

SOCIAL IMPACT HIGHLIGHTS

Small Business Loan Program

PROGRAM FUNDAMENTALS	We are more than a lender. We support low-income entrepreneurs by meeting their small capital needs and providing one-on-one advising.
<p>Affordable Financing Solutions</p> <ul style="list-style-type: none"> • Loan amounts: \$500 - \$100,000 • Interest rate: 8-12% • Loan terms: from 1 to 7 years • Little or no collateral required • Median loan amount: \$7,000 	<p>Customized Business Advising</p> <ul style="list-style-type: none"> • Marketing and sales • Bookkeeping and cash flow • Personal credit and money management • Planning for business growth

WHO WE SERVE	We serve microentrepreneurs who can't get a loan from a bank.	
<p>Traditionally Underserved</p> <ul style="list-style-type: none"> • 41% Hispanic / Latino • 18% African American • 30% Immigrants • 55% Women 	<p>Limited Resources</p> <ul style="list-style-type: none"> • Median household income: \$24,000 • Little or no credit history 	<p>Types of Businesses</p> <ul style="list-style-type: none"> • Home-based or small retail • Dry cleaners, auto mechanics, hair salons and local restaurants

RESULTS TO DATE	<p>3,900+ entrepreneurs have received one-on-one business advising</p> <p>1,700+ loans to build local small businesses</p> <p>\$19.5+ million invested in the Bay Area's small businesses</p>
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PROGRAM IMPACT	<ul style="list-style-type: none"> • More than 90% of our clients are still in business 2+ years after loan • Borrowers create or sustain an average of 2+ jobs • Clients experience an average 30% increase in business revenues • 1.80% cumulative net charge-offs • Every \$1 invested spurs nearly \$2 in new annual economic activity
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