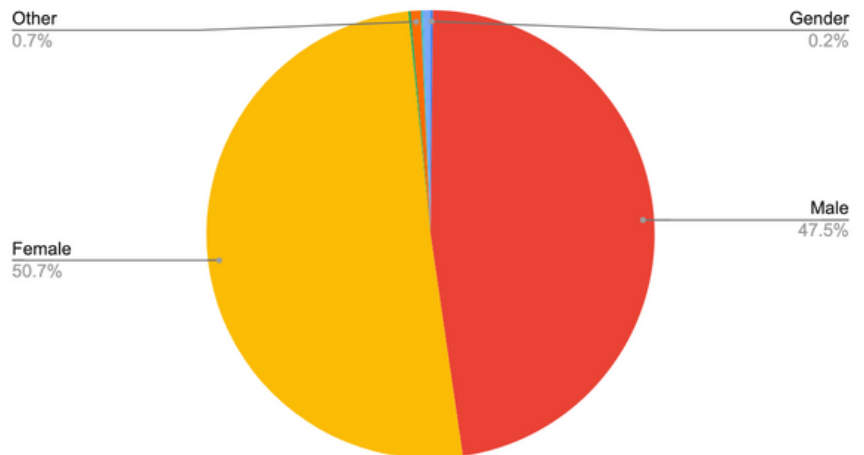
Total App Users

943

Count of Race/Ethnicity



Count of Gender



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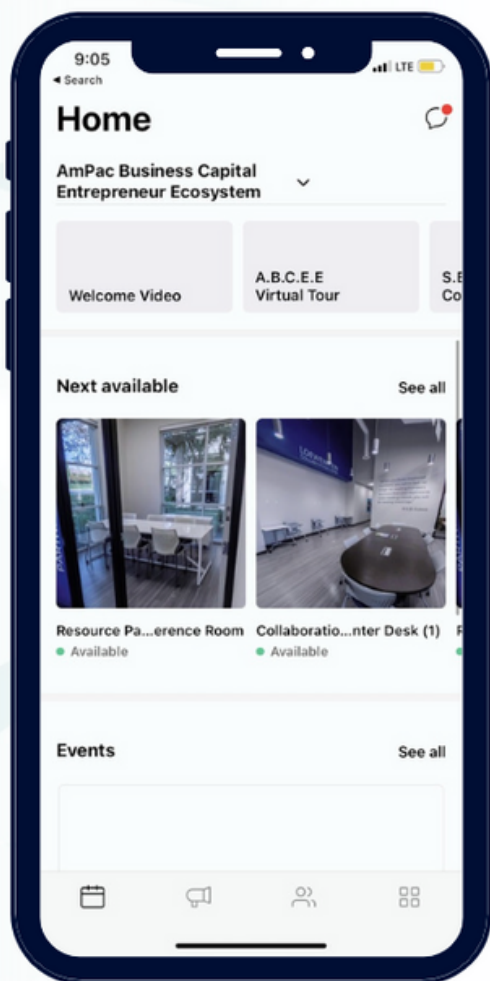


Entrepreneur Ecosystem



ENTREPRENEUR ECOSYSTEM

COMMITTED TO TRAINING AND DEVELOPING ENTREPRENEURS



Entrepreneur Ecosystem Welcome Video

Space Reservation Form

A.B.C.E.E Virtual Tour

California Shop Small!

S.B.D.C Free Consulting

S.C.O.R.E Free Mentoring

W.B.C Free Coaching



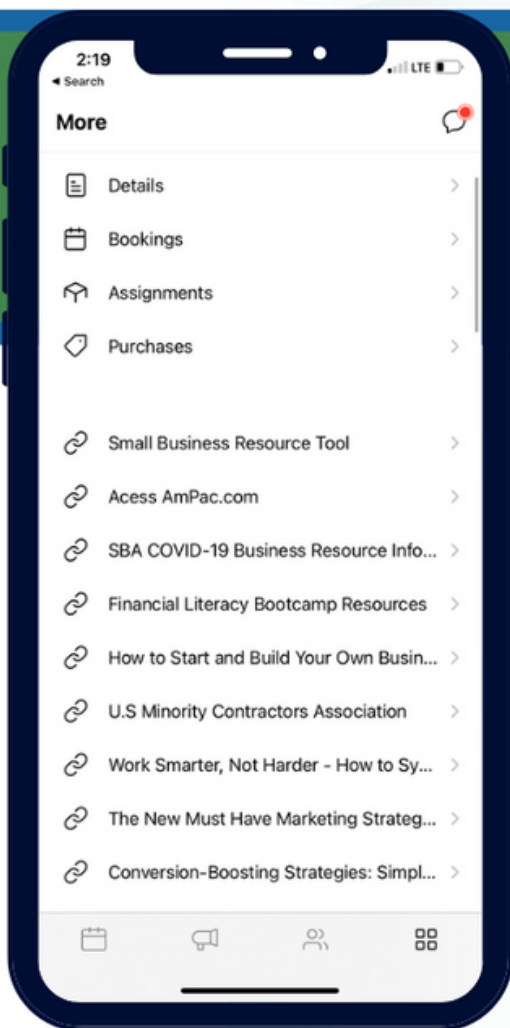
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IT IS
POSSIBLE
MATT 19:26

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COMMITTED TO TRAINING AND DEVELOPING ENTREPRENEURS



The AmPac mobile app Resource Page showcases links to all current resources within the app.

- [Access AmPac.com](#)
 - [AmPac Office Hours \(Events\)](#)
 - [BCIF - Black Cooperative Investment Fund](#)
 - [California Dream Fund Program](#)
 - [End Poverty In California](#)
 - [Get Your Credit Up!](#)
 - [How to Start and Build Your Own Business](#)
 - [IRS Video Resource Library](#)
 - [Pathway to Business Financial Wellness](#)
 - [San Bernardino County \\$2,500 Grant!](#)
 - [SBA COVID-19 Business Resource Information](#)
 - [SBA Learning Platform For Entrepreneurs](#)
 - [Small Business Resource Guide: City of Moreno Valley](#)
 - [Small Business Resource Tool](#)
 - [Small Loans Big Opportunities with AmPac Business Capital](#)
 - [TGG Accounting Video Content Library](#)
 - [U.S Minority Contractors Association](#)
- and much more...



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