



THE ALLIANCE FOR
COMMUNITY DEVELOPMENT

THE GOOD MONEY GUIDE

2022-
2023



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is the
first step
toward a
future of
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DEDICATION:

For the 2022-23 Good Money Guide, we continue to dedicate our labor of love, rooted in equity and shared knowledge, to our community: the entrepreneurs, community members, advisors, and funders that make up our ecosystem who have included us in their lives, their businesses, and their hopes and dreams since our founding in 1999.

We are forever grateful to have your support as we continue the work of increasing access to capital and support for the entrepreneurial and small business ecosystem, especially those entrepreneurs that have been excluded from the conversation for so long.

We see you. We appreciate you for seeing us.

In community,

The Alliance for Community Development

WHAT IS THE GOOD MONEY GUIDE?

A comprehensive guide to help ANYONE (from aspiring entrepreneurs to serial business owners) prepare to seek funding from local organizations that meet one or more of the following criteria:

- Locally-based and committed to local reinvestment
- Adheres to a social or environmental mission
- Enables regular people to invest in their community
- Avoids investing in harmful or extractive products & activities
- Avoids unfair or misleading practices and pricing

PEOPLE
Empower our community to be a place where people want to live, work, and support the local economy.



PLANET

Promoting business practices that lead to success and are beneficial to the Earth as well.




PROFIT

Businesses at all stages are successful and have longevity.



These organizations are committed to a thriving Bay Area Small Business Ecosystem through their focus on creating positive impact on people, profit, and planet.



The background features a white space with several dashed lines in orange and green. There are two solid orange rounded rectangular shapes: one at the top center and one at the bottom left. The main text is centered in a bold, orange, sans-serif font.

GUIDELINES FOR SEEKING CAPITAL



Starting a Business?

Prepare Yourself Financially

Contributed By Rani Langer-Croager



Internal Check-in!

Avoid Scarcity Mindset

If you're in a financial position where you're relying on your business to provide you with personal income in the short term, you are more likely to make decisions from a scarcity mindset. That is, you may end up chasing business opportunities that are not aligned with your values, ideal customer profile, the terms of your product and service offering, or that don't value your work appropriately—all in order to quickly make personal income off of the business.

Understand that Business Income Will be Shaky at First

New businesses rarely make consistent sales and often are not able to cover their costs in the first few months or years. Yes, it might be years before your business makes enough of a profit for you to receive a salary or live off its profits. As a result, you need to have a plan for how you will cover your living expenses during this time.



Join us, together we can revolutionize philanthropy and co-create a truly inclusive economy.

Learn more at ebcf.org

EAST BAY
COMMUNITY FOUNDATION



Are You Ready to Raise Money for Your Business?

Contributed By Rani Langer-Croager

Here are a few questions to ask yourself to determine if you're ready to raise money for your business:

Do you understand the market that will be purchasing your product or service?

For any business, you will provide a good or service designed to solve a problem or provide a benefit to a targeted audience. It's hard to know what service or product to provide if you don't know your audience.

Can you demonstrate that your product or service has a demand?

You can show that your product or service has real potential through pre-orders, sales, and letters of intent to purchase from customers.

Do you have a plan for growing your business?

You'll need to demonstrate to funders that you have a clear plan for how the business will run and become financially sound. Doing this shows that you thought through your business plan and have come up with measurements of success.

CHECK LIST

Have you made steps to:

- 1. Understand your market
- 2. Test your idea
- 3. Put in place a plan for success





What Funders Will Fund

Contributed By Rani Langer-Croager

First things first... Not your salary

Most early stage equity investors and lenders aren't willing to fund your salary while you're starting your business because they view that as a risk and a lack of "skin in the game."

Manage Day-to-Day Expenses

As you grow your business, you'll see an increase in the day to day expenses needed to keep your business running smoothly. As a result, you may need funding to cover your operating needs (also known as Working Capital) until your business achieves profitability

Retain and Acquire Talent

Though you may not be able to raise money for your own salary, you can use additional funding to hire other people as employees or independent contractors so you can free up time to grow your business.

Purchasing Equipment

Depending on the type of business you're in, you might need to invest in machinery, vehicles, or other equipment to improve your processes. Since the upfront purchase of equipment tends to be a major expense, it may be more helpful for you to save your cash flow and finance the purchase through funders, spreading out the cost over a longer time period.

"Skin in the Game" speaks to your personal investment in your business and commitment to its success.



Navigating the Lending Landscape

Contributed By Hyder Shuja

Systemic Challenges

Fair lending laws don't allow lenders to explicitly use certain identifying factors as part of their decision making process. While the laws were written to prevent discrimination they can often impede efforts made by lenders to repair historical disinvestment.

As a result, entrepreneurs of color, women, and other system-impacted business owners are often forced to navigate a lending landscape that isn't catering to their specific needs. This leads to a system of "colorblind lending" which treats entrepreneurs with greater access to capital similarly to those who may have barriers to the same capital.

Dig Deep to See What Is Being Offered

Many lenders and institutions will market themselves as restorative/reparative funders. It's important to understand what they mean by this as you initiate the lending process.

Are they offering lower interest rates than competitors? Are there any fees attached to the loan that aren't expressed upfront? Do they have programs at 0% interest? It's important to ask these questions before signing any paperwork. Don't be afraid to 'shop around' and interview multiple lenders before deciding on one.

Don't be afraid to ask your lender how they make decisions:

- Are they looking for a low debt service coverage ratio (the amount of debt your business has compared to its net income)?
- What is the minimum time in business expected from a borrower?
- Do they expect any collateral or a personal guarantee on the loan?
- Do they have a minimum credit score requirement?

Don't be afraid to ask your lender what else is offered in addition to the loan product:

- Is there advising or coaching?
- Are there peer groups?
- Are there referrals to other support organizations offered?



How to Tap Into Funds Meant to Repair Systemic Inequity

Ask lenders if they have specific funds for specific demographics or geographies.

Community-based lenders will often have grant or impact funds available to lend to specific communities. Ask to see if your demographics or geography make you eligible for any specific funding.



Ask if the lender has any mandates to lend to low to moderate income areas.

Many community lenders must abide by the Community Reinvestment Act, meaning a large portion of their lending must be in locations labeled as “Low or Moderate Income Areas” (also referred to as LMI Areas).



We Accelerate Great Businesses.

learn more: ica.fund/accelerator



First to Believe in *small business*



- ✓ Small business loans of \$5,000-\$100,000
- ✓ Specializing in start-ups (< 1 year in business)
- ✓ No minimum revenue, credit score, or collateral required
- ✓ Affordable, fixed interest rates
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- ✓ Free business consulting



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What Is ‘Impact Investing,’ and Should I Be Seeking Out Impact Investors?

Contributed by Jasmine Rashid

Impact Investing is generally accepted as an equity or debt investment strategy that seeks to produce both financial returns and “social” or “environmental” returns — such as tangible, positive contributions to community — beyond just growing that investor’s personal wealth. How much importance an individual Impact Investor places on that social or environmental mission, however, is up to them. Some self-identified ‘Impact Investors’ expect returns on their investments that are equal to or greater than those of typical business investors. Others may treat their investments more like philanthropic or charitable funds, not expecting any personal financial gain from their investments. It’s a broad spectrum, and there is no universal regulation dictating who can and cannot call themselves an ‘Impact Investor.’

What else falls on this broad spectrum? How investors actually define “social impact.” For some, impact may mean directing capital to BIPOC and other historically underfunded entrepreneurs. Others may view “social impact” in terms of the actual products or services a business creates, and whether or not they are made



accessible to historically underserved consumers and end-users. Another may focus their impact “lens” on businesses that are challenging traditional power dynamics, such as worker-owned cooperatives. Many others may take all of these impact dimensions into consideration, and more! When exploring a funding relationship with an Impact Investor, it’s important to understand how they define (and practice) social impact so that you can assess whether they’re a good fit. In the best-case scenario, an Impact Investor may offer insights about elements of your business’s social impact story that you can further highlight or go deeper on as you fundraise. They may also offer more favorable terms to support that social impact mission, such as more flexible or longer-term capital.



Impact Investing is a growing field, and players come in all shapes and sizes. In general, if deep social impact of any kind is fundamental to your business, Impact Investors can be valuable funding partners (and thought partners) as you emerge, grow, and sustain your business.



Bring Your Vision to Life

The Whole World is Waiting!



*The Good Marketing Guide
that your business deserves!*

*I love to help small businesses,
solopreneurs, business districts,
communities, and nonprofits to
promote what makes them good.*

Mention Good Money Guide and get 25% off your first project!



PLATFORMS AND ADVISORS



Business Advice Focused on Finance

Year-round services specifically focused on helping small businesses with their finance needs.

Centro Community Partners

Centro Community Partners is a nonprofit organization that provides underserved entrepreneurs with education, one-on-one business advising, mentorship, and access to capital. Centro has a basic entrepreneurship program and an advanced entrepreneurship program that match graduate level business school student consultants with small businesses.

Centro also offers a mobile app that can help you assess your creditworthiness, create a budget and income statement, and determine which micro lender best suits your needs. CentroCommunity.org

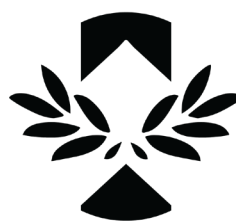
ICA (formerly ICA Fund Good Jobs)

ICA accelerates great businesses through mentoring and investments to close the racial and gender wealth gaps. ICA offers a 16-week small business accelerator that focuses on scale by building great teams and getting your business investment ready. This program utilizes coaching through advisors with real life business experience and a network of professional service providers. ICA also has a fund that makes direct investments in businesses. ICA.fund

Main Street Launch

Offering no-cost, one-on-one assistance to help you explore financing options and create a strategy to get funding for your small business. Financing strategies are developed in equitable, culturally-competent ways to meet your business needs. Main Street's African American Entrepreneurship Institute offers a celebrated Entrepreneur in Residence (EIR) Program that accelerates business scaling, profitability, and development.

To learn more about the EIR Program, contact aaei@mainstreetlaunch.org | MainStreetLaunch.org



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Renaissance Entrepreneurship Center

A great first stop for any small business owner. Renaissance has offices across the broader Bay Area, providing workshops, hands on support, and loan preparation to early stage businesses.

RenCenter.org | 275 5th Street, San Francisco | 1325-B Evans Avenue, San Francisco | 1848 Bay Road, East Palo Alto | 1500 MacDonald Avenue, Richmond



Uptima Entrepreneur Cooperative

Uptima Entrepreneur Cooperative provides holistic and culturally relevant education, advising, and community to support diverse entrepreneurs in creating thriving businesses in service to their communities. Their education and advising programs support creative and social entrepreneurs throughout their journey of starting, planning, growing, funding, leading, and keeping their businesses in their communities. Uptimacoop.com

Small Business Support & Tools

Local business assistance centers and online tools providing directories and referrals to various advisors and classes

East Bay EDA

The East Bay Economic Development Alliance provides a resource map to connect businesses to sources, investment opportunities, information, and training programs at local, state, federal, and international levels.

EastBayEDA.org | 1221 Oak Street, Suite 555, Oakland, CA



Nor-Cal FDC

Nor-Cal FDC helps businesses create and retain jobs and encourages investment to low-income to moderate-income communities. The state guarantee program has several programs to support small business, including a Disaster Relief Loan Guarantee and other programs. The state's loan guarantee

promises to assume up to 80% of the debt obligation if a borrower in the program defaults on a loan. nor-calfdc.org

OCCUR NOW

The Oakland Citizens Committee for Urban Renewal (OCCUR) offers a Micro-Enterprise Assistance Program that is focused on helping small business owners in Oakland's District 6 improve and sustain their businesses through capacity building training. Occurnow.org

Pacific Community Ventures

BusinessAdvising.org is a free program that matches small business owners with pro bono expert advisors and mentors who provide tailored assistance to grow their businesses and create good jobs in our communities. www.BusinessAdvising.org

San Francisco EDA

San Francisco Economic Development Alliance is a collaboration of non-profit organizations that provide business training, funding and ongoing support to Bay Area Small & Micro Businesses serving San Francisco. www.sfeda.org

San Francisco Small Business Assistance Center

The Office of Small Business (OSB) and its Small Business Assistance Center (SBAC) function as the City of San Francisco's central point of information and referral for entrepreneurs and small businesses.

BusinessPortal.sfgov.org | City Hall, Room 110, 1 Dr. Carlton B. Goodlett Place, San Francisco

Venturize

Venturize offers free online education and resources about small business loans, retirement and healthcare to empower entrepreneurs to make the best financial decisions for their business. Venturize also helps small businesses get connected to trusted local resources that can help their enterprises grow. <https://venturize.org>

Credit-builder Support

MAF Lending Circles

Mission Asset Fund (MAF) is a nonprofit organization with a mission to create a fair financial marketplace for hardworking families. The Lending Circles program offers community-based loans for individuals to safely build their credit.

missionassetfund.org/lending-circles/

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MONEY

HELP



**Learn About The Different Types Of Capital
That You May Have Access To**

Debt Financing

Debt financing is money borrowed from a lender that has to be paid back over time with interest. Debt financing is generally dependent on the borrower's ability to make debt payments based on the historical and projected business cash flow.



Pros:

Control: The entrepreneur retains control of their company as debt has a temporary relationship. Lenders do not have any say in day-to-day operations of the business.

Loan interest: Loan interest is tax deductible.

Predictability: Loan payments are predictable and are stated in advance, so it is easier to work these into the company's financial projections.

Cons:

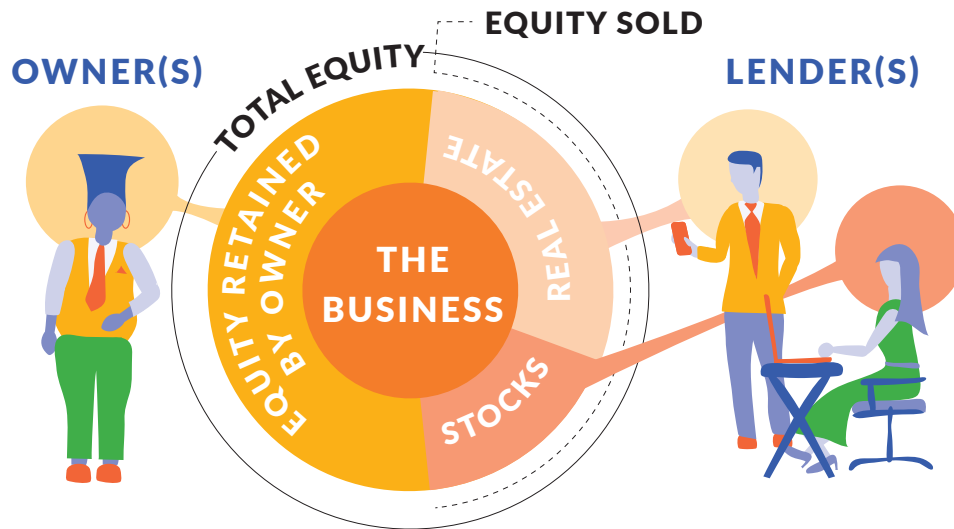
Credit: The company and the owner must meet credit qualifications in order to be approved for a loan. Even if debt financing is offered, the interest rate may be too high and the payments too steep to be acceptable if a business owner's credit score is very low.

Collateral: Lenders will generally require that certain company assets be held as collateral. In many cases, the business owner has to personally guarantee the loan.

Fixed payments that affect cash flow: Loan payments must be made regularly which limits how much cash can go back into the business. Also, taking on too much debt makes the business more likely to have problems meeting loan payments if cash flow declines.

Equity Financing

Equity financing is the act of selling ownership shares of a company in order to finance its growth. Equity investors become partners in the business and only make money if the business succeeds. Equity investors typically look to be paid out by selling their ownership stake in the company at a future date either to the entrepreneur or to another equity investor. This is considered an exit for the investor.



Pros:

Cash flow: Equity financing does not take funds out of the business.

Long-term relationship: Equity investors do not expect to receive an immediate return on their investment. They have a long-term view and also face the possibility of losing their money if the business fails. An equity investor is a partner in the business and will want to see the business do well. Generally speaking, they can be used as a resource for knowledge and connections when needed.

Credit History: If you have credit problems, equity financing may be the only choice for funds to finance growth.

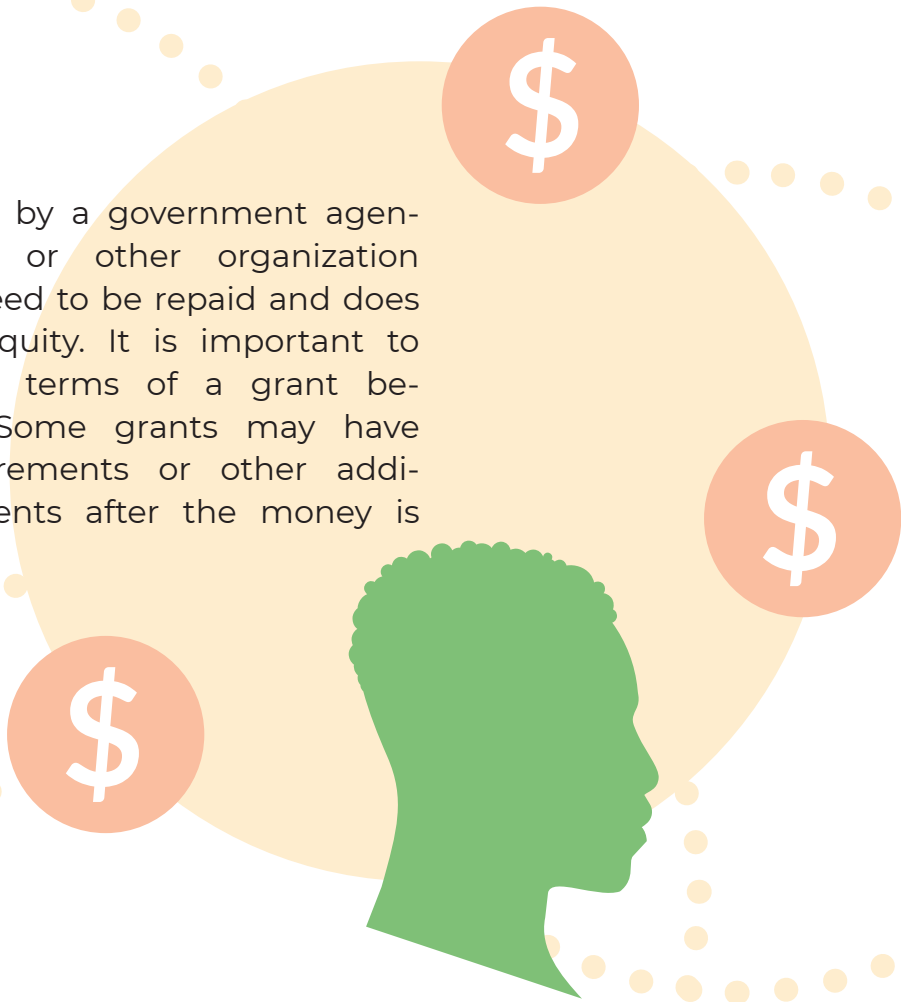
Cons:

Cost: The owner has to give up some control of their company when they take on additional investors. Equity partners want to have a voice in making important business decisions.

Potential for Conflict: All the partners will not always agree when making decisions. These conflicts can erupt from different visions for the company and disagreements on management styles. It is imperative for entrepreneurs to find equity investors that are aligned with their vision for the company.

Grants

Money provided by a government agency, foundation, or other organization that does not need to be repaid and does not purchase equity. It is important to understand the terms of a grant before applying. Some grants may have reporting requirements or other additional requirements after the money is received.



Make an impact

We mobilize loans and grants to housing projects, businesses, and community infrastructure that catalyze wealth building, health, and prosperity for people and communities across the Bay Area.

LLSC BAY AREA

lisc.org/bay-area



HOW FUNDERS PROVIDE CAPITAL



Angel Investing

Angel Investors often support businesses in their early stages, backing unproven but promising companies with the investor's own money. They are likely to provide mentorship and advice along with funding for startup founders.

City Revolving Loan Funds

A revolving loan fund (RLF) is a financing option that is primarily used to fill in funding gaps for the development and expansion of small businesses. It is a self-replenishing pool of money, utilizing interest and principal payments on old loans to issue new ones. Cities, such as San Francisco and Berkeley, offer these loans to their respective city small business owners.

Community Banks

The role of a community bank is to meet the same needs that a commercial bank meets, within the specific community that it represents. Community Banks offer similar services to national banks, such as loans to small-business owners or personal loans to individuals, but on a smaller scale.

Community Development Financial Institutions (CDFIs)

CDFIs address the needs of a community by offering loans to small business owners or personal loans to individuals. These loans are generally targeted and have a tangible impact on local communities by funding small businesses, developing affordable housing, building community facilities, and launching or expanding other community programs.

Foundations and Community Institutions

Generally speaking, foundations do not make grants to for-profit businesses. Instead, foundations usually provide program-related investments (PRIs) to social enterprises and nonprofits. PRIs are low-interest loans that a foundation can give to organizations or projects that align with the funder's mission.

Crowdfunding

Crowdfunding is often used by business owners in two ways:

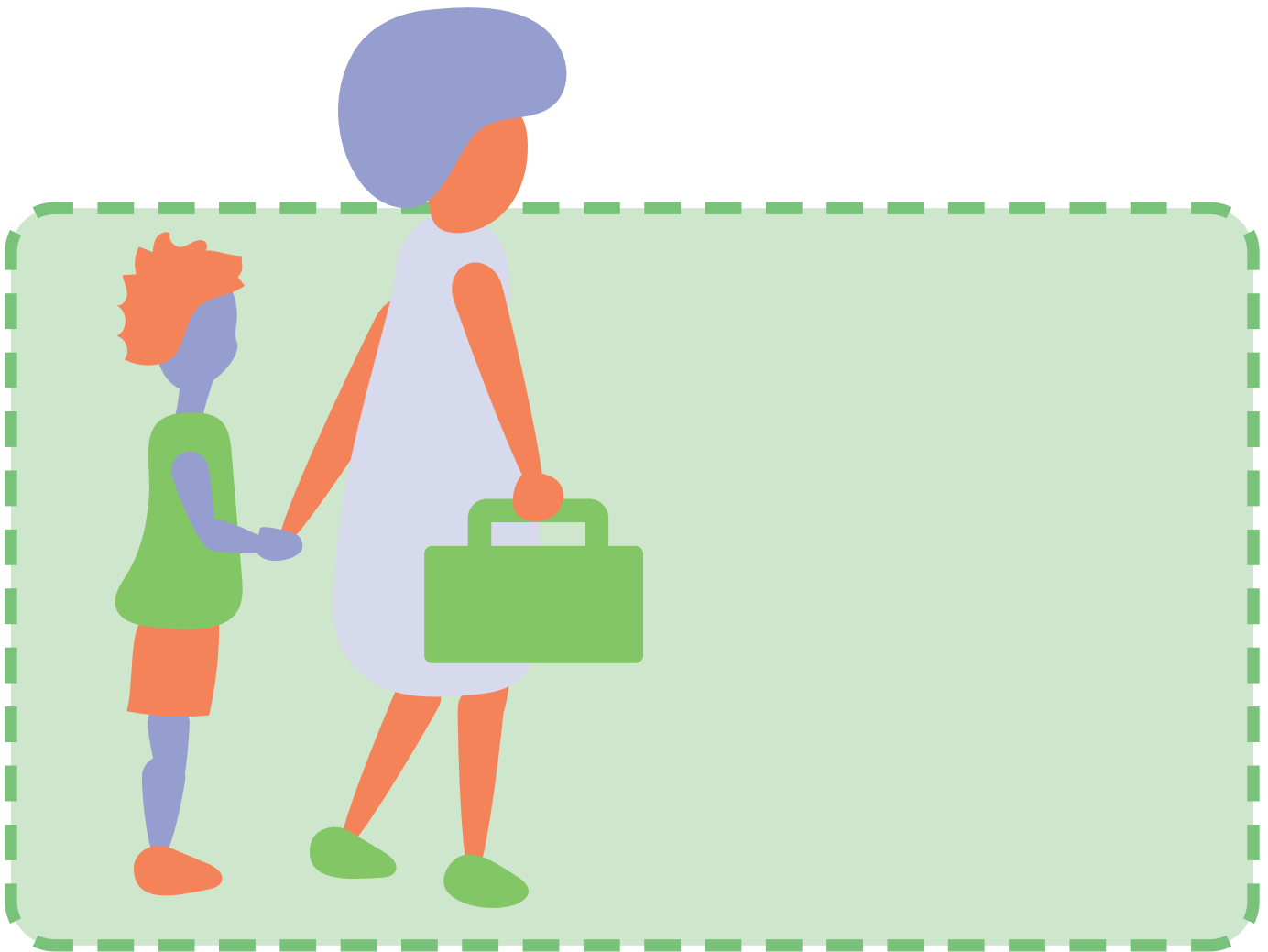
- a. To fund their projects through small (\$10, \$50, \$100) contributions that add up over time.
- b. To fund their projects through individual investors who give large amounts of money (greater than \$1,000) in exchange for a reward once the project is completed.

Integrated Capital Funds

Integrated capital funds require the coordinated and collaborative use of different forms of capital (such as equity investments, loans, gifts, loan guarantees, etc.), often from different funders, to support developing businesses and start-ups.

Venture Capital (commonly shortened to VC)

VC funds are typically invested in entrepreneurs and startups within the expansion stage of growth, which usually leads to rapid growth in both cash flow and revenue. These types of investments help to provide stability to a new or expanding business that has demonstrated a high potential for growth.





DISCOVER HOW RELATIONSHIP BANKING HELPS YOUR BUSINESS SUCCEED

At Community Bank of the Bay, we prioritize lending to local businesses both large and small. We believe a stronger local economy results in a stronger community. As California's first Community Development Bank we work hard to provide each of our clients the personalized attention and services your business deserves.

Our clients tell us that **we're different** from a Big Bank. And we're proud of that difference. Reach out to one of our banking experts in your industry and we'll be able to help you today.

**Ask how we can take your business further.
Visit us at www.bankcbb.com/good-money-guide-2022
Or call us at (510)433-5400.**

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in California

FINANCIAL SUPPORT NETWORKS



Now that you have all of this information, you may be asking yourself where you can find the types of funders we've been talking about and whether you might qualify for their funds. Look no further! In this section, we've included local, regional, and national funders ranging from angel investors, 0% loans from peer-to-peer platforms, community banks, and everything in between to help you grow your business.

To get started, we recommend:

1. Evaluate your need

Funding can expedite the growth of your business, but nearly all capital comes at a cost. To make sure you're making the right business decision, remember to review your business plan, discuss with key stakeholders, and identify your needs.

2. Prepare your financials and documentation

Depending on the stage of your business and the type of funding you're looking to raise, you'll need to prepare your financial statements (Income Statement, Balance Sheet, Cashflows, etc.) and documentation (articles of incorporation, certificate of insurance, etc.) before going to funders.

Capital Readiness Checklist:

- Up-to-date business plan
- Up-to-date budget for the next year
- Up-to-date taxes
- Profit & Loss Statement Balance Sheet
- (5 year) Financial Projections
- Evidence of Business' Structure (ie: Business License)
- Business Bank Account

3. Reach out!

If you don't know where to start, start with us! The Alliance has a team of trusted capital Navigators, ready and willing to help you land funding for your small business.



IMPACT INVESTING

Angels

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Cutting Edge Counsel - Private Placements Advising</p> <p>CuttingEdgeCapital.com</p> <p>344 20th Street Oakland, CA 94612 510-834-3450</p> <p>info@cuttingedgecapital.com</p>	<p>United States</p>	<p>Cutting Edge provides strategy and legal services that assist businesses and nonprofits in operating sustainably, including capital strategies to attract impact investors.</p> <p>Check sizes are \$100,000</p> <p>Requirements:</p> <ul style="list-style-type: none"> Privately offer an investment to wealthy and/or non-wealthy people you know Fewer required legal filings than public offering Usually accredited (high-net-worth) investors Non-wealthy investors may also participate In California, can have up to 35 nonaccredited investors 	<p>This source will work with startups with less than one full year of operations.</p> <p>This source provides services to nonprofits.</p> <p>This source determines credit worthiness with alternative criteria, not just credit scores.</p>
<p>Social Venture Circle</p> <p>SVCImpact.org</p> <p>1111 West El Camino Real #109-273 Sunnyvale CA 94087</p>	<p>New York Metro Area, Pennsylvania, Colorado, North Carolina, New England, and Bay Area</p>	<p>SVC facilitates investments into early stage impact ventures with high growth potential in the following sectors: Agriculture & Food Systems, Base of the Pyramid, Community & Economic Development, Education, Energy & Environmental Sustainability, Financial Technology & Financial Inclusion, Health & Wellness, Impact Software & Media, Sustainable Consumer Products</p> <p>Check sizes range from \$220,000 - \$3,000,000</p> <p>Venture Criteria :</p> <ul style="list-style-type: none"> Early-stage, for-profit ventures solving social and/or environmental issues Companies with headquarters and/or significant operating presence and impact in one of our local networks Have gone to market and achieved some degree of traction Post-proof-of-concept, demonstrated by contracts, revenues, strategic partnerships, etc. Planning to scale and pursuing an appropriate exit strategy <p>Applicants only need to apply once to SVC; the application will automatically be considered for as many pitch opportunities as possible.</p> <p>The fee to apply is \$25.</p>	<p>-</p>



IMPACT INVESTING

Funds

common goal



aligned cause

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>BETTER VENTURES</p> <p>BETTER.VC</p> <p>470 25th Street Oakland, CA 94612</p>	<p>United States</p>	<p>Better Ventures is an Early Stage Venture Capital Firm and takes a hands-on approach with portfolio companies, helping them achieve key milestones for the next round of financing, attract high quality follow-on investors, and leverage their mission as a competitive advantage.</p> <p>Better Ventures invests startups with strong technical teams working on innovative solutions that can generate big impact in large markets.</p> <p>Check sizes are typically \$500,000 for pre-seed stage companies.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Early stage start-up • Must address one of Better Ventures' targeted themes: Sustainable Economy, Data Driven Health, Adaptive Workforce 	-
<p>Double Bottom Line Venture Capital</p> <p>DBLPARTNERS.VC</p> <p>(415) 568-2901</p> <p>One Montgomery Street, Suite 2375 San Francisco, CA 94104</p> <p>DBL Partners Palo Alto - 550 University Avenue, Palo Alto, CA 94301</p>	<p>Western United States</p>	<p>DBL Partners uses venture capital to accelerate innovation in a way that positively affects an organization's social impact, as well as its financial success.</p> <p>Requirements:</p> <p>Must be a company operating in one of the following sectors: Cleantech, Information Technology, Sustainable Products and Services, and Healthcare</p> <ul style="list-style-type: none"> • Must have double bottom line practices 	-

(CONTINUED ON NEXT PAGE)

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>ICA FUND GOOD JOBS</p> <p>510-271-0142</p> <p>ICA.fund</p>	<p>Bay Area</p>	<p>The ICA Accelerator is a holistic advising program designed to support high-potential companies looking to scale their operations and create good jobs.</p> <p>Requirements: To be evaluated for investment or the Accelerator program, a company must be a local, value-driven businesses that make good jobs available to women and people of color.</p>	<p>This source determines creditworthiness with alternative criteria, not just credit scores.</p>
<p>KAPOR CAPITAL</p> <p>KaporCapital.com</p>	<p>United States</p>	<p>Kapor Capital is the venture capital investment arm of the Kapor Center for Social Impact.</p> <p>Kapor Capital is open to invest across every sector, but focused funding areas include the following: Education, Work, Finance, Justice, Food, and Health</p> <p>Kapor Capital chooses the pre-seed and seed round as its entry point for investment. These early rounds of capital are generally used to help advance the startup to a stage where it will either prove or disprove value and customer demand for the product or service.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Start-up is tech-driven, in the early stage, and has potential for large-scale economic success • Startup closes a significant gap of access, opportunity or outcome for low income communities and/or communities of color in the U.S., particular interest on African-Americans and Latinx communities • Start-up committed to building a diverse team and an inclusive company culture as guided by The Founders' Commitment 	<p>Engage as advisors to assist with strategy, problem solving, growing the business, and fundraising.</p>

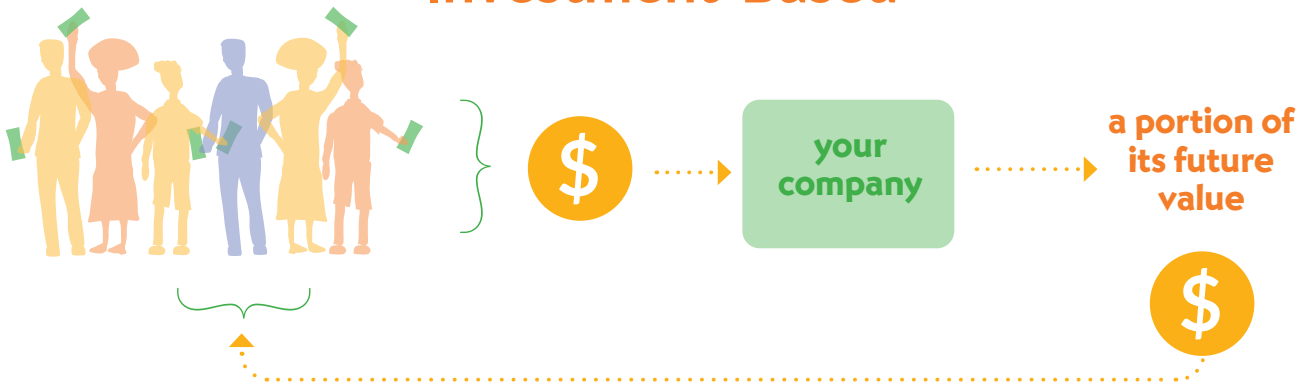
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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>NEW MEDIA VENTURES</p> <p>NewMediaVentures.org</p>	<p>United States</p>	<p>New Media Ventures is the first seed fund and national network of angel investors supporting media and tech startups that disrupt politics and catalyze.</p> <p>Focused funding areas include the following:</p> <ul style="list-style-type: none"> • Innovative Technology and Tools • Media Platforms and Distribution • Advocacy Platforms • Digital Organizing • Civic Engagement Tools • Elections and Voting Systems <p>Requirements:</p> <ul style="list-style-type: none"> • Have significant market opportunity • Have a defensible competitive advantage and some evidence of traction with customers or key constituents • Beyond ideas stage • Capacity to create progressive change 	<p>Twice annual call for applicants</p>
<p>RADICLE IMPACT PARTNERS</p> <p>RadicelImpact.com</p> <p>345 California Street, Ste. 600 San Francisco, CA 94104</p>	<p>United States</p>	<p>Radicle Impact Partners is an impact venture fund focused on social justice, environmental resilience and economic sustainability.</p> <p>Check sizes range from \$250,000 - \$1,000,000</p> <p>Focused funding areas include the following:</p> <ul style="list-style-type: none"> • Regenerative food systems • Fair, transparent and beneficial finance • Sustainable and just resource use <p>Requirements:</p> <ul style="list-style-type: none"> • Early stage companies • Addressing a significant market opportunity • Driving positive social and environmental returns 	<p>-</p>

CROWDFUNDING

Investment-Based



Organization	Geographic Focus Areas	How It Works & Requirements	Features
WEFUNDER WeFunder.com	United States	<p>Wefunder is a equity crowdfunding service which connects startups with investors online.</p> <p>Capital fundraising amounts range from \$50,000 to \$5,000,000</p> <p>Requirements and Terms:</p> <ul style="list-style-type: none"> · Funding type is all or nothing · \$0 fee to begin crowdfunding · Up to a 7% fee based on online funding total · Recommend raising from at least one professional investor you personally know first 	<p>This source will lend to or invest in start-ups with less than one full year of operations</p> <p>Generates and files a Form C</p> <p>Provides free crowdfunding contracts</p>

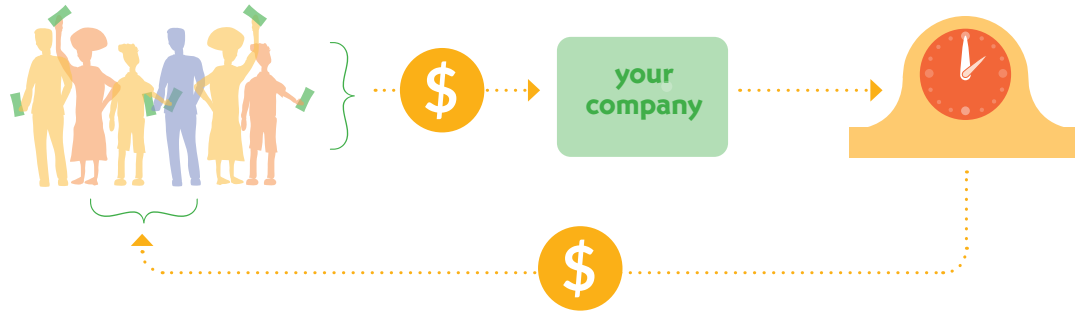
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Organization	Geographic Focus Areas	How It Works & Requirements	Features
INDIEGOGO IndieGoGo.com	United States	<p>A crowdfunding campaign platform for innovations in tech and design before they go mainstream.</p> <p>The platform runs on a rewards-based system, meaning donors, investors, or customers who are willing help to fund a project or product can donate and receive a gift, rather than an equity stake in the company.</p> <p>Requirements and Terms:</p> <ul style="list-style-type: none"> Indiegogo charges a 5% fee on contributions. This charge is in addition to Stripe credit card processing charges of 3% + \$0.30 per transaction Indiegogo offers direct credit card payment acceptance through their own portal. Those funds are disbursed up to two weeks after the conclusion of a campaign. 	This source will lend to or invest in start-ups with less than one full year of operations.
KICKSTARTER Kickstarter.com	United States	<p>Kickstarter is a funding platform for creative projects. Everything from film, games, and music to art, design, and technology.</p> <p>Every project creator sets their project's funding goal and deadline. If people like the project, they can pledge money to make it happen. If the project succeeds in reaching its funding goal, all backers' credit cards are charged when time expires. Funding on Kickstarter is all-or-nothing. If the project falls short of its funding goal, no one is charged. If a project is successfully funded, Kickstarter applies a 5% fee to the funds collected.</p> <p>Terms:</p> <ul style="list-style-type: none"> Project creators keep 100% ownership of their work. And Kickstarter cannot be used to offer financial returns or equity, or to solicit loans. Some projects that are funded on Kickstarter may go on to make money, but backers are supporting projects to help them come to life, not financially profit. 	This source will lend to or invest in start-ups with less than one full year of operations

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>START SOME GOOD</p> <p>StartSomeGood.com</p>	<p>United States</p>	<p>StartSomeGood is a crowdfunding platform for broadly-progressive social impact projects and organizations. Although focus is on social entrepreneurship as a vehicle for creating change, the platform supports all forms of changemaking: entrepreneurial, advocacy and activism, community organizing, research and information provision and inspiration.</p> <p>Project ideas will be assessed on two rounds of criteria: First, a series of yes or no questions concerning the project and the funding goal will be conducted. The answer must be “yes” for the project to proceed. Secondly, the project will be assessed on five important criteria components. The project does not have to score well on each of these criteria, but must do well enough overall to give StartSomeGood confidence in endorsing it.</p> <p>Requirements and Terms:</p> <ul style="list-style-type: none"> • An all-or-nothing fundraising model in which donors pledges will not be processed unless the first fundraising target is achieved. All funds raised above your tipping point belong to the project campaigner--with the • Project campaigners will need to set up a Stripe account and connect it with their campaign on StartSomeGood in order to launch your campaign. Once your successful campaign ends, we process your payments within 24 hours. Stripe will then transfer the funds to your nominated bank account within 5 days, minus fees. • StartSomeGood, charges a fee of 5% and Stripe charges 2.9% 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source provides finances for non-profits.</p>

0% LOANS from Peer-to-Peer Platforms



Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>KIVA</p> <p>KIVA.org/borrow</p> <p>875 Howard Street, Suite 340 San Francisco, CA 94103</p>	<p>United States</p>	<p>Kiva is an international nonprofit with a mission to expand financial access to help underserved communities thrive. Through their online lending platform, Kiva connects online lenders to entrepreneurs.</p> <p>Kiva works with more than 300 microfinance institutions, social impact businesses, schools and non-profit organizations around the world, called "Field Partners," that post profiles of qualified local entrepreneurs on the Kiva website. Lenders browse borrower profiles on kiva.org and choose an entrepreneur they wish to fund. The lenders transfer their funds to Kiva through credit card processing or PayPal, which waives its transaction fee in these cases. Lenders can loan money in increments of \$25. After receiving lenders' money, Kiva aggregates loan capital from the individual lenders and transfers it to the appropriate Field Partners, which disburse the loan to the borrower. Kiva does not charge interest on the capital sent to Field Partners, but often Field Partners do charge some level of interest to borrowers to cover administration costs.</p> <p>Loan Sizes: Up to \$15,000 first loan; COVID-Related Fund Disbursement: 10 days at a minimum</p> <p>Funding Areas:</p> <ul style="list-style-type: none"> • People of color • No or damaged credit • Early stage businesses <p>Requirements:</p> <ul style="list-style-type: none"> • You must be 18 years of age • You must be living in and your business must be operating in the U.S. • You must use this loan for business purposes • You must have a bank account • You cannot currently be in bankruptcy 	<p>This source offers 0% interest loan.</p> <p>This source will lend to or invest in startups with less than one full year of operations.</p> <p>This source provides finances for nonprofits.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p>

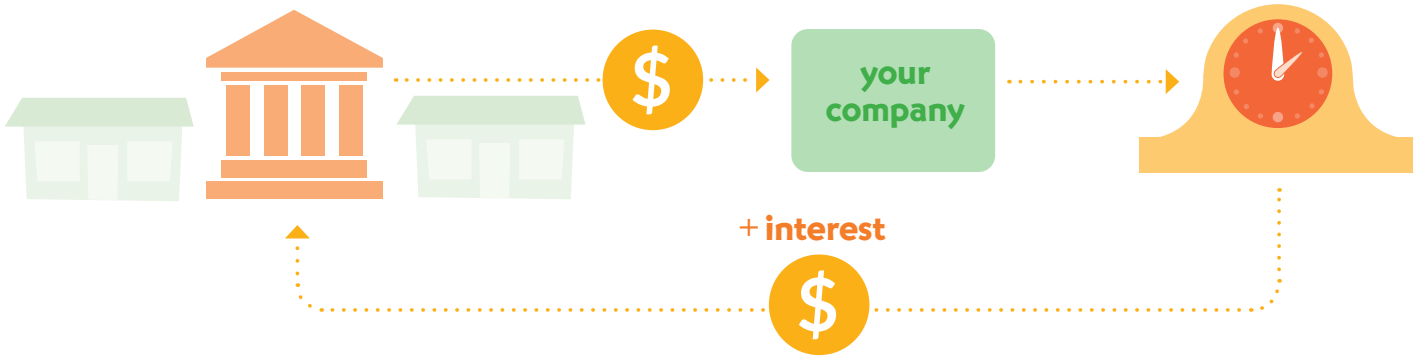
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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>MISSION ASSET FUND (MAF)</p> <p>888-274-4808</p> <p>MissionAssetFund.org</p> <p>3269 Mission Street San Francisco, CA 94110</p>	<p>San Francisco</p>	<p>Mission Asset Fund (MAF) is a nonprofit organization that seeks to offer financial stability to low-income families by facilitating zero-interest lending and simultaneous credit building.</p> <p>Lending Circles: Business owners interested in building credit and/or accessing loans for their business</p> <p>After completing an application and online financial training courses, 6-12 participants come together to agree on an amount to save in total, and in turn, to contribute monthly. Each month a different member receives the total weekly contributions until each member has collected exactly what they have contributed. Meanwhile, MAF or the nonprofit partner provider reports each member's participation to credit bureaus.</p> <p>Loan amount ranges from \$300 to \$2,400</p> <p>Requirements:</p> <ul style="list-style-type: none"> • A checking account • SSN or ITIN • Photo ID • Proof of income 	<p>This source offers 0% interest loans.</p> <p>This source will lend to or invest in startups with less than one full year of operations.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers"</p>
<p>SF LGBT CENTER</p> <p>415-865-5553</p> <p>SFCenter.org</p> <p>1800 Market Street San Francisco, CA 94102</p>	<p>San Francisco</p>	<p>As San Francisco's only organization serving the full spectrum of LGBT communities, the Center is a vital hub for providing access to information and resources that address the needs of the LGBT community</p> <p>Lending Circles: Business owners interested in building credit and/or accessing loans for their business. Each participant puts in a small amount of money each month and takes turns getting a loan from the pooled fund</p> <p>Loan amounts are determined by the circle, but usually are around \$600</p> <p>Requirements:</p> <ul style="list-style-type: none"> • A checking account • SSN or ITIN • Photo ID • Proof of income 	<p>This source offers 0% interest loans.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p>



LOANS

from Community Banks



Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>BENEFICIAL STATE BANK</p> <p>888-326-2265</p> <p>BeneficialStateBank.com</p> <p>1438 Webster Street, Suite 100 Oakland, CA 94612</p>	<p>California, Oregon, and Washington</p>	<p>Beneficial State Bank is an Oakland, California-based community development bank.</p> <p>Focus areas include the following:</p> <ul style="list-style-type: none"> • Socially & environmentally-responsible • Women and minority-owned • Affordable & multi-family housing • Sustainable food • Clean energy, recycling, and repurposing • Other local & community-oriented businesses and nonprofits <p>Loan amount can be as much as \$10,000,000 commercial loans; In addition, the bank has a special “Builder” program for business and non-profit loans that are \$150,000 and below.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • 3 years of operation • 3 years Financial Statements and Tax Returns • Bank will file a UCC 1 on all business assets and require a first deed of trust on commercial real estate loans • Financial statement must demonstrate established debt service capacity from cash flow • Personal guaranty required on all commercial loans (except to non-profits) 	<p>This source provides finances for non profits</p>

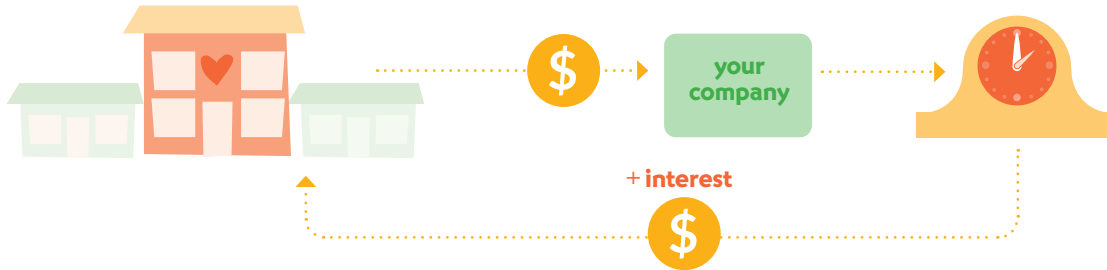
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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>COMMUNITY BANK OF THE BAY (CBB)</p> <p>510-433-5400</p> <p>BankCBB.com</p> <p>180 Grand Avenue, Suite 120 Oakland, CA 94610</p>	<p>Bay Area</p>	<p>Community Bank of the Bay is an independent, community-focused bank based in the San Francisco Bay area.</p> <p>Focus areas include the following:</p> <ul style="list-style-type: none"> • Located in, serve, and/or support low to moderate income communities • Environmentally sustainable either through their project(s) or ongoing business practices <p>Loan amounts usually range from \$100,000 - \$5,000,000</p> <p>Requirements</p> <ul style="list-style-type: none"> • Able to demonstrate an ability to repay • Willing to pledge available assets as collateral 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source provides finances for nonprofits.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p>
<p>AMALGAMATED BANK</p> <p>415-955-8100</p> <p>AmalgamatedBank.com</p> <p>255 California St Suite 600 San Francisco, CA 94111</p>	<p>California</p>	<p>Amalgamated Bank is the largest union-owned bank and one of the only unionized banks in the United States.</p> <p>Focus areas include the following:</p> <ul style="list-style-type: none"> • Organic & natural products • Clean energy • Green building • Sustainably managed businesses • Nonprofit organizations <p>Loan amounts are generally greater than \$250,000</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Minimum one year of profitability • Positive cash flow • Commitment to sustainability 	<p>This source provides finances for nonprofits.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p>

LOANS

from Community Organizations & Institutions



Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>CDC SMALL BUSINESS FINANCE</p> <p>510-597-2059</p> <p>CDCLoans.com</p> <p>555 12th Street, Suite #500 Oakland, CA 94607</p>	-	<p>CDC Small Business Finance is a non-profit lender providing capital to small businesses so they can expand, grow and create jobs</p> <p>Loan amounts usually range from \$5000 - \$20,000,000 & up, but it is based on loan type</p> <p>Requirements:</p> <ul style="list-style-type: none"> • 3 years of business and personal federal tax returns or 2 years of projections (start-ups) • 10% minimum down payment (depending on loan type & eligibility) 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p>
<p>CLEARINGHOUSE CDFI</p> <p>510-557-5077</p> <p>ClearinghouseCDFI.com</p> <p>505 14th Street, Suite 900 Oakland, CA 94612</p>	<p>California, Nevada, Arizona, and New Mexico, & Sovereign Nations in the Western United States</p>	<p>Clearinghouse CDFI is a full-service, direct lender financing impactful projects benefitting low-income, underserved communities.</p> <p>Clearinghouse CDFI finances direct loans for affordable housing, community facilities, small businesses, and commercial real estate.</p> <p>Loan amounts usually range from \$250,000 - \$7,500,000. Loan types include: construction, acquisition, renovation, expansion, and refinance.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Personal and business financial statements • Additional requirements assessed individually • Real estate secured 	<p>This source will lend to or invest in start-ups with less than one full year of operations</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p>

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>COMMUNITY REINVESTMENT FUND</p> <p>800-475-3050</p> <p>CRFUSA.com</p> <p>801 Nicollet Mall, Suite 1700 West Minneapolis, MN 55402</p>	-	<p>Community Reinvestment Fund is a nonprofit small business lending organization with a mission to empower people to improve their lives and strengthen their communities through innovative financial solutions.</p> <p>Prioritized applicants:</p> <ul style="list-style-type: none"> • Low to middle income communities • Underserved borrowers • Veteran-owned businesses • Women-owned businesses • Minority-owned businesses <p>Loan amounts usually range from \$150,000 to \$4 million; these loans can be used for commercial real estate, business acquisition, equipment, working capital, debt refinancing and more.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Minimum credit score of 650 recommended • 20% down for startups recommended 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p> <p>This source offers financing support for Mandarin or Cantonese speakers.</p>
<p>COPERNICUS FUND</p> <p>415-322-9385</p> <p>CopernicusFund.org</p> <p>1736 Stockton Street, Suite 1 San Francisco, CA 94133</p>	-	<p>The Copernicus Fund provides small, customized loans to Bay Area entrepreneurs.</p> <p>Prioritized applicants:</p> <ul style="list-style-type: none"> • Start-up businesses • Creative businesses • Ventures turned away from financial institutions due to high risk • Entrepreneurs without formal banking relationships <p>Loan amounts usually range from \$5,000 - \$20,000. The terms of the loan will be determined on a case-by-case basis, but will always be combined principal and interest loans. Copernicus Fund can customize an repayment schedule based on what will work with the entrepreneur and their business plan to find an equitable interest rate.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Requirements and repayment schedule are customized to each borrower 	<p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p> <p>This source offers financing support for Mandarin or Cantonese speakers.</p>

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>HEBREW FREE LOAN</p> <p>415-546-9902</p> <p>HFLASF.org</p> <p>131 Steuart Street, Suite 520 San Francisco, CA 94105</p>	-	<p>Hebrew Free Loan is a interest-free loan agency that provides zero interest loans to the Jewish community in Northern California to help them achieve their dreams.</p> <p>Loan amounts usually range from \$6,000 to \$25,000 for most loan programs; up to \$50,000 for business loans. Loan distribution can take as little as 2 days for emergency assistance but an average of 10 days for most cases.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Applicants must be Jewish and residents of Northern California • Minimum of 2 guarantors 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p>
<p>MAIN STREET LAUNCH</p> <p>510-830-3275</p> <p>MainStreetLaunch.org</p>	Fresno, San Joaquin, Sacramento, Stanislaus, and Tulare counties	<p>Through innovative partnerships, Main Street Launch provides business owners with capital, education, and relationships that allow them to flourish.</p> <p>Loan amounts usually range from \$10,000 - \$250,000; fund disbursement varies by case</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Startups and existing businesses • Unable to obtain sufficient bank financing • Demonstrated ability to repay the loan • No personal or business tax liens • No bankruptcy in the last 3 years and current on all accounts • Owner contribution of 10-20% of total project cost • Startups must have direct industry experience • Personal guarantee required, including partners with 20% or more ownership • For-profit entities that are licensed in the City of Oakland, the City of San Francisco, the City of Stockton, or owned by a military veteran and/or military spouse • Must be a U.S. Citizen, U.S. Permanent Resident, or U.S. Documented Resident 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p> <p>This source offers financing support for Mandarin or Cantonese speakers.</p>

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>FONDO ADLENTE (MEDA)</p> <p>415-282-3334</p> <p>MEDASF.org</p> <p>2301 Mission Street, Suite 301 San Francisco, CA 94110</p>	<p>Nine Bay Area Counties:</p> <ul style="list-style-type: none"> • Alameda • Contra Costa • Marin • Napa • San Francisco • San Mateo • Santa Clara • Solano • Sonoma 	<p>MEDA's community loan fund – Fondo Adelante – is a vehicle for MEDA to provide access to capital to small-business owners who cannot get a loan at a traditional bank.</p> <p>Loan amounts usually range from \$5,000 to \$100,000 with a fixed 7-9% interest rate. The loans can be used for any legitimate business purpose, such as startups, supplies and inventory, equipment, lease improvements, vehicles, purchasing a business, business debt consolidation and working capital.</p> <p>Requirements and Terms:</p> <ul style="list-style-type: none"> • Applicant must establish their capability to repay the loan • Credit history will be considered, but there is no minimum credit score required • No cost to apply for loan; no prepayment penalty • 3-year and 5-year loan terms are offered • All loans are reported to the credit bureaus • All loan recipients will receive pre- and post-loan closing technical assistance from MEDA's Business Development Program 	<p>This source provides business coaching and pre- and post-loan technical assistance</p> <p>This source offers financing support for Spanish speakers</p>
<p>NONPROFIT FINANCE FUND</p> <p>415-255-4849</p> <p>NonprofitFinanceFund.org</p> <p>405 14th Street, Suite 850 Oakland, CA 94612</p>	<p>West Coast</p>	<p>Nonprofit Finance Fund (NFF) advances missions and social progress of nonprofits through financing, consulting, partnerships, and knowledge-sharing.</p> <p>Focused funding areas include the following:</p> <ul style="list-style-type: none"> • Social enterprises that promote economic or social development of diverse communities • Nonprofit organizations • Arts & culture • Childcare & youth • Community development • Domestic violence • Education <p>Loan amounts usually range from \$500,000 - \$6,000,000. The overall process takes 3-4 months.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • 501(c)(3) nonprofit or social-mission business • Have been in existence for 3 years or more • Revenue of at least \$3,000,000 annually 	<p>-</p>

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Community Vision Capital & Consulting</p> <p>415-392-8215</p> <p>CommunityVisionCA.org</p> <p>870 Market Street, Suite 677 San Francisco, CA 94102</p> <p>1330 Broadway, 3rd Floor Oakland, CA 94612</p>	-	<p>Through flexible financial products and sound advice, Community Vision creates opportunities to make socially responsible investments that revitalize Northern and Central California communities</p> <p>Prioritized Projects:</p> <ul style="list-style-type: none"> • Affordable housing • Human services • Arts/culture • Healthy food • Employee-owned ventures/ cooperatives <p>Loan amounts usually range from \$50,000 - \$5,000,000 for most loan programs</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Be located within Northern and Central California. • Demonstrate evidence of ability to meet the terms of the proposed loan. • Demonstrate deep community roots and focus on amplifying visions for their own communities. 	<p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p> <p>This source offers financing support for Mandarin or Cantonese speakers.</p>
<p>Accion Opportunity Fund</p> <p>866-299-8173</p> <p>aofund.org</p> <p>100 Bush Street, Suite 1550 San Francisco, CA 94104</p>	-	<p>Accion Opportunity Fund is a nonprofit microfinance organization whose mission is to drive economic mobility by delivering affordable capital and responsible financial solutions to determined entrepreneurs and communities.</p> <p>Accion Opportunity Fund offers simple and affordable loans for small businesses and microloans that build a positive credit history and provide the working capital needed to expand operations and hire or retain employees.</p> <p>Prioritized applicants:</p> <ul style="list-style-type: none"> • Business owners who may not qualify for traditional financing • Underserved small business owners • Minority and women-owned businesses in low-income communities <p>Loan amounts usually range from \$5,000 to \$100,000</p> <p>Requirements:</p> <ul style="list-style-type: none"> • In business 1 year or more • No minimum FICO score required • Credit on-time for the past 12 months • No current delinquencies, open tax liens, or open bankruptcies • Collateral (e.g. vehicle title) often desired 	<p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p> <p>This source offers financing support for Mandarin or Cantonese speakers.</p>

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>PACIFIC COMMUNITY VENTURES</p> <p>415-442-4300</p> <p>PacificCommunityVentures.org</p> <p>51 Federal Street San Francisco, CA 94107</p>	-	<p>Pacific Community Ventures is a non-profit community investor that provides fair and affordable loans to California small businesses.</p> <p>Prioritized applicants:</p> <ul style="list-style-type: none"> • Business owners who've had a hard time accessing capital • Female entrepreneurs • Entrepreneurs of color • Borrowers that may have been turned down for SBA or traditional bank loans. <p>Loan amounts usually range from \$10,000 to \$200,000.</p> <p>Requirements (flexible):</p> <ul style="list-style-type: none"> • No minimum credit score • Minimum one year in business • Preferably profitable • Minimum of one full- or part-time employee 	<p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source offers financing support for Spanish speakers.</p> <p>“</p>
<p>RSF SOCIAL FINANCE</p> <p>415-561-3900</p> <p>RSFSocialFinance.org</p> <p>1002 O'Reilly Avenue San Francisco, CA 94129</p>	United States and Canada	<p>RSF Social Finance is a financial services organization that offers catalytic investing and giving options and connects social entrepreneurs with capital.</p> <p>RSF provides funding to social enterprises that are working to create long-term social and ecological benefit.</p> <p>Focused funding areas include the following:</p> <ul style="list-style-type: none"> • Values-driven enterprises (for-profit and non-profit) • Food & agriculture • Rural businesses and farms • Startups • Energy efficiency projects • Recycling-based businesses <p>Loan amounts usually range from \$200,000 to \$5,000,000; funding timeline based on loan type</p> <p>Requirements for Social Enterprise Loans:</p> <ul style="list-style-type: none"> • Committed to creating beneficial change • Incorporated in the U.S. or Canada • Annual revenue of \$1 million or more • Three or more years of operating history • Strong collateral, which may include pledges or guarantees • Profitable, or can demonstrate a path to profitability in 12 months • Excellent history of repayment on debt 	<p>This source determines creditworthiness with alternative criteria, not just credit scores.</p>

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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>WORKING SOLUTIONS CDFI</p> <p>415-780-1217</p> <p>WorkingSolutions.org</p> <p>930 Montgomery Street, Suite 400 San Francisco 94133</p>	<p>Nineteen Counties in Northern California:</p> <ul style="list-style-type: none"> • Alameda • Contra Costa • Madera • Marin • Mendocino • Merced • Monterey • Napa • Sacramento • San Benito • San Francisco • San Joaquin • San Mateo • Santa Clara • Santa Cruz • Solano • Sonoma • Stanislaus • Yolo 	<p>Working Solutions is a CDFI that supports start-up and early-stage businesses by providing diverse entrepreneurs with affordable capital, customized business consulting, and community connections to increase their economic opportunity.</p> <p>Prioritized applicants:</p> <ul style="list-style-type: none"> • Start-Ups and Early-Stage Businesses • Low-Income Entrepreneurs • Women Entrepreneurs • Entrepreneurs of Color <p>Loan amounts range from \$5,000 to \$100,000 with affordable, fixed interest rates and 3- or 5-year terms. Every funded loan is also paired with free, personalized business consulting services.</p> <p>Basic Loan Requirements:</p> <ul style="list-style-type: none"> • Business must operate in at least one of the nineteen Northern California counties • Owner(s) are at least 18 years old • Have at least 1 year of paid, same-industry experience • Current on all debt • Have secondary source of income (if start-up) • No minimum credit score required • No minimum revenue requirement 	<p>This source determines creditworthiness with alternative criteria, not just credit scores.</p> <p>This source will lend to or invest in start-ups with less than one full year of operations.</p> <p>This source offers financing support for Spanish speakers.</p>



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Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>RUNWAY</p> <p>Runway.Family</p>	<p>Alameda and Contra Costa County</p>	<p>RUNWAY is a financial innovation firm committed to dismantling systemic barriers and reimagining financial policies and practices—all in the name of Black liberation. RUNWAY provides Black, Indigenous, and People of Color (BIPOC) entrepreneurs with early-stage “We believe in you” funding and holistic business support in order to bridge the racial wealth gap for Black people and their local communities. We provide affordable, patient, “friends and family” style funding, weekly coaching and a thriving community of support consisting of other entrepreneurs or color in the portfolio.</p> <p>Microloan amounts usually range from \$2,500 to \$20,000 at a fixed 4% interest rate. The loans are offered on 18-month to 24-month interest-only period depending on the loan amount. Each borrower is then entered into a post loan support program with Uptima Entrepreneur Cooperative that includes weekly 1 on 1 business coaching and bi-monthly success circles with other entrepreneurs in the program.</p> <p>Requirements:</p> <ul style="list-style-type: none"> • Must be of Black / African American / or African decent • Must do business in Alameda and Contra Costa County • Welcome early-stage businesses with a strong business model and financial plan that has been tested and validated over time. This means that you are generating sales/revenue and/or have a strong pipeline of business ahead of you. <ul style="list-style-type: none"> • Prioritize entrepreneurs that have been nominated by our partner accelerator/ technical support organization, Uptima Entrepreneur Cooperative. Otherwise, completion of a local business incubator or training program that includes development of the business plan and financial forecast. In some cases, this requirement can be waived based on experience. 	<p>This source determines creditworthiness with alternative criteria, not just credit scores</p> <p>This source uses a community-based underwriting process that supports the entrepreneur</p> <p>This source provides high-touch, culturally relevant business advising throughout the life of the loan</p>





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We specialize in providing capital for people of color and other underrepresented communities who may not qualify for SBA or traditional bank loans. No minimum credit score required.

We also offer tailored mentorship through our *FREE* business advising program to grow your business and create good jobs in our community!

GLOSSARY:

Confused by any of the terms used to talk about start-ups or small businesses? You're not alone. We've pulled together a glossary of commonly used words and phrases for you to reference.

i. Accelerator: Organizations that provide excellent conditions for a company, typically one that already has a verified business plan, to grow. In exchange for a certain amount of ownership of assets, an accelerator provides: education programs, mentorship and seed investment to compress years worth of work into a fixed, short period of time — usually a matter of a few months — and quicken a company's life cycle.

ii. Angel Investor (also known as a private investor, seed investor or angel funder): A high net worth individual who provides financial backing for small startups or entrepreneurs, typically in exchange for a portion of ownership in the company.

iii. Application Fee: A fee that some lenders charge to accept an application.

iv. Business Asset: Any item of value owned by a company. Business assets can be physical items, such as vehicles, real estate, computers, office furniture, etc. They can also be intangible, such as intellectual property.



v. Business Life Cycle: The progression of a business in phases over time, most commonly divided into these stages: Launch, Growth, Shake-out, and Maturity.

1. Launch: A process during which the founder(s) attempt to start up and validate a business model first before they can execute on it.

2. Growth: This stage in a business life cycle is characterized by rising product offerings, sales, revenue, and profits. In the growth stage, the company's emphasis is not only on repaying the costs incurred in the launch phase but also on generating profits.

3. Shakeout: This stage in a business life cycle is characterized by businesses being eliminated or acquired by competition.

4. Maturity: The maturity stage is characterized by a strong market presence and stable profits year over year.

vi. Business Model: A company's plan for making a profit. It identifies the products or services the business will sell, the target market, and the expenses it anticipates.

vii. Capital: Capital is the money and financial resources (debt, equity, working capital, assets) needed to produce goods and services. "Capital" is used to reference financial capital, or money used to conduct business, acquire assets, grow, etc.

viii. Cash Flow: The total amount of money being transferred into and out of a business.

ix. Collateral: Additional reassurance or security that a loan will be repaid, which is forfeited in the case of a default. Examples include real estate, vehicles, stock, etc.

x. Community Development Financial Institutions (CDFIs): Nonprofit financial institutions that are 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

xi. Crowdfunding: A way to raise funds online by convincing a large number of people to each give money to or invest in a specific project or cause.

xii. Debt Instruments: Financial tools, such as credit cards, credit lines, loans, and bonds, that are used to obtain capital. When an organization uses these tools, it promises to repay the capital over time.

xiii. Default: Failure to make regular payments on a debt when it is due.

xiv. Early Stage Company: The business is focused on sales, marketing, and proving business viability.

xv. Incubator: Collaborative programs that provide start-ups and small businesses with the support needed to grow at their own pace, often by providing working space, collaboration, and mentorship.

xvi. Information Rights: Rights that specify claims and duties concerning the communication, collection, access, use, and control of information.



xvii. Interest: Money that is paid in exchange for borrowing or using another person's or organization's money. Interest is calculated as a percentage of the money borrowed.

xviii. Investor: Any person or organization inputting capital into a business with the expectation of receiving financial returns.

xix. Later Stage Company: This stage in a business life cycle is characterized by viable products, a developed market, significant customers, sustained revenue growth, and both profits and positive cash flow from operations.

xx. Loan Closing Fee: A percentage of a loan or flat amount of money that lenders charge to close a loan.

xxi. Low or Moderate Income Area: A neighborhood is considered "Low or Moderate Income" if the median income in it is less than 80 percent of the median income in its associated metropolitan area.

xxii. Personal Guarantee: A legal promise that helps loan borrowers overcome the challenge of a loan application that struggles with identifying adequate collateral. Providing a personal guarantee means that the individual is personally responsible if the business becomes unable to repay its debt.

xxiii. Pitch: A presentation in which a founder attempts to persuade an investor of the viability of their company for capital, mentoring or other application and relevant resources to support business operations and growth.

xxiv. Pivot: When an entrepreneur needs to re-evaluate their first (or second, or third) business model and shift to a different business plan, changing the direction of the company to meet market needs.

xxv. Principal: The total amount of money being borrowed or lent.

xxvi. Scalability: The ability of a startup or small business to leverage its existing resources to grow and operate with the ability to service a larger customer base without being restricted by funding/investment, workforce, and administration.

xxvii. Seed Investment: A very early investment, meant to support the business until it can generate cash of its own or until it is ready for further investments.

xxviii. Shareholder Equity: Represents the amount of money that would be returned to a company's shareholders if all of the assets were liquidated and all of the company's debt was paid off.

xxix. UCC Lien: A way for a lender to establish priority of assets in repayment in case of a debtor defaulting on a loan or going into bankruptcy.

xxx. Working Capital: The capital of a business which is used in its day-to-day operations.



About Alliance for Community Development

The Alliance for Community Development is a 501(c)(3) not-for-profit organization, founded in 1999 and proudly based in Oakland. We're dedicated to promoting economic investment in low-income Bay Area communities and increasing access to capital for under-resourced entrepreneurs such as women, people of color, immigrants, and veterans.

About Uptima Entrepreneur Cooperative

Uptima Entrepreneur Cooperative Uptima Entrepreneur Cooperative provides holistic and culturally relevant education, advising, and community to support diverse entrepreneurs in creating thriving businesses in service to their communities. We're passionate about making the knowledge, language, and processes of starting and growing a business accessible and relevant to our local communities.

About Lauren Rascoe Creative

Lauren Rascoe Creative, founded by graphic designer and creative consultant, Lauren Rascoe is creative agency that provides Black Creatives with diverse backgrounds and skillsets access to information, resources, and opportunities through cultivated community network experience. Our vision is to create a more inclusive creative world.

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