

Access to Capital

Learn in the morning. Apply the same day.

Loans from \$5,000 to \$50,000 with TMC Community Capital. Please share with the business owners you serve.

DATE	INFO SESSION	LOCATION	CREDIT
Wed, October 14 2026	9:00 am Applications until 5:00 pm	B-OSS hub 350 E St., Santa Rosa	No minimum FICO Presented in English

Three loan products from TMC Community Capital

LOAN	AMOUNT	TERM	RATE
Microloan	\$5,000 to \$20,000	1 to 3 years	7.5% to 8.5%
Small Business Loan	\$20,001 to \$50,000	2 to 5 years	7.5% to 10.5%
Green Equipment Loan Energy-efficient equipment upgrades	\$5,000 to \$10,000	1 to 2 years	8.5%

Loans are made by TMC Community Capital, which sets all rates, terms, and approvals. B-OSS is the host, not the lender.

Who is eligible

- ✓ For-profit business in California
- ✓ Currently generating revenue
- ✓ ITIN holders welcome
- ✓ 12 months in operation
- ✓ No minimum FICO score
- ✓ Collateral only if available

Borrow up to 2.5 times your monthly gross income.

How the day works

- 9:00 am** Information session on all three loan products
- Until 5:00 pm** One-on-one questions with TMC staff and applications taken on site

Bring these to apply

- ✓ Last 3 months of bank statements
- ✓ Proof of business
- ✓ A valid government-issued ID
- ✓ Small Business Loan only: most recent personal and business tax returns, or a profit and loss statement

A voided check is needed only after approval.



Get your documents ready before October 14

Business owners can book time with the B-OSS team to organize statements, ID, and tax returns before loan day.

[Book an appointment](#)

Seating is limited. Register in advance.

Find Access to Capital in the Events section at b-oss.org and select "I'm interested," or call 707-266-7276.

b-oss.org

