



IRC SBDC Center

The International Rescue Committee (IRC) Small Business Development Center (SBDC) provides no-cost in-language business assistance to small businesses and entrepreneurs through technical assistance, training, and access to business grants and microloans to start or expand their business, with a focus on helping refugees, immigrants and individuals from underserved communities.

IRC SBDC PROGRAMS

- Business Counseling services for start up and small businesses

Available in 19 languages through multi-lingual staff and interpreters

- Business Boot Camps and training in Arabic, English and Spanish
- San Diego STEPS and ORR- Child Care training, certification and grants program that enables women and men to start in home child care businesses serving their communities in Arabic, Dari, Farsi, Pashto, English and Spanish
- SBA CNPP Navigation of financial relief for minority and underserved communities in San Diego 921 zip code neighborhoods
- Help clients become lender ready by building credit, helping them prepare business plans, P and L's and financial projections and navigating loan and grant application process



INTERNATIONAL
RESCUE
COMMITTEE

IRC CEO

Center for Economic Opportunity
CFDI of IRC

- IRC SBDC works very closely with IRC CEO to help our clients access financing to build their credit and start or grow their business
- Credit building loans of \$100, \$300 and \$1,000 at zero interest
- Business loans up to \$2500 at zero interest
- \$10K business loan product that was ideal for Islamic communities up to \$10K for 18-72 months is no longer offered
- Opportunities to start and build a business with zero interest loan products are ~~critical to strengthen and grow our client's small businesses~~
- Business loans up to \$50,000 at fixed rates 2.9% to 7.75%





Zero interest finance

- In 2022-2023 IRC SBDC has worked with entrepreneurs from Iraq, Somalia, Afghanistan, Sudan and Syria who are rebuilding their lives in the US
- Zero interest financing business loans which align with many of our client's cultural and religious beliefs enables them to start and grow businesses, build assets and take care of their families and create a new home
- Note: zero interest financing also helps all of the communities IRC and IRC CEO serves



A diverse range of businesses have been supported with zero interest loans

- Child care
- Bakery
- Restaurants
- Beauty and wellness
- Security
- Fashion and home design
- Car repair
- Transportation



Refugee and Migrant Businesses

- Contributing to the economy and the vibrant, global and diverse culture of San Diego
- Providing key and high demand services and products
- Positive impact and results with the right mix of finance to help them grow and thrive



Women owned and operated businesses in City Heights have strengthened and grown with CEO zero interest loans

