

# Opportunity Fund

working capital  
for working people

**Stakeholder**

**Conference Call**

*December 15, 2010*





## 2010 Highlights

- **2,000** clients served
- **\$22 million** invested
- **17,000 hours** of advising
- *Microfinance USA 2010* in San Francisco



## 2010 Highlights: Microlending



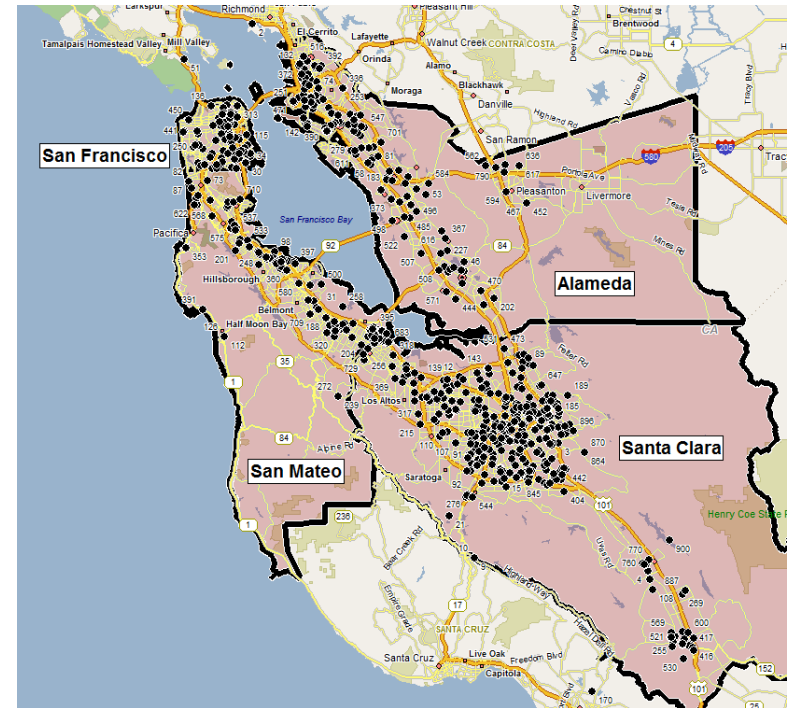
**William, Gentle Parking**  
\$10,000 loan in 2008

- **202** loans
- **650** clients served
- **\$2.3 million** invested
- **12,000 hours** of business advising
- “Green” lending
- Battling the credit crunch
- SBA Microlender



## 2010 Highlights: Impact

- Cumulative impact
  - \$13M+
  - 1,200 loans
- **94%** business survival rate
- **2.4 jobs** created/sustained per loan
- \$1 invested → \$2 generated





## 2010 Highlights: Microsavings



**Kiara, Microsavings client**

- **424** clients enrolled
- **393** clients graduated
- **\$1.3 million** in savings & matching funds
- **5,000** hours of financial education
- *Start2Save* planning



## 2010 Highlights: Microsavings Impact

- 3,200 clients
- \$12 million in personal savings and earned match funds
- Almost 70% continue to save regularly
- 90% decreased their credit card balance or do not carry a balance



**Abdullah, Citizenship Saver**



## 2010 Highlights: Community Real Estate

- 18 loans
- \$18.5 million invested
- 879 units of affordable housing
- Boys & Girls Club of San Francisco





## *Microfinance USA 2010*

- 2 days
- 700 attendees
- Practitioners, investors, researchers, students , and enthusiasts
- Maria Shriver, Premal Shah, Gavin Newsom, Martin Eakes, and many more



**First Lady Maria Shriver**  
**Premal Shah, President of Kiva**  
**Erik Mantsch, Opportunity Fund Borrower**



## *Microfinance USA 2011*

- Next year... NYC!



*[www.microfinanceusaconference.org](http://www.microfinanceusaconference.org)*



## Financials: Income

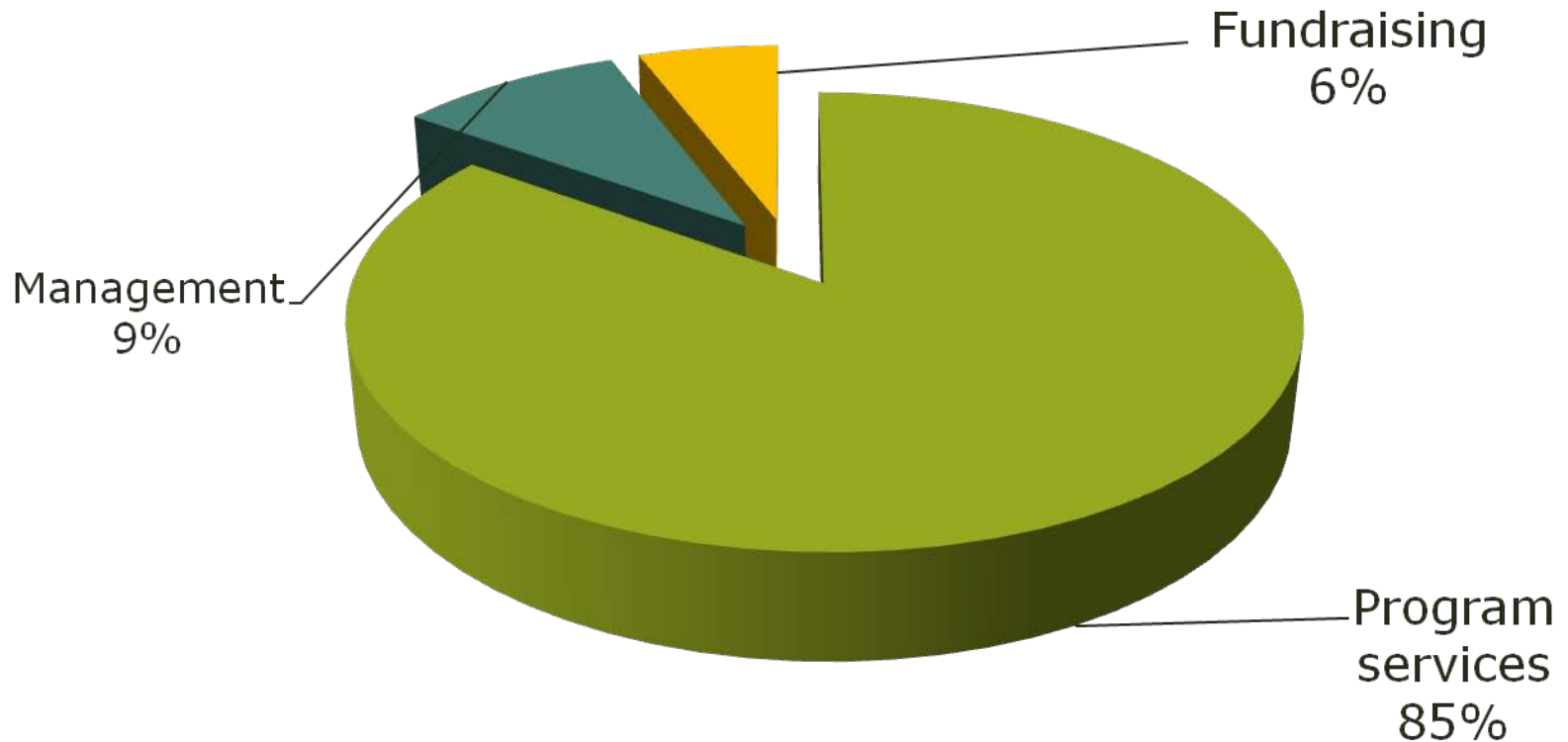
**Total Income = \$6,327,188**





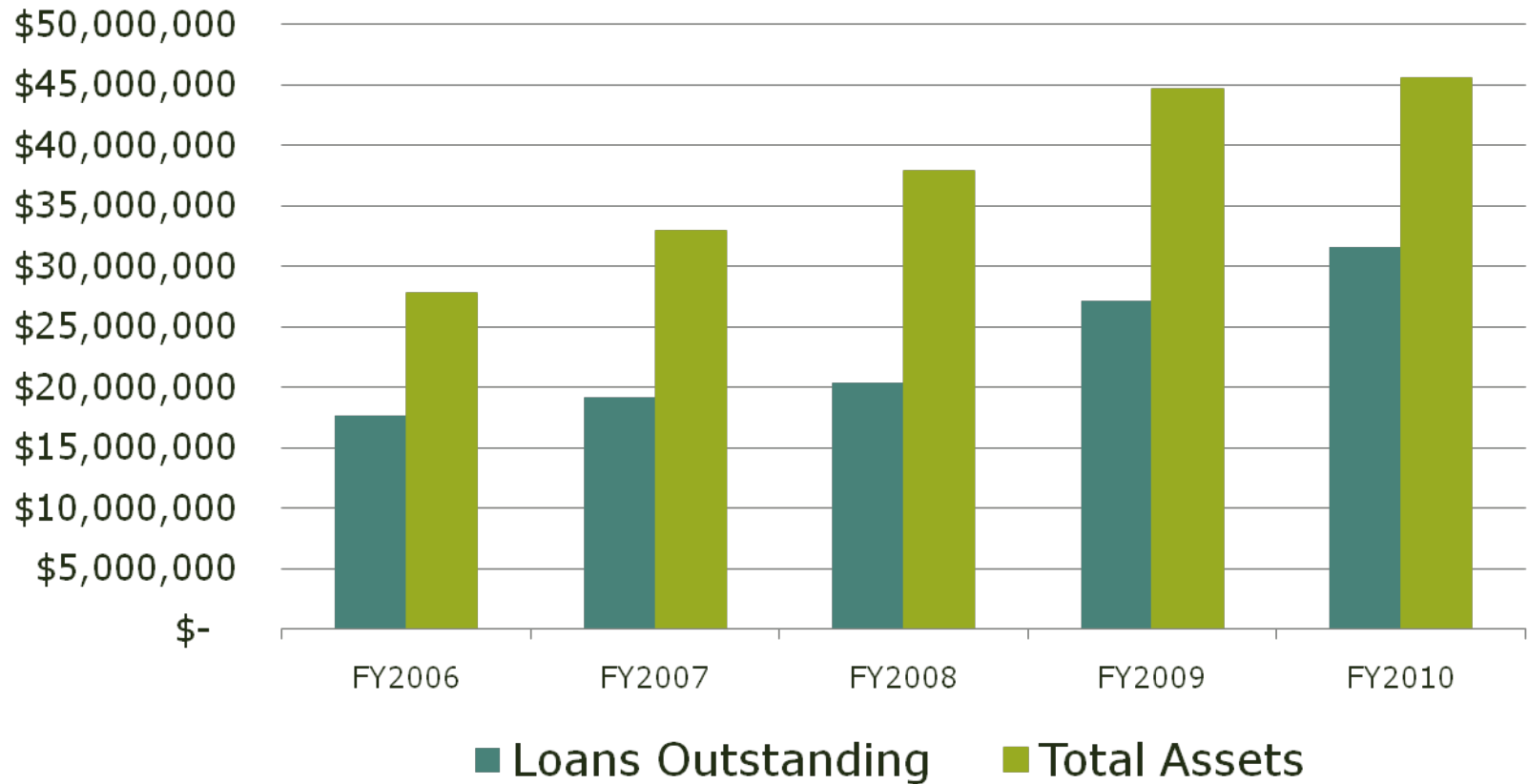
## Financials: Expense

**Total Expense = \$5,950,279**





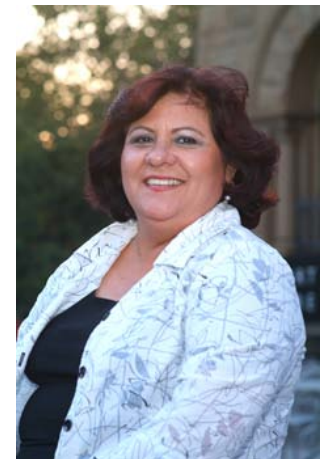
## Loans Outstanding and Total Assets





## What's Ahead

- Start2Save
- Green lending
- Real estate lending





## Questions?



**Emma's Eco-Clean**  
\$10,000 loan in 2004

- Raise your hand
- Tell us your name and why you joined the call.
- Lower your hand.



# Thank You!

[www.opportunityfund.org](http://www.opportunityfund.org)

