



## ABOUT THE MICROLOAN PROGRAM



El Pájaro CDC's in-house microloan program addresses the needs of aspiring entrepreneurs and established businesses who struggle to access capital to start and grow their businesses.

Historically, our entrepreneurs have had to rely on savings, family loans, or predatory lending to fund their ventures. We are thrilled to offer a safe and affordable loan alternative through our program, which includes technical assistance, training, and credit services.

## 2025 IMPACT OVERVIEW

**\$1,175,000**  
TOTAL AMOUNT LOANED

**38** TOTAL LOANS  
DISBURSED

**\$30,921**  
AVERAGE LOAN SIZE

### LOAN RECIPIENTS AT A GLANCE

- 45% Women-Owned
- 21% Small Farmers
- 18% Construction Laborers
- 18% Food Businesses
- 16% Home Childcare Providers

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*Thanks to the support, I was able to invest in equipment needed to finally start my business and turn my idea into something real. - Cre BBQ and Soul Food LLC.*

Spontaneous Confections was founded by professionally trained pastry chef Justin Lenorovitz, whose journey reflects resilience, creativity, and passion. After serving in Afghanistan, Justin returned home and turned his passion for baking into a thriving business. Together with his wife, Stephanie, he creates handcrafted pastries filled with artistry, flavor and care. What began in a commercial kitchen—serving pop-ups and private events—has grown into a permanent storefront at Capitola Mall, bringing fresh, high-quality pastries to the Santa Cruz community. With support from El Pájaro CDC's loan program, Spontaneous Confections invested in equipment, inventory and working capital to open their brick-and-mortar location.



Discover another story of our impact, scan the QR code:

### CONTACT US:

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