



A subsidiary of
Fresno EOC

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FRESNO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

Fresno CDFI was founded in 2009 and provides loans and technical assistance to help individuals, small business owners, and nonprofits gain access to capital, enabling them to cross-over to mainstream financing. The organization grew out of the Fresno County Economic Opportunities Commission's Refugee Microenterprise Program, which was created in 1993 to provide microloans to Hmong and Laotian refugees who had been coming to the region since the end of the Vietnam War. Today Fresno CDFI serves a wide range of borrowers in low- and moderate-income communities throughout twelve counties in central California.

Financial and Social Impact

- Loans made since 2009: 245 Loans, totaling \$9,790,524, to 207 small businesses
- 216 loans to low/moderate income businesses and communities; 101 loans to rural areas; 79 loans to start-up businesses; 63 loans to women-owned businesses
- Loan pools managed: 20
- Jobs created: 476
- Jobs retained: 973

Contact

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Success Story: J&R Studio 58, Fresno, CA

Javier Ramirez started J&R Studio 58 in 1981 while still in high school. He closed the business when he moved to Mexico, but continued his photography while abroad. In 2010, now back in the U.S., Javier and his wife Lorena, re-opened J&R Studio 58 inside a mall in Fresno. Last year the couple decided it was time to grow. They found a larger and more centralized location and Fresno CDFI provided financing for the expansion. They are now offering a full suite of services including printing services and even designer quinceñera dresses and accessories!

