

Opportunity Fund is a community development financial institution driven by a vision and mission to provide affordable financing to small businesses that lack access to conventional sources of capital.

Founded in California, we are now lending online in 45 states.

WHO WE SERVE

87%
Minorities



34%
Women



73%
Low-to-moderate
Income households



WHAT WE DO



MICRO

Loans less than \$30,000 to businesses, focused on self-employed and informal enterprises



ONLINE

Online referrals from Lending Club (up to \$100,000)



TRUCKING

Loans between \$2,600 - \$200,000 to commercial trucking owner operators

Impact Performance to Date

17,834

small business loans originated, totaling

\$467M

\$1.95

in new, annual economic activity driven by every \$1 lent

94%

business survival rate

49,000+

jobs created and retained with **2.8** jobs created or retained per loan

~\$5,000 - \$23,000

average savings per loan compared to market alternatives

ROLE FOR THE PUBLIC SECTOR

**Expand public incentives for small business lending
while protecting small businesses and supporting innovation**

Public Incentives	Protect Small Businesses	Support Innovation
<ul style="list-style-type: none">• Community Reinvestment Act (CRA)• Community Development Financial Institutions (CDFI) Fund• State loan loss reserves• Small Business Administration (SBA)	<ul style="list-style-type: none">• Truth in Lending Act• Fair debt collection• Brokers' duty of care• Ability to repay	<ul style="list-style-type: none">• Data collection via Section 1071 of the Dodd Frank Act• State licensing• Usury caps