

Getting Started

Thank you for your interest in applying for a loan through the City of San Diego Economic Development Department Business Finance Loan Program. This site is secured and encrypted with bank-level security. Please fill out the entire application and once complete, select "**Submit.**"

This form will automatically save every time you move to a new section. You may log out or leave this page at any time. Upon returning, your loan application in progress will appear on the Home page.

For additional application assistance, please email us at sdbusiness@sandiego.gov

Please know that you must authorize the City of San Diego to request and review your credit history. Also, to be eligible for a loan, a business must have a valid City of San Diego Business Tax Certificate or City of Chula Vista Business License.

In addition, if you answer "**Yes**" to any of the questions below, you and your business will be ineligible for the program:

- Is this business a nonprofit?
- Is this business part of a franchise or chain?
- Is this business a lobbying, lending, investment or insurance company; a golf course, racetrack, or gambling facility; or a business engaged in performances or sales of products of a prurient sexual nature?
- Does a majority of the business ownership reside outside of California?
- **Is the business or any owner with at least a 20% stake:**
 - a party to any claim or lawsuit?
 - filed for protection under bankruptcy laws within the past three (3) years? involved in any claim or lawsuit?
 - delinquent on any federal, state or local taxes?liable under any contingency agreements?
 - involved in a bankruptcy or insolvency proceedings within the past three (3) years?
 - involved in outstanding judgments?
 - involved with having a property foreclosed upon or given title in lieu of foreclosure? debarred from receiving federal assistance?
- **Is any owner with at least a 20% stake:**
 - delinquent on child support?
 - currently on parole or probation or been convicted of a criminal offense (other than a minor vehicle violation) in the past five (5) years?
 - currently under indictment or charged with a criminal offense (other than a minor vehicle violation)?

SAMPLE INITIAL APPLICATION

Business Information

Official Business Entity Name:

DBA or Trade Name:

Type of Business (Industry Sector):

NAICS Code:

Find the NAICS code [here](#)

City of San Diego Business Tax Certificate number or City of Chula Vista Business License number:
For City of San Diego businesses, please omit the "B" preceding the 10-digit number.

Business Structure (Entity Type):

Employer Identification Number (EIN - Use format ##-#####)

DUNS Number (if available or enter "N/A"):

Date Established:

State Where Established:

Business Website:

Affiliated Business Type:

Is your business or any owner with at least a 20% stake a current or former loan recipient from the City of San Diego? *Yes or No*

Business Street Address (include Unit, Suite Number):

Business City:

Business State:

Business Zip Code:

Business Certifications:

Minority Business Enterprise (MBE): *Yes or No*

Women Business Enterprise (WBE): *Yes or No*

Small Disadvantaged Business Enterprise (SBDE): *Yes or No*

Veteran Business Enterprise (VBE): *Yes or No*

None of the above: *Yes or No*

SAMPLE INITIAL APPLICATION

Check any of the following that apply to your business, or check "None of the Above".

Your business ...

is a nonprofit? *Yes or No*

is part of a franchise or chain? *Yes or No*

is a lobbying, lending, investment or insurance company; a golf course, racetrack, or gambling facility; or a business engaged in performances or sales of products of a prurient sexual nature? *Yes or No*

is a party to any claim or lawsuit? *Yes or No*

has filed for protection under bankruptcy laws within the past three (3) years? *Yes or No*

is involved in any claim or lawsuit? *Yes or No*

is delinquent on any federal, state or local taxes? *Yes or No*

is liable under any contingency agreements? *Yes or No*

has been involved in a bankruptcy or insolvency proceedings within the past three (3) years? *Yes or No*

is involved in outstanding judgments? *Yes or No*

is involved with having a property foreclosed upon or given title in lieu of foreclosure? *Yes or No*

is debarred from receiving federal assistance? *Yes or No*

None of the Above *Yes or No*

Contacts (Electronic application includes option to enter additional contacts)

Primary Contact

Name:

Role of Contact (relative to Loan Application):

Business Name of Primary Contact:

Job Title:

Contact Street Address:

Contact City:

Contact State:

SAMPLE INITIAL APPLICATION

Contact ZIP Code:

Email:

Phone:

Principals (Complete information for all owners/principals with 20% or more ownership)

Name:

Title:

Ownership Percentage (Up to 4 decimal places):

Advisors (Electronic application includes option to enter additional advisors)

Insurers, Bankers, Attorneys, Accountants, Mentors, and Other Advisors

Advisor's Company Name:

Advisor Name:

Role:

Contact Street Address:

Contact City:

Contact State:

Contact ZIP Code:

Email:

Phone Number:

Project Information Preliminary

Current number of jobs (FTEs):

A Full-Time Equivalent employee (FTE) is a payroll employee who works 40 hours a week. To determine the number of FTEs at your business, calculate the total number of hours worked by all employees in own week and then divide by 40. You can also calculate the total number of hours worked in a two-week period and divide by 80. Example: If you have three employees who work a combined 60 hours in one week, then you have 1.5 FTEs.

Estimated number of jobs (FTEs) by end of loan term

Anticipated Average of Annual Wages and Benefits for jobs to be created or retained Jobs comments:

Are jobs going to be created and/or retained and why? (narrative response)

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Loan Justification (narrative response)

Applicant Certifications

By checking the boxes below, I understand that I will need to certify the following information before loan closing.

- Certification Details
- Certifying Statement
- Right to Request Specific Reasons for Credit Denial of business credit
- Project Assurances
- Debarment/Suspension Certification
- Environmental Certification
- Non-Discrimination Certification

Person Completing Certifications

Signature:

Name:

Title:

Date:

Document Upload

Documents from initial submission of application

- Copy of Driver's License or government-issued ID
- Copy of Alien ID Card AND current utility bill showing name and address, if applicable
- Federal (IRS) Business Tax Returns – for two most recent years (Profit & Loss Statement for 2020 if no tax return)
- Complete list of business owners with percentage of ownership; their SSN/TIN or EIN; and their states of residency, if applicable
- Self-Reported Credit Score (Printout or screenshot) for lead applicant or owner with the largest ownership stake

SAMPLE INITIAL APPLICATION

Optional Upload

Documentation demonstrating that project cannot be fully financed or can only be partially financed by traditional lenders (e.g., bank turn-down letter)

Submit Application

You are about to submit this application. Please note that once the application is submitted, you will not be able to make any changes unless the Loan Officer returns the application to you requesting additional information or clarification.

By clicking the "Submit" button, you certify that the information contained in this application is accurate to the best of your knowledge. You are willingly releasing this information to the City of San Diego for the purpose of determining the creditworthiness of your business and its officers.