



GOOD MONEY GUIDE GOOD MONEY GUIDE GOOD MONEY GUIDE



INSIDE:

- Are you ready to raise money for your business?
- What Funders will Fund
- Small Business Support & Tools Resource List

and more...



THE ALLIANCE FOR
COMMUNITY DEVELOPMENT



**Education
is the
first step
toward a
future of
possible.**



At U.S. Bank, we're passionate about empowering our community to make smart financial decisions. Our financial education programs discuss important topics like how to save money, build credit and keep your money safe. You deserve to feel confident when you manage your money. usbank.com/communitypossible

U.S. Bank is proud to support The Alliance for Community Development.

2020 WORLD'S MOST
ETHICAL
COMPANIES[™]
WWW.ETHISPHERE.COM



Member FDIC. ©2019 U.S. Bank 219404c 7/19

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

DEDICATION

The Zulu philosophy of Ubuntu is rooted in the notion that “I am because we are.” In essence, it means that as a human being, you—your humanity, your personhood—are fostered in relation to other people. We at Alliance for Community Development take this philosophy to heart. All that we are, including who and what we center our work in, how we achieve our mission and what organizations we partner with to do so, is a reflection of each and every person who makes up our community.

This year, we dedicate the 2020 Good Money Guide, 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 and have included us into their lives, their businesses, and their hopes and dreams over the past 20 years. We are forever grateful to have your support as we continue the work of increasing access to capital and support for the entrepreneurial ecosystem, especially those entrepreneurs that have been excluded from the conversation for too long

We see you. All that we are is because of who each and every one of you are.

In community,

The Alliance for Community Development

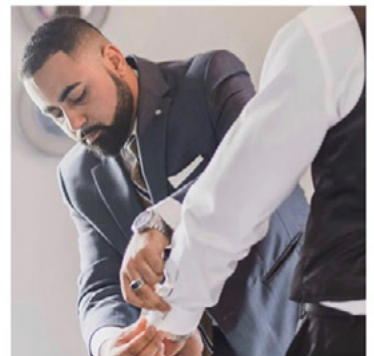
Working Solutions is the *First to Believe* in You and Your Business



Founded in 1999, Working Solutions is a nonprofit Community Development Financial Institution (CDFI) offering:

- Microloans of \$5,000 to \$50,000
- Emergency Recovery Loans
- Small Business Grants
- Free Business Consulting

We serve entrepreneurs across the San Francisco Bay Area and specialize in start-up and early-stage businesses.



Photos courtesy of clients (clockwise from left): UnoEth, The Clothing Coach, and Nona Lim



www.workingsolutions.org
info@workingsolutions.org
415-780-1217

WHAT IS THE GOOD MONEY GUIDE?

A comprehensive guide to help **ANYONE** (from aspiring entrepreneurs to serial business owners) find funding from organizations that don't just invest financial capital in businesses, but also provide other resources like education and connections to professional service providers. These organizations are committed to a thriving Bay Area Small Business Ecosystem through their focus on creating positive impact on people, profit, and planet.

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.





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.

See how we can take your business further at www.bankcbb.com





TABLE OF CONTENTS

Guidelines for Seeking Capital 7
 Starting a Business? Prepare Yourself Financially
 Are you ready to raise money for your business?
 What Funders will Fund

Platforms & Advisors.....10
 Business Advice Focused on Finance
 Small Business Support & Tools

Money Help12
 Learn about the different types of capital that you may have access to

How Funders Provide Funding13

Financial Support Networks15

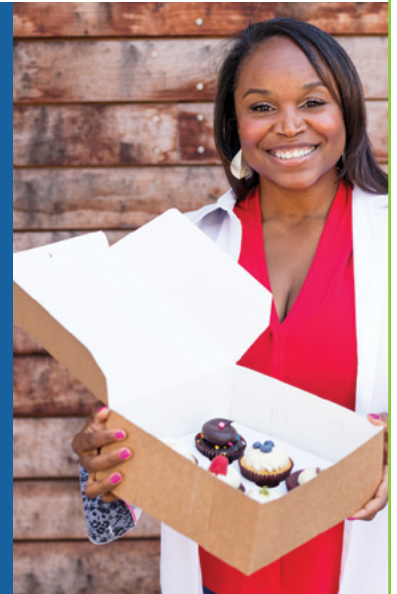
Glossary27

Next Steps29

About Us30
 About Alliance for Community Development
 About Uptima Business Bootcamp
 About Identafire

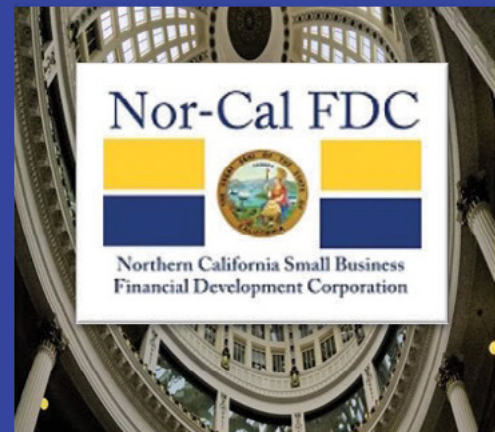
Relax. PCV has fair and affordable loans from \$10,000–\$200,000 for your business.

We specialize in working with small business owners who have had a hard time accessing capital—female entrepreneurs, immigrant entrepreneurs, entrepreneurs of color, and borrowers who may have been turned down for SBA or traditional bank loans. No minimum credit score required.



APPLY TODAY

PacificCommunityVentures.org



Providing small business access to capital for over 40 years.



Nor-calfdc.org 510-698-2080

GUIDELINES FOR SEEKING CAPITAL

STARTING A SMALL BUSINESS? PREPARE YOURSELF FINANCIALLY

Check Yourself Before You Wreck Yourself.

Contributed by Rani Langer-Croager



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.

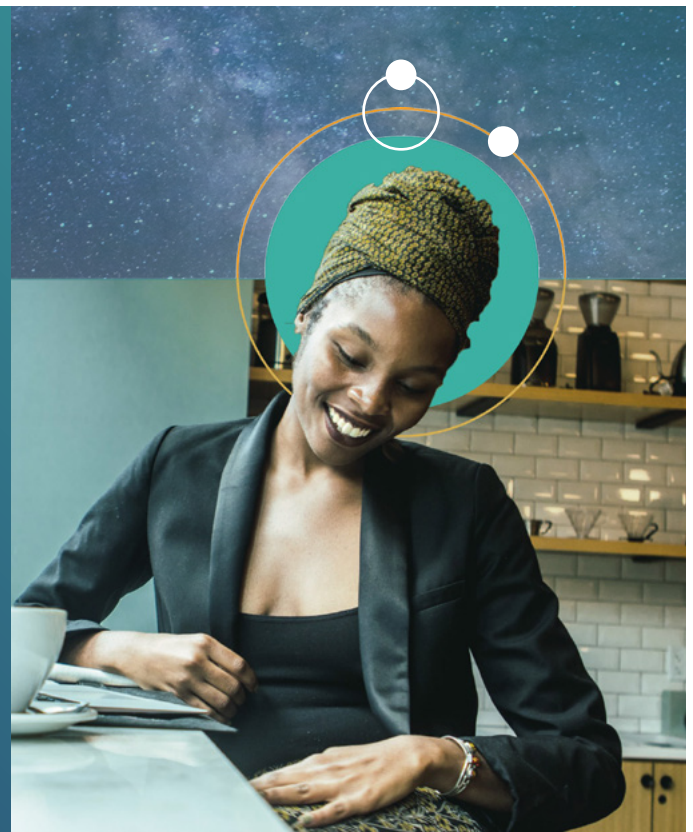
RUNWAY

We envision a world where
Black entrepreneurs thrive in
a reimagined economy rooted
in equity and justice.

RUNWAY provides Black Entrepreneurs with affordable, patient, “friends and family” style funding, weekly coaching and a thriving entrepreneur community of support.

Check out our website to learn more & schedule a call with us!

www.runway.family



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:



1 Do you understand the market that you're wanting to put your product or service in?

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.



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

You can show that your product or service is actually catching on with people through pre-orders, sales, and letters of intent to purchase from customers.



3 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:



Understand your market?



Test your idea?



Put in place a plan for success?



“Oakland Black Business Fund gives us hope about the sustainability of our business in Oakland.”

— Queen Hippie Gypsy, 337 14th St Downtown Oakland

EAST OAKLAND ENTREPRENEURSHIP FORUM

SERVING THE UNIQUE NEEDS OF BUSINESSES IN
EAST OAKLAND

ADDRESSING THE **HISTORICAL SYSTEMIC BARRIERS**
FACED BY BUSINESSES OF COLOR

OUR ADVOCACY IS INFORMED BY **DEEP LISTENING,**
UNDERSTANDING, AND **PARTNERSHIP**

A COLLABORATIVE OF ADVOCATES AND SERVICE
PROVIDERS SUPPORTING **BUSINESS RETENTION** AND **NEW
BUSINESS STARTS** IN EAST OAKLAND, IN SERVICE TO
ECONOMIC DEVELOPMENT AND **CULTURAL
PRESERVATION**

EASTOAKLANDENTREPRENEURSHIP@GMAIL.COM

WHAT FUNDERS WILL FUND

Contributed by Rani Langer-Croager

First thing 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

While 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.



Own Your Future
Start, plan, grow, fund, and keep your business in your community.

UPTIMA
BUSINESS BOOTCAMP

Education and advising for freelancers, independent artists, and small business owners

optimacoop.com

PLATFORMS & 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, on-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 | Veteran Launch | Alameda County SBDC

Offering no-cost, one-on-one assistance to help you explore financing options and create a strategy to get funding for your small business, including raising equity from investors, banks, and community lenders, and crowdfunding strategies. MainStreetLaunch.org | VeteranLaunch.org | ACSBDC.org

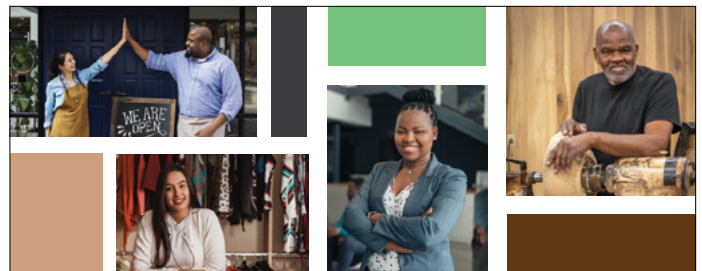
2101 Webster Street, Suite 1200, Oakland

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



PEOPLE OF COLOR SMALL BUSINESS NETWORK

The Alliance for Community Development, Uptima Entrepreneur Cooperative and The Greenlining Institute launches The People of Color Small Business Network. Our first year will focus on the needs of Black, Latino and immigrant business owners in East Oakland.

20 entrepreneurs and business owners will be invited to participate in this year-long program at no cost, receiving business coaching, navigation and capital access to grow and sustain their businesses.

To learn more please visit: alliancecd.org

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

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 business through capacity building training.

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.

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. 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, unbiased 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 providers that can help their enterprises grow.

<https://venturize.org/>

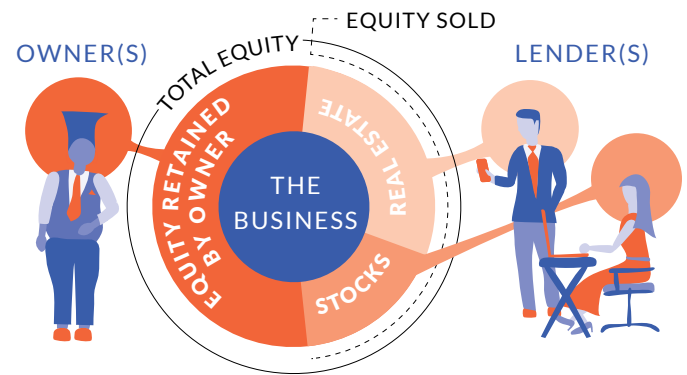
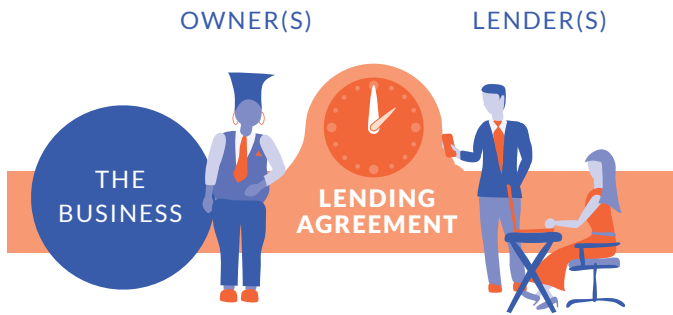
CREDIT-BUILDER SUPPORT

MAF Lending Circles

Mission Asset Fund (MAF) is a nonprofit organization on the 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.

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: Entrepreneur retains control of company as debt has a temporary relationship. Lenders do not have any say in day to day operations of 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 meet credit qualifications in order to be approved for a loan.

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 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. Debt loan repayments take funds out of the company's cash flow, reducing the money needed to finance growth.

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 of knowledge and connections when needed.

Credit History: If you have credit problems, equity financing may be the only choice for funds to finance growth. Even if debt financing is offered, the interest rate may be too high and the payments too steep to be acceptable.

Cons

Cost: The owner has to give up some control of his company when he takes 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 stem 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 company.

GRANTS

Grants are funds provided by a government agency or other organization that does not need to be repaid and does not purchase equity.

HOW FUNDERS PROVIDE FUNDING

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 needs that a commercial bank does, within the specific community that it represents. They offer similar services as 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.

The advertisement features a black background with a white geometric pattern of overlapping squares. In the top left corner, the letters 'I', 'C', and 'A' are arranged in a 2x2 grid, with the bottom-right cell empty. The text 'We Accelerate Great Businesses.' is written in large, white, sans-serif font. Below it, the text 'learn more: ica.fund/accelerator' is written in a smaller, white, sans-serif font. At the bottom left, there are three red, brush-stroke-like lines.

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, as well as 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 inventors in two ways:

- To fund their projects through small (\$10, \$50, \$100) contributions that add up over time.
- 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 "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.



identafire

Design services for y/our mission

PROUDLY BLACK, QUEER, AND BASED IN OAKLAND

identafire.com

FREE CONSULTATION

identafire.com

exceptional marketing collateral
custom wordpress website design & development
hand-printed + sewn masks, totes, and other swag

ONGOING SUPPORT OR ONE-OFF PROJECTS



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 else in between to help you grow your business.

IMPACT INVESTING Angels

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Cutting Edge Counsel - Private Placements Advising</p> <p>510-834-3450</p> <p>CuttingEdgeCapital.com</p> <p>344 20th Street, Oakland, CA 94612</p>	<ul style="list-style-type: none"> United States 	<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>Capital investments 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 	<ul style="list-style-type: none"> This source will work with startups with less than one full year of operations. This source provides services to nonprofits. This source determines creditworthiness with alternative criteria, not just credit scores.
<p>Social Venture Circle</p> <p>SVCImpact.org</p> <p>1111 West El Camino Real, #109-273 Sunnyvale, CA 94087</p>	<ul style="list-style-type: none"> New York Metro Area Pennsylvania Colorado North Carolina New England Bay Area 	<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>Capital investments 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. The fee to apply is \$25.</p>	
<p>Slow Money Northern California</p> <p>SlowMoneyNorCal.org</p>	<ul style="list-style-type: none"> Northern California 	<p>Slow Money Northern California is a network of investors and entrepreneurs who seek to grow a local economy based on principles of collaborative knowledge sharing, mutually reinforcing relationships, community participation, fairness, diversity and sustainability.</p> <p>Focused funding areas include the following:</p> <ul style="list-style-type: none"> Soil and farmland protection Community infrastructure development Access to healthy food advancement Health and environment enhancement <p>Capital investments range from \$5000 - \$250,000; investments made by individuals in the community, not the Slow Money</p> <p>Requirements:</p> <ul style="list-style-type: none"> Projects must fit with the mission and principles of Slow Money. Interested entrepreneurs must complete the online application. A Slow Money representative will contact applicant with questions or additional information. 	<ul style="list-style-type: none"> This source provides finances for nonprofits. This source determines creditworthiness with alternative criteria, not just credit scores.

common goal



IMPACT INVESTING Funds



aligned cause

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Better Ventures 470 25th Street Oakland, CA 94612 better.vc</p>	<ul style="list-style-type: none"> • United States 	<p>Better Ventures takes a hands-on approach with our 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>Capital investments occur early and typically for the amount of \$500k in pre-seed stage</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>Brightpath Capital Partners BrightpathCapitalPartners.com (510) 488-4140 1 Kaiser Plaza, Suite 650 Oakland, CA 94612</p>	<ul style="list-style-type: none"> • Bay Area • Western United States 	<p>BCP invests in businesses with high-performing management teams where our capital serves as a catalyst for growth and value creation.</p> <p>Capital investments range from \$1 to \$5 million in each transaction, in securities ranging from stock to senior notes with warrants.</p> <p>Focused funding areas include the following:</p> <ul style="list-style-type: none"> • Clean Energy Technologies • Business Services • Education • Sustainable Healthy Food Processing • Manufacturing • Health and Wellness Products and Services <p>Requirements:</p> <ul style="list-style-type: none"> • Revenue of \$5 million with positive operating margins • Late-Stage Venture / Emerging Growth • Attractive Return on Investment and Measurable Social or Environmental Impact 	
<p>Double Bottom Line Venture Capital dblparkers.vc One Montgomery Street, Suite 2375 San Francisco, CA 94104 DBL Partners Palo Alto 550 University Avenue Palo Alto, CA 94301</p>	<ul style="list-style-type: none"> • Western United States 	<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> <ul style="list-style-type: none"> • Must be a company operating in one of the following sectors: Cleantech, Information Technology, Sustainable Products and Services, and Healthcare • Must have double bottom line practices 	
<p>ICA (formerly ICA Fund Good Jobs) ICAFundGoodJobs.com (510) 271-0142 2335 Broadway #102 Oakland, CA 94612</p>	<ul style="list-style-type: none"> • Bay Area 	<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:</p> <ul style="list-style-type: none"> • To be evaluated for investment, a company must participate in ICA Fund Good Jobs Entrepreneurship Services (Education, Advisory, or Acceleration offerings), it must be poised for high growth, and committed to creating good jobs for those who need them the most 	<ul style="list-style-type: none"> • This source determines creditworthiness with alternative criteria, not just credit scores.

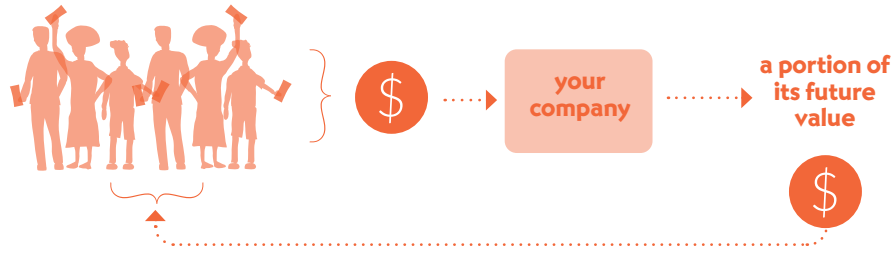
(Continued on Next Page)

IMPACT INVESTING

Funds (Continued)

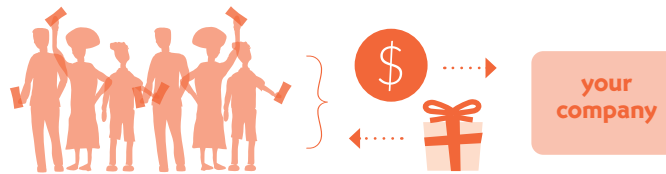
Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Kapor Capital</p> <p>KaporCapital.com</p>	<ul style="list-style-type: none"> • United States 	<p>Kapor Capital is the venture capital investment arm of the Kapor Center for Social Impact.</p> <p>Kapor Capital is open to invest across every sector, but focused funding areas include the following:</p> <ul style="list-style-type: none"> • Education • Work • Finance • Justice • Food • Health <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 	<ul style="list-style-type: none"> • Engage as advisors to assist with strategy, problem solving, growing the business, and fundraising.
<p>New Media Ventures</p> <p>NewMediaVentures.org</p>	<ul style="list-style-type: none"> • United States 	<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 	<ul style="list-style-type: none"> • Twice annual call for applicants.
<p>Radicle Impact Partners</p> <p>RadicleImpact.com</p> <p>345 California Street, Ste. 600 San Francisco, CA 94104</p>	<ul style="list-style-type: none"> • United States 	<p>Radicle Impact Partners is an impact venture fund focused on social justice, environmental resilience and economic sustainability.</p> <p>Capital investments 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 	

CROWDFUNDING: Investment-Based



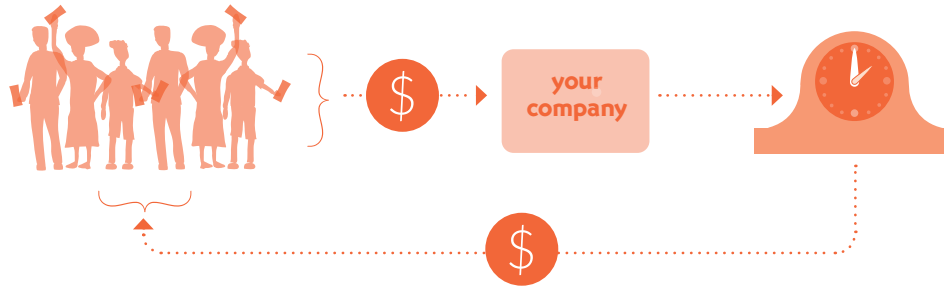
Organization	Geographic Focus Areas	How It Works & Requirements	Features
Barnraiser barnraiser.us	<ul style="list-style-type: none"> United States 	<p>Barnraiser is an online discovery and crowdfunding platform that creates communities around healthy and sustainable food by giving farmers and food entrepreneurs a chance to raise funds and find new customers.</p> <p>Barnraiser’s crowdfunding campaigns are launched with a pre-set goal, and contributors pledge support online.</p> <p>Focused funding areas included the following:</p> <ul style="list-style-type: none"> Food innovators Sustainable food and farming Food production Community-based food, garden, and nutrition projects Food education and media <p>Capital fundraising amounts range from \$2000 - \$30,000</p> <p>Requirements:</p> <ul style="list-style-type: none"> Must reach campaign goal to be funded 5% fee to Barnraiser, plus 4-5% for payment processing 	<ul style="list-style-type: none"> A crowdfunding platform that connects communities across the nation through donationbased funding from individuals, organizations, and businesses alike.
Wefunder Wefunder.com	<ul style="list-style-type: none"> 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 \$1,070,000</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 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. Generates and files a Form C. Provides free crowdfunding contracts.

CROWDFUNDING: Reward/Donation-Based



Organization	Geographic Focus Areas	How It Works & Requirements	Features
Indiegogo IndieGoGo.com	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations.
Kickstarter Kickstarter.com	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations.
Start Some Good StartSomeGood.com	<ul style="list-style-type: none"> United States 	<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 componets. 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% 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. This source provides finances for nonprofits.

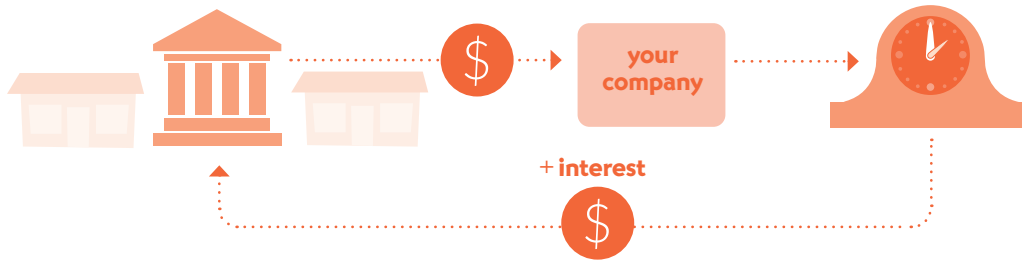
PEER-TO-PEER PLATFORMS



Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>KIVA KIVA.org/borrow 875 Howard Street, Suite 340 San Francisco, CA 94103</p>	<ul style="list-style-type: none"> United States 	<p>Kiva is an international nonprofit with a mission to expand financial access to help underserved communities thrive. Through their Konline 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 	<ul style="list-style-type: none"> This source offers 0% interest loans. This source will lend to or invest in startups with less than one full year of operations. This source provides finances for nonprofits. This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers.
<p>Mission Asset Fund (MAF) 888-274-4808 MissionAssetFund.org 3269 Mission Street San Francisco, CA 94110</p>	<ul style="list-style-type: none"> San Francisco 	<p>Mission Asset Fund (MAF) is a San Francisco-based nonprofit organization that seeks to offer financial stability to low-income families by facilitating zero-interest lending and simultaneous credit building.</p> <p>MAF’s main programs are:</p> <ul style="list-style-type: none"> Lending Circles: Links community members into rotating savings and credit groups, and then reports this participation to credit bureaus to help their members establish or improve their credit score. 0% interest social loan for any purpose; up to \$2,400.00. Business Programs: Offers tailored support and financial assistance to business owners at all stages of their journey. 0% interest loan to start or expand a small business; up to \$2,500.00. Immigration Programs: Offers loans that cover the cost of the USCIS filing fee. 0% interest loans to pay for USCIS application fees; Citizenship (\$725), Adjustment of status for green card (\$1,225), Temporary Protective Status Renewal (\$495). 	<ul style="list-style-type: none"> This source offers financial education, mobile app access, and timely client support for community members. This source also offers various emergency financial relief funds to immigrants, students, and workers left out by Covid-19 relief funds.
<p>SF LGBT Center 415-865-5553 SFCenter.org 1800 Market Street San Francisco, CA 94102</p>	<ul style="list-style-type: none"> San Francisco 	<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 	<ul style="list-style-type: none"> This source offers 0% interest loans. This source determines creditworthiness with alternative criteria, not just credit scores.

LOANS

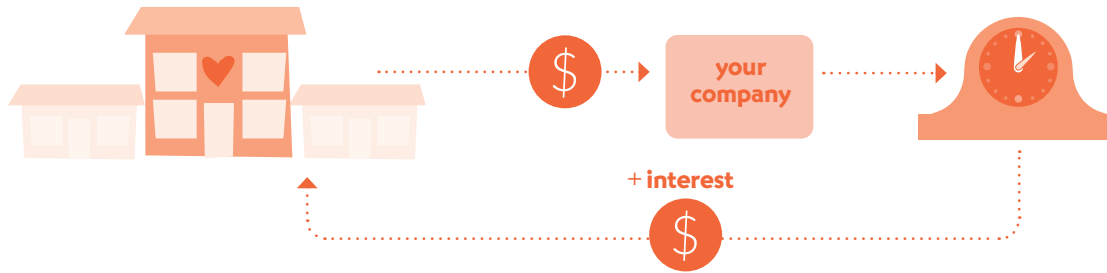
from Community Banks



Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Beneficial State Bank BeneficialStateBank.com 888-326-2265 1438 Webster Street, Suite 100 Oakland, CA 94612</p>	<ul style="list-style-type: none"> California Oregon Washington 	<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) 	<ul style="list-style-type: none"> This source provides finances for nonprofits.
<p>Community Bank Of The Bay (CBB) BankCBB.com 510-433-5400 180 Grand Avenue, Suite 120 Oakland, CA 94610</p>	<ul style="list-style-type: none"> Bay Area 	<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 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. This source provides finances for nonprofits. This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers.
<p>Amalgamated Bank AmalgamatedBank.com 415-955-8100 255 California Street, Suite 600 San Francisco, CA 94111</p>	<ul style="list-style-type: none"> California 	<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 	<ul style="list-style-type: none"> This source provides finances for nonprofits. This source determines creditworthiness with alternative criteria, not just credit scores.

LOANS

from Community Organizations & Institutions



Organization	Geographic Focus Areas	How It Works & Requirements	Features
CDC Small Business Finance CDCLoans.com 510-597-2059 555 12th Street, Suite #500 Oakland, CA 94607	<ul style="list-style-type: none"> California Nevada Arizona 	<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) 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations.
Clearinghouse CDFI ClearinghouseCDFI.com 510-557-5077 505 14th Street, Suite 900 Oakland, CA 94612	<ul style="list-style-type: none"> California Nevada Arizona New Mexico Sovereign Nations in the Western United States 	<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 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. This source determines creditworthiness with alternative criteria, not just credit scores.
Community Reinvestment Fund CRFUSA.com 800-475-3050 801 Nicollet Mall, Suite 1700 West Minneapolis, Minnesota 55402	<ul style="list-style-type: none"> Bay United States 	<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 This source will lend to or invest in startups with less than one full year of operations. 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers. This source offers financing support for Mandarin or Cantonese speakers.

(Continued on Next Page)

LOANS

from Community Organizations & Institutions (Continued)

Organization	Geographic Focus Areas	How It Works & Requirements	Features
Copernicus Fund CopernicusFund.org 415-322-9385 1736 Stockton Street, Suite 1 San Francisco, CA 94133	<ul style="list-style-type: none"> Bay Area 	<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 a 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 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers. This source offers financing support for Mandarin or Cantonese speakers.
Hebrew Free Loan HFLASF.org 415-546-9902 131 Steuart Street, Suite 520 San Francisco, CA 94105	<ul style="list-style-type: none"> Northern California 	<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 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers.
Main Street Launch MainStreetLaunch.org 510-830-3275	<ul style="list-style-type: none"> Oakland San Francisco Stockton Veteran-owned businesses in California 	<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 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers. This source offers financing support for Mandarin or Cantonese speakers

(Continued on Next Page)

LOANS

from Community Organizations & Institutions (Continued)

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Fonto Adelente (MEDA) MEDASF.org 415-282-3334 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 Adelente – 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 	<ul style="list-style-type: none"> This source provides business coaching and pre- and postloan technical assistance. This source offers financing support for Spanish speakers.
<p>Nonprofit Finance Fund NonprofitFinanceFund.org 415-255-4849 405 14th Street, Suite 850 Oakland, CA 94612</p>	<ul style="list-style-type: none"> West Coast 	<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>Community Vision Capital & Consulting <i>Formerly known as Northern California Community Loan Fund (NCCLF)</i> CommunityVisionCA.org 415-392-8215 870 Market Street, Suite 677 San Francisco, CA 94102 1330 Broadway, 3rd Floor Oakland, CA 94612</p>	<ul style="list-style-type: none"> Northern California 	<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>Focused funding areas includes the following:</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 - \$3,000,000 for most loan programs</p> <p>Requirements:</p> <ul style="list-style-type: none"> 3+ years of financial statements 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers. This source offers financing support for Mandarin or Cantonese speakers.

(Continued on Next Page)

LOANS

from Community Organizations & Institutions (Continued)

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Opportunity Fund OpportunityFundLoan.org 866-299-8173 100 Bush Street, Suite 1550 San Francisco, CA 94104</p>	<ul style="list-style-type: none"> California 	<p>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>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 \$2,600 to \$250,000</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 	<ul style="list-style-type: none"> This source will lend to or invest in startups with less than one full year of operations. This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers. This source offers financing support for Mandarin or Cantonese speakers
<p>Pacific Community Ventures PacificCommunityVentures.org 415-442-4300 51 Federal Street San Francisco, CA 94107</p>	<ul style="list-style-type: none"> California with a focus on the Bay Area 	<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 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores. This source offers financing support for Spanish speakers.
<p>RSF Social Finance RSFSocialFinance.org 415-561-3900 1002 O'Reilly Avenue San Francisco, CA 94129</p>	<ul style="list-style-type: none"> United States 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 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores.

(Continued on Next Page)

LOANS

from Community Organizations & Institutions (Continued)

Organization	Geographic Focus Areas	How It Works & Requirements	Features
<p>Working Solutions WorkingSolutions.org 415-780-1217 930 Montgomery Street, Suite 400 San Francisco 94133</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>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>Microloan amounts usually range from \$5,000 to \$50,000 at fixed interest rates and up to 5-year terms. Small business grants through key partnerships are also available.</p> <p>Basic Loan Requirements:</p> <ul style="list-style-type: none"> Business must operate in at least one of the nine San Francisco Bay Area 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 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores. This source will lend to or invest in startups with less than one full year of operations. This source offers financing support for Spanish speakers.
<p>The Runway Project TheRunwayProject.org</p>	<ul style="list-style-type: none"> Alameda County Contra Costa County 	<p>The Runway Project (TRP) bridges the racial wealth gap by developing innovative funding tools for early-stage African-American entrepreneurs, primarily women, in industries ranging from skincare to delivery services.</p> <p>Note: Tech companies are not included</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 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 Start-up, early -growth, and/or scaling business Preferrable if applicants develop a three-year business plan and forecast with the assistance of an approved business accelerator/entrepreneurship program (ICA Fund Good Jobs, Michael Bush's 8factors, Uptima Business Bootcamp, Youth Impact HUB, Youth Business USA, Centro Community Partners, Renaissance Entrepreneurship Center). Applicants who are not coming through an approved business accelerator/entrepreneurship program will also be considered Business plan Financial forecast, including one (1) year of historical financials (if applicant possesses them) and three (3) years of projected financials Letters of recommendation 	<ul style="list-style-type: none"> This source determines creditworthiness with alternative criteria, not just credit scores. This source uses a community-based underwriting process that supports the entrepreneur. This source provides high-touch, culturally relevant business advising throughout the life of the loan.

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 to empower you with this knowledge.

Accelerator

Organizations that provide excellent conditions for companies with verified business plans 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.

Angel Investor (also known as a private investor, seed investor or angel funder)

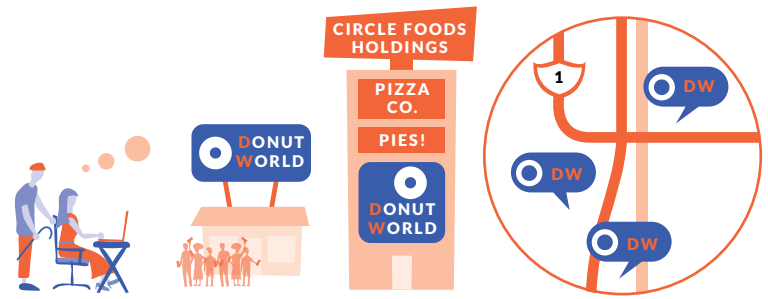
A high net worth individual who provides financial backing for small startups or entrepreneurs, typically in exchange for a portion of ownership of assets in the company.

Application Fee

A fee that some lenders charge to apply for or accept an application.

Business Asset

Any item of value owned by a company. For example, they can be physical items, such as vehicles, real estate, computers, office furniture, etc.; or they can be intangible, such as intellectual property.



Business Life Cycle

The progression of a business in phases over time, most commonly divided into these stages:

Launch

A process during which the founders attempt to search and validate a business model first before they can execute on it.

Growth

This stage in a business life cycle is characterized by products, sales, revenue and profits being on the rise. 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.

Shakeout

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

Maturity

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

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.

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.

Cash Flow

The total amount of money being transferred into and out of a business.

Collateral

Additional reassurance or security that a loan will be repaid in case a loan agreement is broken. Examples include: real estate, vehicles, stock, etc.

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.

Crowdfunding

A way to raise funds online by convincing a large number of people to each give money for a specific project or cause.

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 comes with the promise to repay the capital over time.

Default

Failure to pay the interest or principal on a debt when it is due.

Early Stage Company

This stage in a business life cycle is characterized by market development. The business is focused on sales, marketing, and proving business viability.



Incubator

Collaborative programs that provide start-ups and small businesses with the support needed to grow at their own pace. They are less concerned with how quickly a business will grow or how large it can scale and more focused on supporting businesses by providing working space, collaboration and mentorship.

Information Rights

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

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.

Later Stage Company

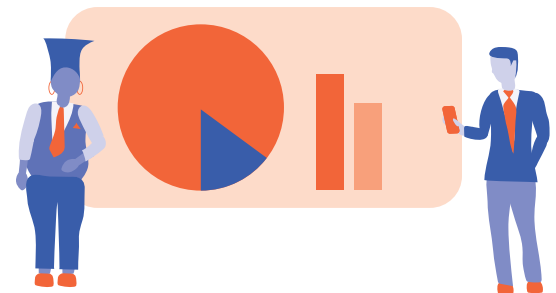
This stage in a business life cycle is characterized by viable products, a developed market, significant customers, sustained revenue growth, and both profits and positive cash flow from operations.

Loan Closing Fee

A percentage of a loan or flat amount of money that lenders charge to close a loan.

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 debt.



Pitch

A presentation in which a startup founder attempts to persuade an investor of the viability of their company.

Pivot

When an entrepreneur needs to re-evaluate their current business model and shift to a different business plan, changing the direction of the company to meet market needs.

Principal

The total amount of money being borrowed or lent.

Scalability

The ability of a startup or small business to leverage its existing resources to grow and operate at a larger scale without being restricted by funding/investment, workforce, and administration.

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

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.

UCC Lien

A way for a lender to establish priority of assets in repayment in case a debtor defaults on a loan or goes into bankruptcy.

Working Capital

The capital of a business which is used in its day-to-day operations.

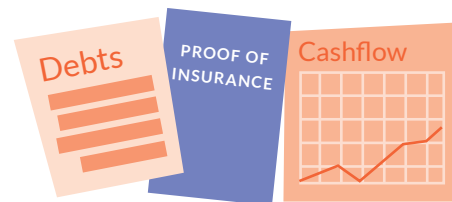
NEXT STEPS

Now that you've familiarized yourself with the various funders ready to support your business, we recommend:



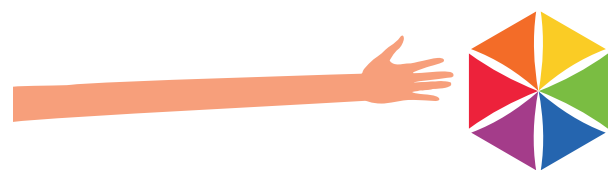
Evaluate your need

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 need.



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.)



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.



ABOUT US...



About Alliance for Community Development

The Alliance for Community Development is a 501(c)(3) nonprofit, 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 underrepresented entrepreneurs, such as women, people of color, immigrants, and veterans. alliancecd.org



About Uptima Entrepreneur Collective

Uptima Entrepreneur Collective is a member-owned business accelerator that provides diverse entrepreneurs with greater access to quality hands-on education, mentorship, resources, and community to create thriving businesses. We're passionate about making the knowledge, language, and processes of starting and growing a business accessible and relevant to our local communities. uptimabootcamp.com



About Identafire

Identafire works with organizations that have an eye toward social justice, community, and equity. We focus on the education, housing, and independent journalism spaces but work with all manner of change-making organizations. Our passion is doing good in the world by enabling our clients to do good in the world. We achieve this by creating exceptional marketing collateral and purpose-built, beautiful, and functional websites. identafire.com

We wish to thank **Uptima Entrepreneur Bootcamp**,
Mitchell Capital Management, LLC and **Greenlea Impact Consulting**
for their contributions, insight, feedback and overall support of this project.

WE'RE HERE TO HELP YOUR BUSINESS PROSPER



Whether you're starting a new business, expanding your operations, or relocating to Oakland, our business conceirge team is here to help your buisness prosper.

From navigating business permitting and licensing to connecting you with Oakland's rich ecosystem of business support organizations to assisting with workforce recruitment, our team members can provide referrals and resources to help you start or grow your business in Oakland.

We're working to grow the local economy in an equitable manner, so that Oakland remains a unique, special place to live, do business and prosper together.

To request help, take the online self assessment at oaklandbusinesscenter.com.

(510) 238-7398

oaklandbac@oaklandca.gov

Economic & Workforce
Development Department

