

Finanta

Direct small-business lending, credit building, and technical assistance for borrowers underserved by banks.

DIRECT LENDER • MICROLOANS • GROUP LENDING • ENGLISH AND SPANISH

- **Best for:** Start-ups + growing firms
- **Capital role:** Direct: < \$50K + larger
- **Support format:** 1:1 + 6–15 member groups
- **Languages:** English + Spanish

Business size, stage, and industry: Start-ups and established businesses that cannot obtain traditional bank financing. Microloan borrowers are often sole proprietors with less than two years in business; larger loans serve maturing businesses. Programs are not limited to one industry and cover Philadelphia plus other eligible counties and regions.

SERVICES AND BUSINESS HELP

- Loan consultation and technical assistance tailored to the borrower's business needs and financial situation.
- Financing for equipment, site improvements, working capital, inventory, materials, supplies, and expansion.
- Affinity Group Lending combines credit building, individual financial action plans, group workshops, networking, and referrals.

FUNDING DETAILS

DIRECT FUNDING: Microloans are for needs below \$50,000. Larger small-business loans are available, but the reviewed page does not publish one maximum. Affinity Group Lending offers \$1,200–\$25,000 credit-building loans; first-cycle loans are usually \$1,200–\$3,600, with potential increases in later cycles. All loans are subject to credit approval.

HOW TO START

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Finanta

为银行服务不足的借款人提供小企业贷款、信用建设和技术支持。

直接贷款机构 • 小额贷款 • 团体贷款 • 英语和西班牙语

- **适合对象**：初创及成长企业
- **资金角色**：直接贷款：低于 \$50,000，另有较大贷款
- **服务形式**：一对一 + 6-15 人团体
- **服务语言**：英语和西班牙语

企业规模、阶段与行业：服务初创及现有企业，尤其是因信用、缺少抵押品、创业时间较短或贷款金额较小而无法取得传统银行融资的企业；行业不限。

服务与经营协助

- 提供一对一商业咨询，评估企业需求并制定行动计划。
- 协助商业规划、现金流、信用建设、财务报表、簿记、市场推广、数字工具和采购准备。
- Affinity Group Lending 将 6-15 名创业者组成互助团体，结合贷款、培训和同伴支持。

资金详情

直接资金：小企业小额贷款低于 \$50,000；机构也提供更大额贷款，但网页未列统一最高额度。Affinity Group Lending 的贷款为 \$1,200-\$25,000，首轮通常为 \$1,200-\$3,600；最终金额和条款取决于承保和贷款周期。

如何开始

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