

Women's Opportunities Resource Center (WORC)

Step-lending, commercial real-estate financing, free technical assistance, and matched savings.

DIRECT LENDER • ONE-TO-ONE GUIDANCE • FREE HUB PROGRAMS • UNDERSERVED ENTREPRENEURS

- **Best for:** Underserved entrepreneurs
- **Capital role:** Direct: \$150–\$350K
- **Support format:** 1:1 + workshops/clinics
- **Languages:** English published

Business size, stage, and industry: Potential and existing entrepreneurs underserved by traditional banks across Philadelphia and surrounding counties. The HUB serves entrepreneurs of all genders; women and minority-owned businesses are encouraged, especially for real-estate financing. Services span industries and business stages.

SERVICES AND BUSINESS HELP

- Personalized pre- and post-loan guidance, credit-building and savings support, business planning, and financial management.
- Free HUB workshops, expert clinics, one-to-one coaching, and consultations with attorneys, accountants, and other professionals.
- Training in planning, marketing, financing, bookkeeping, branding, legal basics, plus networking and matched-savings programs.

FUNDING DETAILS

DIRECT FUNDING + GRANT CONNECTIONS: Published products include Credit Builder Loans of \$150–\$2,500; Start-Up Loans up to \$10,000; Small Business Loans and Expansion Lines of Credit up to \$20,000; Expansion Loans up to \$50,000; and commercial real-estate loans up to \$350,000. WORC also connects real-estate borrowers to grant funds up to \$35,000 for down payments and closing costs.

HOW TO START

Contact: Joanna Montas — jmontas@worc-pa.com | (215) 564-5500

2010 Chestnut St., Philadelphia, PA 19103 | Social: [@worc.pa](https://www.instagram.com/worc.pa)

[WORC loans and terms](#) | [The HUB entrepreneurship programs](#)

Women's Opportunities Resource Center (WORC)

提供阶梯式贷款、商业房地产融资、免费技术支持和配对储蓄。

直接贷款机构 • 一对一指导 • 免费 HUB 项目 • 服务不足创业者

- 适合对象：服务不足的创业者
- 资金角色：直接贷款：\$150-\$350,000
- 服务形式：一对一 + 工作坊/咨询门诊
- 服务语言：网站资料为英语

企业规模、阶段与行业：服务费城及周边县未能充分获得传统银行服务的现有或准创业者。

HUB 面向所有性别；特别鼓励女性和少数族裔企业申请，尤其是房地产融资。服务覆盖各行业和发展阶段。

服务与经营协助

- 提供贷款前后个性化指导、信用建设、储蓄支持、商业规划和财务管理。
- 提供免费的 HUB 工作坊、专家咨询门诊、一对一辅导，以及律师、会计师等专业人士咨询。
- 培训规划、市场推广、融资、簿记、品牌、法律基础，并提供交流和配对储蓄项目。

资金详情

直接资金 + 补助对接：公开产品包括：Credit Builder Loan \$150-\$2,500；Start-Up Loan 最高 \$10,000；Small Business Loan 与 Expansion Line of Credit 最高 \$20,000；Expansion Loan 最高 \$50,000；商业房地产贷款最高 \$350,000。WORC 还可为房地产借款人对接最高 \$35,000 的首付和成交费用补助。

如何开始

联系人：Joanna Montas — jmontas@worc-pa.com | (215) 564-5500

2010 Chestnut St, Philadelphia, PA 19103 | 社交账号：[@worc.pa](#)

[WORC 贷款与条款](#) | [HUB 创业项目](#)