

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.

Affordable Financing Solutions

- Loan amounts: \$1,000-100,000
- Fixed interest rates
- Loan terms: from 1 to 7 years
- Little or no collateral required

Customized Business Advising

- 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.

Traditionally Underserved

- 31% Hispanic/Latino
- 30% Immigrants
- 25% African American
- 60% Female

Limited Resources

- Median household income: \$24,000
- Little or no credit history

Types of Businesses

- Home-based or small retail
- Childcare, janitorial, landscaping, massage, and other industries

RESULTS TO DATE

2,800+ entrepreneurs have received one-on-one business advising
800+ entrepreneurs have received loans to launch or expand their businesses
\$11+ million invested in the Bay Area's small businesses

PROGRAM IMPACT

- 91% of surveyed clients reported an increased ability to grow their business as a result of our services
- More than 85% of our clients are still in business 2+ years after loan
- Borrowers create or sustain an average of 2+ jobs.
- Clients experience a median 27% increase in business revenues
- Median loan size is \$7,000
- 1.80% cumulative net charge-offs