



Maximize your lending power.

Expand Your Reach, Diversify Risk, and Enhance Liquidity with Our Expert Loan Participation Solutions.

CRF works closely with community partners to bridge capital gaps for small businesses, including the utilization of participatory lending programs. These collaborative programs are designed to meet the unique capital needs of entrepreneurs who fall outside of the lending parameters of local lenders.

Risk Diversification

By sharing a loan with other lenders, each participant reduces their individual exposure to risk, lowering the potential impact of a single borrower defaulting.

Increased Lending Capacity

Smaller financial institutions can partake in larger loans than they could manage independently, allowing them to support bigger projects and clients.

Improved Liquidity

Selling portions of loans helps you manage liquidity more effectively, freeing up capital for other lending opportunities.

Access to Expertise

Participating institutions can benefit from the lead lender's expertise and underwriting standards, enhancing the overall quality of loan evaluation and management.

Enhanced Customer Relationships

Institutions can retain and attract clients by offering larger loans through participation, fostering stronger customer relationships and loyalty.

Partner Highlight



CRF recently partnered with Mission Driven Finance, a California-based impact asset management firm to collaboratively provide responsible capital to small businesses across the state who require larger amounts of financing. This partnership enables each organization to complement the work of the other while filling access to capital gaps for entrepreneurs in California.

In the first four loans deployed to small businesses through this partnership, CRF supplied 90% of the loan amount in the transactions, enabling Mission Driven Finance to deliver more capital into the communities they serve. CRF and Mission Driven Finance have also cultivated a growing pipeline of small businesses seeking financing through this partnership.

Contact us today.

Alexis Dishman
SVP and Chief Lending Officer

alexis.dishman@crfusa.com