



Join Opportunity Fund's Community Partner Program

➤ WHO WE ARE

Opportunity Fund is a responsible nonprofit CDFI small business lender with a 20-year record of success lending to California-based small businesses.

➤ WHAT WE DO

Opportunity Fund helps advance the economic well-being of small business owners by providing easy-to-get, fast, and affordable loans. With our loans, your clients can build or grow a solid small business, generate additional income, and hire more employees – creating a better future for themselves, their employees, and their families.

➤ WHY PARTNER WITH US?

Features:

- 5% commission on every qualified referral booked
- Fast, affordable loans for your clients
- Minimum documentation requirements
- Transparent qualification checklist
- Responsive and dedicated Opportunity Fund staff
- Training and marketing support

Benefits:

- Generate incremental revenue to support your programs
- Help clients get funding when they need it – within 5 days on average
- Spend less time on paperwork – loan documentation is simple and easy
- Easily determine who to refer, increasing loan approval rates for your clients – 90% of applicants get approved
- Stay updated on your client's loan status from submittal to close
- Help market and sell more effectively, winning more deals

Visit us online at www.opportunityfund.org/loans

Join Opportunity Fund's Community Partner Program

▶ LIKE-MINDED, NONPROFIT PARTNERSHIP

- Provide clients with small but meaningful loans and financial advice
- Help clients establish or grow their small business, increase income, and create jobs
- Build a foundation for economic mobility extending to the next generation

▶ EASY-TO-GET FINANCING

- Loans from \$2,600 to \$50,000 for working capital, equipment, vehicles, and more
- Only basic documentation required (typically bank statements and personal identification)
- Low interest rates starting at 8.5%; loan fees - \$75 for up to \$5,000, 5% for over \$5,000
- One year in business, no credit is OK, no liens or delinquencies
- ITIN borrowers are OK
- Fast funding in 2 days for loans under \$10,000; 5 days for larger loans

▶ RESPONSIVE SERVICE

Our dedicated lending team provides:

- Approval for 90% of borrowers
- Rapid follow-up with you and your team from submittal to close
- Automatic credit reporting to help borrowers in good standing build good credit history
- Ability to help borrowers graduate to bank financing

▶ TRUSTWORTHY PARTNER

As the largest CDFI in the United States, Opportunity Fund has a 20-year record of providing easy-to-get and affordable loans to our customers. In 2015, we provided more than 1,800 loans totaling \$115 million.

We co-authored the Borrower Bill of Rights, which protects small business owners. We share our credit box with partners up front, and offer easy-to-understand rates on all our loan products. We're funded and backed by reputable companies and partners like Wells Fargo, Bank of America, and Lending Club, and we are financed by the U.S. Small Business Administration. With offices in Los Angeles, San Francisco, and San Jose, we're ready to work with you where you are.

▶ Get started today

For more information or to get started, contact your local Opportunity Fund relationship manager, call 866-299-8173, or email loans@opportunityfund.org.

Visit us online at www.opportunityfund.org/loans