



Get Funded: Startup Financing Options



Our Mission, Vision, & Values



Our Mission

ASSETS cultivates entrepreneurial leadership to create economic opportunity for underserved communities.



Our Vision

A human-centered economy



Our Values

Trust, Ownership, Equity,
Justice, Excellence

Entrepreneur Training



■ Inspiring Equitable Business Ownership

- Seminars
- Bootcamps
- Idea Incubators

WOMEN'S
BUSINESS CENTER
AT ASSETS





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finanta

Our Mission and Vision

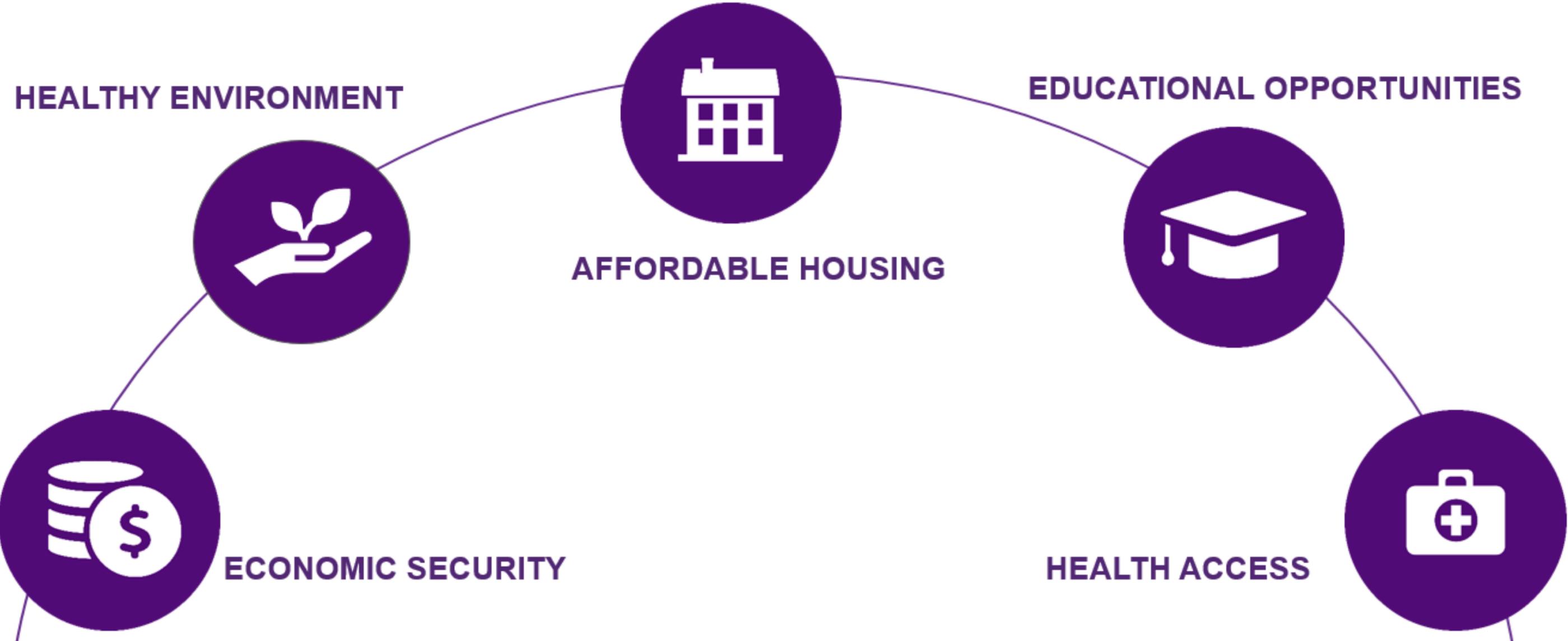
Vision: Finanta envisions inclusive, equitable, and vibrant communities where people thrive, overcome poverty, and live free from discrimination.

Mission: Finanta creates financial equity through wealth-building opportunities for individuals, families, and business owners, especially people of color, women, and immigrants. We align capital, knowledge, and support to promote access to financial services, business ownership, housing, and community development.



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Healthy and Vibrant Communities



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What is a CDFI?



Community Development Financial Institutions

CDFIs like ASSETS and Finanta provide mission-driven lending for entrepreneurs and small business owners who face barriers to traditional funding. Using public and private capital, they reach underserved communities often excluded from conventional financial systems.

Types of CDFIs:

- Community Development Banks
- Community Development Credit Unions
- Community Development Loan Funds
- Community Development Venture Capital Funds

[Source](#)

Community Lending

ASSETS fuels community growth by equipping small businesses with the funding and support they need to thrive.



■ Providing Equitable Access to Capital

- Unsecured Microloans
- Technical Assistance (TA)
- Licensed CDFI in 5 Counties:
 - Berks, Dauphin, Lancaster, Lebanon, & York

■ Loan Products

- Small Dollar Loan
 - \$500-\$2,500 / 12 months / no interest
- Small Business Loan
 - \$2,500- \$10,000 / 12-36 months/ 8.5% interest



Why Funding Feels Hard



Funding Myths

- “I need perfect credit.”
- “I’ll never qualify without collateral.”
- “Grants are the only option.”

The Truth

- Preparation, planning, and the right partners matter more than perfection.

Reality Check

- 42% of businesses fail due to a lack of market need.
- 38% fail due to lack of funding. [Source](#)

Funding Spectrum

Your Capital On-Ramp



Personal Savings



Microloans & CDFIs



Traditional Bank Loans



VC/ Angel Investment/ Acquisition

You don't have to do it alone. There's a funding path for every stage.



Small Business Lending Criteria

Golden Rule:

SBA loan documents must be dated within 120 days.

Typical Documentation Includes:

- Business plan
- 2–3 years of tax returns
- Profit & Loss statements
- Personal financial statement
- Projections (1–3 years)

Small Business Loan

Snapshot of Baseline Underwriting Criteria

1. Business must be Formalized

Business must be LLC, Sole Prop, Corporation, or Limited Partnership (we do not fund nonprofits)

2. Cash Flow

Client must show strong personal financial stability and the ability to manage household debt and business expenses during the start-up phase.

3. Credit

Credit outlook should be stable. Poor credit may be acceptable if it is explainable, verifiable, and isolated, not habitual or part of a recurring pattern.



Check on Your Credit

- Use AnnualCreditReport.com or credit Karma
Both are free!
- If you have collections arrange a payment plan or start paying them off
- Make sure reported items on your credit are correct as well as the payment history
- Know your credit score



Meet with your Accountant or Bookkeeper

- Hire a bookkeeper and or an accountant
- Ask for your most recent YTD P&L Statement & Balance Sheet
- Work with your accountant to plan for lending



Bank Account Statements

- Be prepared to collect the last 3 months of business and personal bank statements.



Business Origination Documents

- Have a copy of your SS-4
- Have signed copies of your ownership documentation. The name of the documents depends on how you structured your business
- LLC – Operating agreement
- INC – Articles of incorporation
- LP – Partnership agreement
- Sole Proprietor – N/A



Business Plan

- If you are a new business that hasn't started operating, you WILL need a business plan!



Small Dollar Loan

- Clients can receive between \$500-\$2,500
- Up to 12-month term, 0% interest rate
- No credit score minimum
- Great loan product for startups and entrepreneurs who need to rebuild or repair their credit



Small Business Loan

- Clients can receive between \$2,500-\$10,000
- Up to 36-month term, 8.5% interest rate
- No credit score minimum
- Loans above \$10K will be considered on a case-by-case basis



Our Lending Products

- Microloan – Microloans are for businesses that require from \$2,500 to \$50,000 for start-up, expansion, and other small-scale needs.
- Small Business – Loans for projects that require more capital than a microloan up to \$750,000 can provide and are typically for established and expanding businesses.
- Commercial Real Estate – Loans focused on facilitating the development, rehabilitation or adaptive re-use of commercial and low- and moderate-income real estate projects up to \$2 million.
- Housing Development Loans – Loans to both for profit and nonprofit developers of housing for low- and moderate-income families.
- Nonprofit – Loans to nonprofit community organizations to develop and support community programs and projects.



Denzel Brown

Community Lending,

ASSETS

Denzel Brown, a Lancaster native and McCaskey graduate, brings banking experience from Santander, BB&T, and First National Bank of PA. He is committed to advancing economic equity by supporting business ownership and access to capital for underserved communities.

Meet our Presenters



Yessenia Maldonado



***VP Community Lender
Lancaster & Lebanon Counties***
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With nearly 20 years in the financial industry, Yessenia began her career at Citadel Federal Credit Union before earning her MBA from Elizabethtown College and joining Finanta as a Credit Analyst. Her passion for community-focused lending led her to roles as a Community Lender and later Vice President, Relationship Manager at PNC Bank.

In 2023, Yessenia returned to Finanta as VP, Community Lender for York, Adams, and Franklin Counties, expanding her role in 2025 to include Lancaster and Lebanon—her home communities. She serves on the boards of Lancaster Lebanon Habitat for Humanity and ASSETS Lancaster, where she chairs the Loan Review Committee.

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Deb Joyce



***VP Community Lender
Lancaster & Lebanon Counties***

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A native of Puerto Rico, Deb has lived in Pennsylvania since 2005. With an Accounting Degree from the University of Phoenix, Deb is a certified Economic Development Finance Professional. With over 15 years of experience in the banking industry, Deb transitioned in 2021 to working with Finanta, where she discovered her true calling—helping underserved entrepreneurs and communities gain access to the capital and resources they need to thrive.

Deb continues to align her financial expertise with her passion for social justice. Outside of her professional work, she is a devoted wife and mother of five, an avid reader, and a creative spirit who enjoys working with her hands through art, textiles, and making.

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THANK YOU

Book a 1:1 discovery meeting:

- Contact: wbc@assetspa.org
- Phone: (717) 696-0651

Contact our Senior Loan Officer:

- **Denzel Brown, ASSETS**
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ASSETS

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