Are you looking for money to start or grow your business?
Would you like to make sure that the money you receive is from funders that are benefiting our community and environment?
If yes, then check inside because this Guide was created especially to help businesses like yours learn where and how to access "good local money!"

We at Sustainable Business Alliance and East Bay Express put together this guide to help you understand different types of capital and find the information you need to get mission-driven “good” local money.
MEET THE OAKLAND TEAM
BECAUSE IT MATTERS WHERE AND WHO YOU BANK WITH!

Collectively our “good local” team has over 100 years of business lending, banking and community service experience. We specialize in working with small to mid-sized businesses, non-profits, special industries, business improvement districts, start-ups, schools and faith-based organizations.

Business financing available for commercial real estate, construction, start-ups, acquisitions-expansions, equipment and working capital lines of credit.

Non-conventional loan programs include SBA Guaranteed 7A and 504, State Guaranty (loans and line of credit), New Market Tax Credit.

Business and personal deposit account and services
- Checking w/ ATM Fee Reimbursements
- Savings and Money Market
- Certificate of Deposit (CD)
- Online Banking & Bill Pay
- Remote Deposit Capture (Check Scanning)

“The mission of the Bay Area Green Fund is to reduce emissions and protect natural resources by offering FDIC-insured bank accounts that support financing of environmentally sustainable projects and businesses.”

HOW TO PARTICIPATE:
Open a deposit account!
By participating in the Bay Area Green Fund (BAGF), depositors are indirectly supporting the success of more “green” businesses and non-profits.

Apply for financing!
Community Bank of the Bay (CBB) welcomes the opportunity to finance more environmentally sustainable projects and businesses.

Spread the word!
The more individuals, businesses and non-profits know about the BAGF, the greater impact it will have on the Bay Area’s economy and environment.

WHO TO CONTACT:
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Winter Williams | VP Community Banking Officer | 510-433-5417 | wwilliams@bankcbb.com
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Kim Ramirez | VP Relationship Manager | 510-433-5420 | kramirez@bankcbb.com
We at the Sustainable Business Alliance and *East Bay Express* understand that one of the biggest challenges that any small to mid-sized business must face, especially when trying to provide value to our community and environment that extends beyond personal profit, is accessing capital (aka money or funding). This is why we partnered to create the Good Local Money Guide in 2015, so more “good businesses” could become aware of how many different mission-driven funders and resource providers currently exist to support their success.

The first Guide was met with such enthusiasm that we’ve expanded this year’s content and will be hosting a *Good Local Money Mixer on Tuesday, February 23rd* from 4-7pm at Drake’s Dealership in Oakland. This free communal gathering of “good local businesses and the mission-driven resource providers that support them” is going to be a fun and productive way to network so please, RSVP now before space fills up!

On behalf of the sponsors and contributors who helped make the 2016 Good Local Money Guide* possible, we thank all of you who are doing your part to change the way business is conducted. Hopefully you, or the business or non-profit you care about, will find the Guide useful and worth sharing. Either way we would appreciate hearing from you at hello@sustainablebusinessalliance.org, especially if you have feedback or recommendations for what content to add in 2017.

In community,

*Electronic copies will remain available through 2016 for download at www.sustainablebusinessalliance.org*
The City of Oakland Economic Development Team Wants YOUR Business to THRIVE!

VISIT OUR BUSINESS ASSISTANCE CENTER
At 270 Ogawa Plaza
or www.oaklandbusinesscenter.com
• Expert, Personalized Service
• Zoning and Permitting Information
• Site Location & Marketing Assistance
• Financing Referrals
• City Services Coordination

WORK WITH OUR INDUSTRY SECTOR SPECIALISTS
• Food Production and Manufacturing
• Retail (including Restaurants)
• Tech (including social venture and startups)
• Green and Cleantech

PLUG IN TO CITY SPONSORED EVENTS
• KIVA Zip Launch  March 16, 2016
• Earth Expo  April 6, 2016
• Small Business Week  May 2-6, 2016

Discover More at www.Business2Oakland.com
THANK YOU FOR INVESTING IN OAKLAND!
To zero in on funding sources that benefit the local community and align with your mission, this guide includes resources that meet one or more of the following criteria:

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

If you’re interested in learning more about the topic of aligning money and mission, see Nerd Out on Good Local Money section on page 19.

In addition to bringing your financing in line with your values, these sources are here to help your bottom line.

Many of them...

- Set terms and requirements to foster the smallest and newest of enterprises
- Provide individual support and creative solutions to help growing businesses thrive
- Support borrowers that may be rejected from other forms of financing
- Let your community support you on the strength of your business idea regardless of your credit or bank balance

This guide is intended help you find funding sources that are more interested in the success of your business than in turning a quick profit – ones that are interested in seeing everyone enjoy a positive triple-bottom line (people, planet and profit).

Beyond networking customers to financial resources, Economic Development staff provide a myriad of other services to assist Oakland’s new and established businesses, including:

- Site location assistance
- Navigating permits and regulations
- Referrals to free workshops, specialized assistance, potential suppliers, business partners, and much more.

Engage with City of Oakland’s Economic Development staff at the Business Assistance Center (BAC) next to City Hall, or log on to www.OaklandBusinessCenter.com. At the BAC, you can access a wide array of business resources, but especially if you are just starting out.

Along with these more universal resources offered at the BAC, the City’s Economic Development team also has industry sector specialists focusing on the fastest growing parts of Oakland’s economy, including:

- Retail (including restaurants)
- Food Production and Manufacturing
- Tech (including startups and social impact)
- Green and Cleantech

Please utilize the rich resources available to you in this excellent and diversified financing guide, but also feel free to call on us in the Economic Development Dept. of the City of Oakland. We are dedicated to assisting you as you hatch and grow your businesses in Oakland’s ever evolving economy.

THANK YOU FOR INVESTING IN OAKLAND!
Review the types of funding to get a sense of what fits you.

Check out listings – look at the amounts, requirements, and special focus areas of the providers in the directory to narrow down ones that might work for you. An easy place to start might be the funding amount / loan size column, because you probably know about how much money you needed.

Consider working with a business advisor (see Platforms and Advisors on page 18) to locate a business advisor that would work for you.

Get in touch with the providers to confirm their current offerings and explore whether they are a good fit. Take this guide with you to talk through your options with your advisor and mark it up!

Please note that while we worked to create the most current and accurate list possible at time of publishing, the information can change over time. Please contact financial providers directly for the most current information.

The guide can be found on pages 20-24 and is broken up into sections as follows.

1) Loans from Community Organizations & Institutions
2) Loans from Community Banks
3) 0% Loans from Peer-to-Peer Platforms
4) Crowdfunding – Reward/Donation-Based
5) Crowdfunding – Investment-Based
6) Angel Investors
7) Impact Investment Funds
UPGRADE YOUR BUSINESS

In 2015 alone, businesses that accept BizX performed nearly $82 million in transactions. Let BizX help grow your business like we have for thousands of others.

BizX is a community of businesses that buy and sell using BizX dollars instead of cash. Our members turn their excess capacity into new and incremental revenue from other loyal business owners. Join BizX to improve your cashflow, offset your cash expenses, and gain new customers.
Banks should nourish our communities. Not extract from them.

Doing the right thing is not only imperative, it's contagious.

Together, we can create a new banking system.

Since 2012, Beneficial State Bank has provided over $100 million in loans to business and nonprofit changemakers in our California communities. In addition to loans up to $7 million, Beneficial State provides fair and transparent banking services for local people that want their money to support good local businesses!
1) LOANS: COMMUNITY ORGANIZATIONS & INSTITUTIONS

The main mission of these lenders is to support small and startup businesses. While the terms are still very fair, funders like community organizations often must charge slightly higher interest rates in order to make up for the fact that they are supporting riskier (newer, less proven) businesses.

- Often called “alternative lenders”
- Provide significant personal assistance, training, and networking opportunities
- Offer a wide range of loans, from $5,000-$5,000,000
- Many are certified CDFIs*
- Are a good option for businesses or nonprofits who...
  - Have less than perfect credit history
  - Don’t qualify for bank loans
  - Are looking for business advising in addition to financing

2) LOANS: COMMUNITY BANKS

These are small banks that draw deposits from and contribute back to the community through local loans.

- Have an explicit commitment to local economic development
- Can be an excellent source of mid-size loans, generally $100,000-$3,000,000 but some offer loans as small as $5,000
- Good for businesses with industry track records, good credit, and a clear path to repayment
- Often provide interest rates that are lower than community organizations
- Some are also CDFIs*

3) LOANS: ZERO PERCENT MICRO-LENDING PLATFORMS

These are online platforms where borrowers and lenders can go to find each other and make loans.

- Also called “peer-to-peer”
- Often good for entrepreneurs that...
  - Have poor credit
  - Don’t have much cash
  - Need small loans ($1,000-$10,000 usually)
  - Have friends, family and fans that will loan them some money
- Still a loan – your friends, family, and fans will need to be paid back!

*ACRONYM ALERT
*CDFI – Community Development Financial Institution: an entity certified and supported by the Federal government for their significant community development activity. Look for the CDFI certification in the right column of the listings.

GOOD LOCAL MONEY SPOTLIGHT:

What does a good bank look like?

How does it support a new economy that is fully inclusive, racially- and gender-just, and environmentally sustainable?

In 2007, Beneficial State Bank opened its headquarters in Oakland, CA to try to answer this question. Here are some of the ways we are working to build a new kind of bank and a new economy:

- **Create an innovative ownership structure** – providing 100 % of economic rights to a nonprofit foundation governed in the public interest, ensuring that no individual private shareholders seeking profit over people
- **Focus our loans on social and environmental changemakers** – ensuring that 75% or more of our loans support businesses and nonprofits that are intentionally building something beautiful in our communities
- **Strive to do no harm** – making sure that the other 25% are not unraveling all of the good of the changemakers
- **Offer fair and transparent products and pricing** – passing cost savings to clients, rather than extracting maximum fees from them
- **Engage in beneficial corporate practices** – providing full benefits and 150% or more of living wage, measuring and reducing our environmental footprint, and more
- **Invite others to evaluate us** – being a certified B Corporation, rating our social justice practices through Just label, and being green certified

Together these elements help ensure that the community – our depositors – are respected and treated equitably, and that their money supports their own values by helping to fund the work of changemakers.

Finally, in order to reach our vision of a new economy that provides wellbeing for all, every bank must be a good bank. So we collaborate, share, and learn with others as much as possible, so that someday everyone can bank with a good bank, and together we change the banking system for good.

Learn more at our websites below, and come celebrate at the Oakland Indie Awards, our annual event that celebrates and connects Oakland’s changemakers. Since its inception, the people of Oakland have nominated over 2000 local businesses and artists for their contribution to our town!

Kiva Zip
Proud Supporter of Over 100 East Bay Small Businesses

Learn more about a small business loan
zip.kiva.org/borrow/eastbay

0% interest, no fees  |  Loans up to $10,000  |  Up to 36 months repayment
4) CROWD-FUNDING: REWARD/DONATION-BASED
These platforms allow businesses to solicit donations from the public using online tools.
- Are donations not loans – no repayment required
- Usually the business gives away rewards to their supporters, like products, naming rights, and vouchers for experiences
- Good for businesses who...
  - Can tell a compelling story about their business or product using social media, photos, and/or video
  - Have large networks of friends, family, and fans who really want to help the business achieve its goals and aren’t concerned with getting paid back

5) CROWD-FUNDING: INVESTMENT-BASED
Crowd-funding allows a broad range of supporters – regular people, not just wealthy “accredited” investors – to invest directly in a business by providing a loan or an equity investment.
- Useful for a business that intends to pay a financial return, but not as much or as fast as typical venture capital funds seek
- Can build immediate loyal customers – the investors
- Allow regular people to invest in local businesses
- Great way for community members to invest in and be connected to / committed to their business
- Are a good option for businesses that have audiences with a passion for their community or field – local boosters or foodies, for example
- Open a wider net than donations because business can bring in people they don’t necessarily know who care about the business’ mission and are looking for a return

Two kinds of crowd-funding:

Direct Public Offering (DPO)
Similar to donation-based crowd-funding, businesses announce an opportunity to invest in them, usually through a public campaign, with a website, social media outreach, and videos.

Private Placements
The business offers the investment privately to people that know the business.
- Good option if the business owner thinks that they can raise enough money by asking their network of close friends, family, and community members directly
- Has a less onerous and less expensive legal process than DPOs
- In California, businesses can have up to 35 investors that don’t meet any wealth or income requirements

TIP: YOU STILL GOTTA PAY IT BACK
Just a quick thought here... You might be thinking that because the funders in this guide care about the community, they will accept lower rates or can tolerate when businesses don’t pay them back. That’s not actually the case. In order to stay in business and keep doing their work, they have to pay their own bills.

If they just gave away money, they’d eventually have to close their doors. The beauty of these mission-driven funders is not cheap rates, it’s taking risks and being creative. They take the time to understand your business and when they believe in you, they take a risk to fund you when others wouldn’t.

In the summer of 2015 Renee and Shana, co-founders of Mamacitas Cafe, had a problem: they needed capital to expand. Their recent orders outstripped their capacity to produce and they had to turn down large jobs, causing them to miss opportunities that would have grown their young business.

Renee and Shana had a vision - they were starting this business to train young women in the community with skills to find jobs. They cobbled together their startup funds and officially launched in 2014 as an East Bay pop-up shop. As demand for Mamacitas Cafe grew, Shana and Renee faced similar issues that other new and growing businesses face: interest rates from traditional lenders were prohibitive, and it was difficult to figure out how much debt they could take on.

A connection with the City of Oakland referred Shana and Renee to Kiva Zip, a non-profit crowdfunding platform with a mission to improve access to capital, especially for small and startup businesses. The co-founders applied for a 0% interest, $10,000 loan to purchase a high-quality espresso machine to outfit their new space. They enlisted the support of their East Bay community to raise the funds.

“We were stunned at how quickly and easily we raised the money,” Shana noted. “Getting the machine allowed us to generate more sales for the Cafe and purchase the exact machine we wanted instead of compromising on low quality equipment.”

With the new space and quality equipment, Renee and Shana have been able grow their business and follow their mission of social justice for local women. Check out Mamacitas Cafe at 1714 Franklin Street in Oakland!

For more information about Kiva Zip, visit zip.kiva.org/borrower/eastbayexpress
About us:
OBDC Small Business Finance has been proud to help small businesses in the Bay Area flourish since 1979.

After launching in Oakland, we expanded to serve San Francisco businesses and veteran-owned businesses in California.

Our comprehensive services help small businesses expand, grow their profits, and reach their goals.

Our services:

Education
One-on-one business advising to launch and grow your business.

Relationships
Connection to a network of people and resources tailored for small business owners, including financial and business support services.

Capital
Access to micro and small business loans with low fees and competitive interest rates.

To learn more contact
Adrian Gomez Zavala
adrian@obdc.com
510.830.3230

OBDC has funded over $30 million to more than 400 Oakland businesses.

We also offer services to veteran-owned businesses operating in California.

We also offer services to businesses operating in the City of San Francisco.

www.obdc.com
6) ANGEL INVESTING
These are accredited investors – high-net-worth individuals – whom the law considers to be better able to manage the risk of a small business investment. Businesses can get funding from them without as much legal work as investment funds that include non-accredited investors.

- The guide lists groups of angel investors that work together to find and vet investment opportunities.
- Are good for businesses who...
  - Expect to provide a high return to investors
  - Have a cutting edge or compelling product or service that people are inspired to invest in
  - Do not have cash flow right away to start making loan payments
  - Interested in business advice and mentorship from investors

7) IMPACT INVESTMENT FUNDS
These bring together many socially and environmentally responsible businesses into a fund that wealthier individuals can invest in.

- Investors are often looking for competitive, high-return ventures that pursue a double- or triple-bottom line
- Energy and health startups, information technology firms, and sustainable food enterprises often catch the eye of these investors

SOME SIMPLE GUIDELINES

Think about community bank and organizational lenders if you...
- Need $10,000-$5,000,000+
- Have immediate positive cash flow or a secondary source of income
- Can make equal monthly payments
- Have at least 4 of “the 5 C’s” of credit...
  1) Capacity – You have the capacity to pay back the loan AND all of your other bills
  2) Capital – You personally put money in the business – you showed commitment and have skin in the game
  3) Collateral – something that you can use to pay back a loan if you run out of cash. For example, real estate, office or manufacturing equipment, or your accounts receivable and inventory
  4) Conditions – Your business is operating at the right time and place to be successful
  5) Character – You have experience, a good reputation, and in this case, a social mission

Think about donation-based crowd-funding and peer-to-peer lending models if you...
- Have a great idea that inspires everyone you tell, but not a lot of money
- Have time and connections to sell your idea via online marketing or to your local community
- Need $1,000-$25,000

Think about equity financing (Angel, Impact, Crowd Investing) if you...
- Need $100,000+
- Will provide a return to investors

Zero in on Angel and Impact Investing if you...
- Anticipate fast growth and high return
- Would be comfortable selling your business after high growth
- Welcome decision-making input from your investors

Since 1979, OBDC Small Business Finance has been proud to help small businesses in the Bay Area flourish. After launching in Oakland, we expanded to serve San Francisco businesses and veteran-owned businesses in California.

Our comprehensive services help small businesses expand, grow their profits, and reach their goals. Our services include:

**Capital:** access to micro and small business loans up to $250,000 with low fees and competitive interest rates.

**Education:** one-on-one business advising to launch and grow your business.

**Relationships:** connection to a network of people and resources tailored for small business owners, including financial and business support services.

Over the last 10 years, OBDC Small Business Finance has funded over 600 loans that totaled $41 million. Since 1979, OBDC has supported more than 400 businesses in the City of Oakland.

Our mission is to create economic opportunity by empowering entrepreneurs. Through innovative partnerships we provide small business owners with the capital, education, and relationships that allow them to flourish. This collaborative approach helps the business owners we support create jobs and stimulates economic development in our communities.

To learn more about our work, our clients, and our impacts, please visit [www.obdc.com](http://www.obdc.com). To learn if our services are right for your business, please contact Adrian Gomez Zavala, Assistant Vice President - Relationship Manager, at 510.830.3230 or adrian@obdc.com.
ICA & FUND GOOD JOBS

GOOD LOCAL MONEY SPOTLIGHT:

ICA & Fund Good Jobs are proving that it is possible to build thriving businesses and create good local jobs at the same time.

Matt Kreutz and Colleen Orlando of Firebrand Artisan Breads attended ICA & Fund Good Jobs’ Growth Strategies course in 2014 to strengthen their vision and develop their leadership skills. Their commitment to sustainably growing their business and creating good jobs made them prime candidates for working with ICA & Fund Good Jobs.

“I remember the first day I met Nina Robinson, she said ‘We’re here to help,’” Orlando recalls. “It was a phrase we hadn’t really heard before, and certainly not in the way that Nina and the folks at ICA mean it. What I heard was, ‘We believe in you and want you to succeed.’”

A true Oakland success story Firebrand has received education, acceleration, and, ultimately, investment from ICA & Fund Good Jobs. In the last year the business has doubled production and opened a destination bakery on Broadway.

The entrepreneur students in the Growth Strategies course represent a variety of industries, including manufacturing, retail, construction, and food services. The course, based on the 8 Factors Framework and taught by Michael C. Bush, provides small business owner with insight, clarity, and actionable advice that they can use in their businesses immediately.

Now in its 20th year of operation, ICA & Fund Good Jobs’ work has led to tremendous success with companies that have grown to become cornerstones of a healthy Bay Area business community.

All of ICA & Fund Good Jobs’ efforts are rooted in working to provide entrepreneurs the necessary resources to scale their businesses and create a Bay Area where everyone has access to a good job.

Applications for the 2016 Growth Strategies offering are open now: bit.ly/growth16

Do you need funding to grow your Berkeley business?

City of Berkeley Revolving Loan Fund

We can assist you in obtaining financing for your start-up, business expansion, build out, and other working capital needs.

Check out the program today!

Learn more online: ci.berkeley.ca.us/loanfund/
1. Have a lot of people encouraged you to start this business?
   a. Yes, I already have people I know rooting for the business.
   b. Yes, once people hear about it, they think it’s a good idea.
   c. I’m not sure/ I haven’t really told people about it.

2. How comfortable are you asking people for money?
   a. No problem! I’d ask anyone for money for my business if that’s what it takes.
   b. Not just anyone. I’d ask my own community for money – people I already know.
   c. Hmmm… I’ll ask strangers, but not my family or community!
   d. Not a chance.

3. In your existing network, can you think of 20 people who would be willing to give you money for your business, even as low as $20?
   a. Yeah, I can think of more than 20!
   b. I think so, let me get a pen.
   c. I can’t think of specific people, but I still think it’s a valuable idea.

4. Is there a community of people who are passionate about what your business is going to do?
   a. Yep! The _______ community (try to think of a specific label, or two or three).
   b. Yeah, people who buy ____________ would likely want to buy my product.
   c. I can’t think of a label or description. Anyone would like it!

5. Do you have the resources to create good marketing collateral (photos, video, descriptions) of your business to “sell” it to potential funders online?
   a. Yes, I have (or can get) enough money or resources to make a video, take some photos, and set up a simple website.
   b. I could probably swing it on a shoestring. My cousin is a great photographer.
   c. I don’t have money for my business yet, that’s why I need the crowdfunding!

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**QUIZ: IS CROWD-BASED FINANCING RIGHT FOR MY BUSINESS?**

**CDFI (Community Development Financial Institution):** an entity certified and supported by the Federal government for its significant community development activity.

Look for the CDFI certification in the right column of the listings.

**GIVE YOURSELF**

3 points for each A answer
2 points for each B answer
1 point for each C of D answer

Total up your score and see answers on next page.

We help mission-driven entrepreneurs with

- Innovative strategies for raising money
- Alternative business structures (Benefit Corps, Nonprofit-for-profit hybrids, Coops, etc.)
- Coaching on values-aligned business growth
- And more

Download our free e-book about raising money for your social enterprise at: jennykassan.com/EBEX

Jenny has over 20 years of experience as an attorney and business advisor for social enterprises.
12-15 POINTS: AND THE CROWD GOES WILD

Every A answer is one piece of the puzzle – and you have a lot of pieces! You may be in a good position to run a successful, public-facing crowd campaign. Your next step is to check out your options, and take a hard look at the requirements and recommendations of each model – they’ll give you an idea if there is something you need to work on before you go public.

In our crowd-funding section on page 22, you’ll see a couple of sites that specialize in a particular subject area, such as food businesses. If you have a highly specialized business, such as in a technology field, you should search for a site dedicated to your niche market. Be sure to check out the crowd investing and 0% interest micro-lending sections – these also include models for getting financing from the public.

9-11 POINTS: PUT SOME MUSCLE INTO IT

Most of the B answers above reflect that you have some more thinking to do about whether a crowd campaign is right for you. Is your startup or expansion compelling enough that you talk to people about it at parties? Is there a clear mission? How do friends respond? Could they become your crowd-funders? That’s how these campaigns are most successful – based on how compelling your message is about your business, and how many people you can get to listen to you.

You should have a clear idea of the market for your business and a profile of your potential funders drawn up – so grab a pen and paper and get scribbling! Check out the requirements and best practices of the platforms we have listed, and work backwards from there to make sure you have your ducks in a row.

5-8 POINTS: NOT READY FOR THE CROWD

Many of the C answers are red flags for crowd-based efforts. Crowd-funding relies on existing social networks, so if you’re unable to ask your community for money for your business, probably other sources of funds will be better for you. Also, your campaign doesn’t have to be slick, but it does take some resources to put together a compelling story about your business – remember, you are “selling” the idea of your business to the potential funders.

If you don’t have much cash saved up or a lot of time to reach out to your friends, family, and community many times in many formats, you should think about a smaller first wave of fundraising, such as asking friends and family for a small loan (you’d pay the money back after the campaign), or joining a lending circle to amass a small amount for your uses. You can find local lending circle in the Zero Interest Micro-lending section of our Guide. Depending on your business experience and model, you might also find a loan from one of the community organizations possible.
Every Community Has an Economy

People, businesses, institutions, architecture, arts and culture are what distinguish one neighborhood from another and contribute to the vitality of a community's economy.

10+ Things to do Now for a Vibrant Local Economy

1. Get people walking! Walkable neighborhoods foster a greater sense of social cohesion and encourage residents to patronize local businesses.
2. Procure locally from stores, restaurants, and service providers.
3. Promote local hiring of community residents.
4. Organize commercial broker tours to publicize vacant retail space.
5. Work with local government to implement AB2719 that supports mobile retail and pop-up enterprises.
6. Clean up the streets. Blight is a visible indicator that detracts from the appeal of a neighborhood.
7. Hire artists or enlist volunteers to paint/adorn utility boxes, trash cans, murals, etc.
8. Attract external visitors with festivals and events.
9. Create or join a local currency such as Bay Bucks that will recirculate dollars in the local economy to build local prosperity.
11. Add yours here… #vibranteconomy.

www.frbsf.org/community-development
Looking for money to make more money? Not sure about steps to take? TheCraneWorks CAN HELP!
TheCraneWorks.com | (510) 908-0762

MORE HELP: PLATFORMS & ADVISORS

BUSINESS ADVICE SPECIFICALLY FOCUSED ON FINANCE
These organizations offer year-round services specifically focused on helping small businesses with their finance needs.

Renaissance Entrepreneurship Center - Financial Resource Center
Renaissance Entrepreneurship Center can help package a loan for you and support you through the process.
275 5th St., San Francisco 1848 Bay Rd., East Palo Alto
1325-B Evans Ave., San Francisco 1500 MacDonald Ave., Richmond
www.rencenter.org

Centro Community Partners
Centro stewards the development of mobile apps that can help you assess your creditworthiness, create a budget and income statement, and determine which micro lender best suits your needs.
www.centrocommunity.org

ICA and Fund Good Jobs
ICA and Fund Good Jobs work with small businesses to secure investment capital, plan for sustainable growth, build strong leadership teams, and hire folks who have experienced barriers to employment.
www.innercityadvisors.org and www.fundgoodjobs.com

BUSINESS ASSISTANCE CENTERS & ADVISOR LISTINGS
These local business assistance centers and online tools providing directories and referrals to various advisors and classes.

Oakland Business Assistance Center (BAC)
The BAC is an information and referral center for businesses in Oakland operated by the City of Oakland with full-time staff to serve small businesses and entrepreneurs.
270 Frank H. Ogawa Plaza, Oakland
www.oaklandbac.com

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

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.
1221 Oak St., Suite 555, Oakland
www.eastbayeda.org

Pacific Community Ventures (BusinessAdvising.org)
BusinessAdvising.org is a free, online small business accelerator that matches small business owners with expert advisors and mentors who provide tailored, hands-on assistance to grow their businesses and to create quality jobs in their communities.
51 Federal St., Suite 100, San Francisco
www.businessadvising.org
Here are some resources for finding and thinking about money that aligns with your values.

Green America’s Breakup with your Bank
directory.breakupwithyourmegabank.org

Global Alliance for Banking on Values
www.gabv.org

CDFI Fund
www.cdfifund.gov

Center for Financial Services Innovation
www.cfsinnovation.com

Local Investing Resource Center
www.local-investing.com

Cutting Edge Capital
www.cuttingedgecapital.com

Jenny Kassan
www.jennykassan.com

We wish the best for you and your good local business, and we hope you find this helpful!

-The Team at Sustainable Business Alliance
and East Bay Express

BIG THANKS

to the following contributors and advisors: Jenny Kassan; Winter Williams of Community Bank of the Bay; Sarah Church; Paula Connelly; and Erin Kilmer-Neel of Beneficial State Foundation.

FIND THIS GUIDE USEFUL?
Post with #goodlocalmoney on Facebook, Twitter, or Instagram for a chance to win a prize from one of our good local businesses each month!
# Impact Investing – Angels

Most investors accessible through these platforms are accredited (high-net-worth) individuals.

<table>
<thead>
<tr>
<th>Platform</th>
<th>Focus Area</th>
<th>Investment Size</th>
<th>How It Works and Requirements</th>
<th>Features*</th>
<th>Good Certifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cutting Edge Capital – Private Placements Advising (510) 834-4530 <a href="http://www.cuttingedgecapital.com">www.cuttingedgecapital.com</a> 436 14th St., #1120 Oakland, CA 94612</td>
<td>Serves the United States Legal services that assist businesses and nonprofits in operating sustainably, including access to money and capital markets</td>
<td>$100,000+</td>
<td>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 non-accredited investors</td>
<td>S NP C</td>
<td>B Corp Bay Area Green Business</td>
</tr>
<tr>
<td>Investors’ Circle (415) 255-6844 <a href="http://www.investorscircle.net">www.investorscircle.net</a> 200 N. Magnum St., Suite 203 Durham, NC 27701</td>
<td>Serves the Bay Area, Boston, New York, Philadelphia, Colorado, North Carolina, and DC • Early-stage businesses • High growth potential</td>
<td>Between $50,000-$3,000,000</td>
<td>Through its gatherings and showcases, Slow Money convenes and connects entrepreneurs, investors, foodies, and localization activists to catalyze investments in local food systems; in addition to loans and equity investments, they help facilitate “royalty-based financing” in which returns are based on revenues</td>
<td>C NP</td>
<td>Nonprofit</td>
</tr>
<tr>
<td>Slow Money Northern California <a href="http://www.slowmoneynorcal.org">www.slowmoneynorcal.org</a></td>
<td>Serves Northern California Projects that • Protect soil and farmland • Build community infrastructure • Increase access to healthy food • Enhance health and environment</td>
<td>$5,000-$250,000</td>
<td>To be evaluated for investment by Fund Good Jobs, a company must complete a Business Institute course offered by its partner organization, Inner City Advisors (ICA). Also, the company must be poised for high growth and committed to creating good jobs for those who need them the most.</td>
<td>S NP</td>
<td>B Corp</td>
</tr>
</tbody>
</table>

# Impact Investing – Funds

<table>
<thead>
<tr>
<th>Platform</th>
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<th>Features*</th>
<th>Good Certifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brightpath Capital Partners (510) 488-4140 <a href="http://www.brightpathcapitalpartners.com">www.brightpathcapitalpartners.com</a> 1 Kaiser Plaza, Suite 650 Oakland, CA 94612</td>
<td>• Businesses committed to positive social and environmental impact • High growth potential • Clean energy • Sustainable food • Education • Manufacturing • Business services • Wellness</td>
<td>$1,000,000-$5,000,000</td>
<td>Offer returns to investors; Revenues of $5,000,000; Positive operating margins late-stage venture or emerging growth</td>
<td>Social mission</td>
<td></td>
</tr>
<tr>
<td>Fund Good Jobs <a href="http://www.fundgoodjobs.com">www.fundgoodjobs.com</a> 2335 Broadway, Suite 102 Oakland, CA 94612</td>
<td>Serves the Bay Area • High-need, high growth small businesses creating good jobs</td>
<td>$250,000-$750,000</td>
<td>To be evaluated for investment by Fund Good Jobs, a company must complete a Business Institute course offered by its partner organization, Inner City Advisors (ICA). Also, the company must be poised for high growth and committed to creating good jobs for those who need them the most.</td>
<td>C</td>
<td>Emerging Community Development Financial Institution (CDFI), Opportunity Finance Network Ally, GIIRS Rated, Social Venture Network, National Committee for Responsive Philanthropy, Mission Investors Exchange</td>
</tr>
<tr>
<td>Eagle Cliff Partners (510) 550-8423 <a href="http://www.eaglecliffpartners.com">www.eaglecliffpartners.com</a> 1438 Webster St., Suite 300 Oakland, CA 94612</td>
<td>• Inclusive financial services • Sustainable food systems • Clean energy</td>
<td>$100,000-$1,000,000</td>
<td>Contributes positive social and environmental impact; Offers returns to investors; Seed stage or Series A</td>
<td>S</td>
<td>B Corp</td>
</tr>
</tbody>
</table>

**Features:**
- S This source will lend to or invest in startups with less than one full year of operations
- 0% This source offers 0% interest loans
- C This source determines creditworthiness with alternative criteria, not just credit scores
- NP This source provides finances for nonprofits
- ES This source offers financing support for Spanish speakers
- CH This source offers financing support for Mandarin or Cantonese speakers
### COMMUNITY BANK LOANS

<table>
<thead>
<tr>
<th>LENDER</th>
<th>FOCUS AREA</th>
<th>LOAN SIZES</th>
<th>REQUIREMENTS</th>
<th>FEATURES*</th>
<th>GOOD CERTIFICATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficial State Bank (formerly One Pacific Coast Bank)</td>
<td><strong>Serves California, Oregon and Washington Businesses &amp; non-profits with special focus on:</strong> • Socially &amp; environmentally-responsible • Women &amp; minority-owned • Affordable &amp; multi-family housing • Sustainable food • Clean energy, recycling and repurposing • Other local &amp; community-oriented businesses and nonprofits</td>
<td>$10,000-$150,000 Larger loans up to $7,000,000</td>
<td><strong>Builder Loans ($10,000-$150,000):</strong> • 2 years of operation • Profitable in the last year • Pledge of business assets <strong>Larger Loans, Lines of Credit &amp; Commercial Real Estate Loans (up to $7,000,000):</strong> • Demonstrate capacity to pay all of your debt payments each month • Pledge of business assets</td>
<td>NP</td>
<td>B Corp Best for the World, CDFI, JUST, GABV, Bay Area Green Business, SBA Preferred Lender, Owned by a nonprofit</td>
</tr>
<tr>
<td>Community Bank of the Bay (CBB)</td>
<td><strong>Serves the Bay Area Businesses &amp; non-profits that are:</strong> • Located in, serve and/or support low to moderate income communities • Environmentally sustainable either through their project(s) or ongoing business practices</td>
<td>Generally $100,000-$5,000,000</td>
<td>• Able to demonstrate an ability to repay • Willing to pledge available assets as collateral</td>
<td>C NP S ES</td>
<td>CDFI, SBA Preferred Lender, Bay Area Green Business</td>
</tr>
<tr>
<td>New Resource Bank</td>
<td><strong>Serves California Socially and environmentally responsible businesses &amp; non-profits:</strong> • Organic foods • Natural products • Clean energy • Green building</td>
<td>Generally greater than $250,000</td>
<td>• Minimum of 2 years in business • Profitable</td>
<td>C NP ES CH</td>
<td>B Corp, GABV, SF Green Business</td>
</tr>
</tbody>
</table>

### PEER-TO-PEER LOANS

<table>
<thead>
<tr>
<th>PLATFORM</th>
<th>FOCUS AREA</th>
<th>INVESTMENT SIZE</th>
<th>REQUIREMENTS</th>
<th>FEATURES*</th>
<th>GOOD CERTIFICATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Sourced Capital</td>
<td><strong>Serves the West Coast</strong> • Small scale manufacturing • Food and agriculture • Hospitality</td>
<td>$5,000-$50,000</td>
<td>• Demonstrated revenue traction • Connection to people in your community • Able to repay a loan in 3 years or less</td>
<td>0% C S</td>
<td>B Corp, Social Purpose Corporation</td>
</tr>
<tr>
<td>Kiva Zip</td>
<td><strong>Serves Small Businesses in the United States</strong> • Poor credit • Startups • Need a small amount of capital</td>
<td>First loan: Up to $10,000</td>
<td>• Over 18 years old • Have a PayPal account • Earn under $100,000 annually • Not in bankruptcy or foreclosure • Recruit lenders from your own network</td>
<td>0% C</td>
<td>Social Mission</td>
</tr>
<tr>
<td>Mission Asset Fund (MAF)</td>
<td><strong>Lending Circles</strong> • Business owners interested in building credit and/or accessing loans for their business</td>
<td>Typically $1,000-$2,000</td>
<td>Participants must have • A checking account • SSN or ITIN • Photo ID • Proof of income</td>
<td>C S ES 0%</td>
<td>Nonprofit, NCLR Affiliate, CFED</td>
</tr>
<tr>
<td>The SF Lesbian, Gay, Bisexual, Transgender Community Center</td>
<td>Lending Circles** • Business owners interested in building credit</td>
<td>Typically begin at $600 Amounts determined by the circle</td>
<td>Participants must have • A checking account • SSN or ITIN • Current Photo ID</td>
<td>C 0%</td>
<td>C</td>
</tr>
</tbody>
</table>

**Lending Circles are where each participant puts in a small amount of money each month and takes turns getting a loan from the pooled fund.**
###Crowdfunding - Rewards/Donations

<table>
<thead>
<tr>
<th>Platform</th>
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<th>Fund Size</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Barnraiser</td>
<td>Serves the United States</td>
<td>Min $2,000-$10,000-$30,000  typical</td>
<td>Crowdfunding campaigns are launched with a pre-set goal, and contributors pledge support online.</td>
<td>S</td>
<td>NP</td>
</tr>
<tr>
<td>Credibles</td>
<td>Serves the United States</td>
<td>$5,000-$150,000</td>
<td>Businesses receive cash upfront through the sale of “edible credits” and gift cards.</td>
<td>C</td>
<td>S, NPC</td>
</tr>
<tr>
<td>IndieGoGo</td>
<td>Serves the United States and beyond</td>
<td>Average: $3,700</td>
<td>Crowdfunding campaigns are launched with a pre-set goal, and contributors pledge support online.</td>
<td>S</td>
<td>B Corp</td>
</tr>
<tr>
<td>Kickstarter</td>
<td>Serves the United States and beyond</td>
<td>Average: $5,000</td>
<td>Crowdfunding projects are launched with a pre-set goal, and contributors pledge support online.</td>
<td>S</td>
<td>B Corp</td>
</tr>
<tr>
<td>Start Some Good</td>
<td>Serves the United States and beyond</td>
<td>Goal set by campaign</td>
<td>• Must create positive social change.</td>
<td>S</td>
<td>C, NP</td>
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###Crowdfunding - Investments

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<tr>
<td>Direct Public Offering (DPO) List on Cutting Edge X</td>
<td>Serves the United States • Any business type</td>
<td>$300,000-$5,000,000 generally</td>
<td>• Publicly offer an investment to both wealthy and non-wealthy people.</td>
<td>S</td>
<td>B Corp, Bay Area Green Business</td>
</tr>
<tr>
<td>Cutting Edge Capital, Private Placement Advising</td>
<td>Serves the United States • Works primarily with sustainable businesses and nonprofits</td>
<td>$100,000+</td>
<td>• Loan or stock purchase offer with or without advertising to the public.</td>
<td>S</td>
<td>B Corp, Bay Area Green Business</td>
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**Features:**
- S This source will lend to or invest in startups with less than one full year of operations
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<th>GOOD CERTIFICATIONS</th>
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</table>
| CDC Small Business Finance                  | Serves California, Nevada, and Arizona                                       | $5,000-$20,000,000 & up | • 3 years of business and personal federal tax returns or 2 years of projections (start-ups)  
  • 10% min. down-payment (depending on loan type) | S              | Nonprofit |
| (510) 597-2059                             | New and existing businesses                                                 |                   |                                                                             |                |                     |
| www.cdcloans.com                            |                                                                             |                   |                                                                             |                |                     |
| 70 Washington St., Suite 320                |                                                                             |                   |                                                                             |                |                     |
| Oakland, CA 94607                           |                                                                             |                   |                                                                             |                |                     |
| Clearinghouse CDFI                          | Serves California, Nevada, Arizona and New Mexico, and Sovereign Nations in the Western United States | $250,000-$7,500,000 | • Personal and business financial statements  
  • Additional requirements assessed individually  
  • Real estate secured | C, NP, S | CDFI, B Corp |
| (510) 557-5077                             | Projects that provide measurable community benefit  
  • Small businesses  
  • Multi-Family affordable housing  
  • Commercial real estate  
  • Community facilities |                   |                                                                             |                |                     |
| www.clearinghousecdfi.com                  |                                                                             |                   |                                                                             |                |                     |
| 505 14th St., Suite 900                     |                                                                             |                   |                                                                             |                |                     |
| Oakland, CA 94612                           |                                                                             |                   |                                                                             |                |                     |
| Copernicus Fund                             | Serves the Bay Area                                                        | $5,000-$30,000    | • Requirements and repayment schedule are customized to each borrower | S, C, NP, ES, CH |                     |
| (415) 322-9385                             | Start-up businesses of any kind  
  • Creative businesses  
  • Ventures turned away from financial institutions due to high risk  
  • Entrepreneurs without formal banking relationships |                   |                                                                             |                |                     |
| www.copernicusfund.org                     |                                                                             |                   |                                                                             |                |                     |
| 1736 Stockton St., Suite 1                  |                                                                             |                   |                                                                             |                |                     |
| San Francisco, CA 94133                     |                                                                             |                   |                                                                             |                |                     |
| Community Reinvestment Fund                 | Serves the United States                                                  | $50,000-$3,500,000 | • Minimum credit score of 650 recommended  
  • 20% down for startups recommended | NP, C, S, ES, CH |                     |
| (800) 475-3050                             | Low to middle income communities  
  • Underserved borrowers  
  • Veteran-owned businesses  
  • Women-owned businesses  
  • Minority-owned businesses |                   |                                                                             |                |                     |
| www.crfusa.com                              |                                                                             |                   |                                                                             |                |                     |
| Minneapolis, MN 55402                       |                                                                             |                   |                                                                             |                |                     |
| Hebrew Free Loan Association                | Serves Northern California                                                | $6,000-$25,000    | • 2 cosigners who must be Jewish, one of whom must be a permanent resident of Northern California  
  • Applicants must also be Jewish and permanent residents of Northern California | 0%            |                     |
| (415) 546-9902                             | Provides interest-free loans to the Jewish community of Northern California |                   |                                                                             |                |                     |
| www.hflasf.org                              |                                                                             |                   |                                                                             |                |                     |
| 131 Steuart St., Suite 520                 |                                                                             |                   |                                                                             |                |                     |
| San Francisco, CA 94105                     |                                                                             |                   |                                                                             |                |                     |
| Nonprofit Finance Fund                      | Serves the West Coast (and other U.S. regions)                            | $500,000-$2,000,000 | • 501(c) 3 nonprofit or social-mission business  
  • Have been in existence for 3 years or more  
  • Revenue of at least $1,000,000 annually | NP            | CDFI |
| (415) 255-4849                             | Social enterprises that promote economic or social development of diverse communities  
  • Nonprofit organizations  
  • Arts & culture  
  • Childcare & youth  
  • Community development  
  • Domestic violence  
  • Education |                   |                                                                             |                |                     |
| www.nonprofitfinancefund.org               |                                                                             |                   |                                                                             |                |                     |
| 28 Second St., Suite 600                    |                                                                             |                   |                                                                             |                |                     |
| San Francisco, CA 94105                     |                                                                             |                   |                                                                             |                |                     |
| Northern California Community Loan Fund     | Serves Northern California                                                | $10,000-$2,000,000 | • 3 years of financial statements | NP, C, ES, CH | CDFI, CARS AAA+ Rating |
| (NCCLF)                                     | Mission-driven enterprises  
  • Affordable housing  
  • Human services  
  • Arts/culture  
  • Healthy food  
  • Employee-owned ventures/cooperatives |                   |                                                                             |                |                     |
| (415) 392-8215                             |                                                                             |                   |                                                                             |                |                     |
| www.ncclf.org                               |                                                                             |                   |                                                                             |                |                     |
| 870 Market St., Suite 677                   |                                                                             |                   |                                                                             |                |                     |
| San Francisco, CA 94102                     |                                                                             |                   |                                                                             |                |                     |
| Loans-Community Organizations & Institutions (continued on page 24)
<table>
<thead>
<tr>
<th>LENDER</th>
<th>FOCUS AREA</th>
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<th>REQUIREMENTS</th>
<th>FEATURES</th>
<th>GOOD CERTIFICATIONS</th>
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<tbody>
<tr>
<td>OBDC Small Business Finance&lt;br&gt;(510) 830-3230&lt;br&gt;www.obdc.com&lt;br&gt;2101 Webster St., Suite 1200&lt;br&gt;Oakland, CA 94612</td>
<td>Serves Oakland and San Francisco and veteran-owned businesses in California</td>
<td>$10,000-$250,000</td>
<td>• Start-ups and existing businesses&lt;br&gt;• Unable to obtain sufficient bank financing&lt;br&gt;• Demonstrated ability to repay the loan&lt;br&gt;• No personal or business tax liens&lt;br&gt;• No bankruptcy in the last 3 years and current on all accounts&lt;br&gt;• Owner contribution of 10-20% of total project cost&lt;br&gt;• Start-ups must have direct industry experience&lt;br&gt;• Personal guarantee required, including partners with 20% or more ownership&lt;br&gt;• For-profit entities that are licensed in the City of Oakland, the City of San Francisco, or owned by a military veteran and/or spouse&lt;br&gt;• Must be a U.S. Citizen, U.S. Permanent Resident, or U.S. Documented Resident</td>
<td>C CH</td>
<td>Nonprofit, CDFI, Municipal contracts with the City of Oakland and the City of San Francisco, SBA Lender&lt;br&gt;Members of CAMEO, AEO, OFN, CDFI Fund, CBA, SFEDA</td>
</tr>
<tr>
<td>Opportunity Fund&lt;br&gt;(866) 299-8173&lt;br&gt;www.opportunityfund.org&lt;br&gt;100 Bush St., Suite 1550&lt;br&gt;San Francisco, CA 94104</td>
<td>California&lt;br&gt;• Small businesses</td>
<td>$2,600-$100,000</td>
<td>• In business 1 year or more&lt;br&gt;• Start-ups only in mobile food industry&lt;br&gt;• No minimum FICO score required&lt;br&gt;• Credit on-time for the past 12 months&lt;br&gt;• No current delinquencies, open tax liens or open bankruptcies&lt;br&gt;• Collateral (e.g. vehicle title) often desired</td>
<td>C S ES CH</td>
<td>CDFI, Non-profit</td>
</tr>
<tr>
<td>Pacific Community Ventures&lt;br&gt;(415) 442-4300&lt;br&gt;www.pacificcommunityventures.org&lt;br&gt;San Francisco, CA 94107</td>
<td>Serves the state of California, with a focus on the Bay Area.&lt;br&gt;More flexible than a traditional bank, and can often work with small business owners who’ve been turned down for an SBA loan</td>
<td>$50,000-$200,000</td>
<td>We’re flexible. But in general:&lt;br&gt;• Small business with the potential to scale and create jobs&lt;br&gt;• Minimum two year operating history&lt;br&gt;• Preferably one year profitable&lt;br&gt;• Minimum of two employees</td>
<td>C ES</td>
<td>Nonprofit, CDFI; Opportunity Finance Network, San Francisco EDA, East Bay EDA, San Francisco OEWD, Social mission</td>
</tr>
<tr>
<td>RSF Social Finance&lt;br&gt;(415) 561-3900&lt;br&gt;www.rsfsocialfinance.org&lt;br&gt;1002 O’Reilly Ave., San Francisco, CA 94129</td>
<td>Values-driven businesses and non-profits&lt;br&gt;• Food &amp; agriculture&lt;br&gt;• Education &amp; arts&lt;br&gt;• Ecological stewardship</td>
<td>$100,000-$5,000,000</td>
<td>• Mission addresses one of RSF’s 3 focus areas&lt;br&gt;• Strong collateral (may include pledges or guarantees)&lt;br&gt;• 3 or more years of operating history&lt;br&gt;• Profitable or a clear path to profitability in 12 months&lt;br&gt;• Annual revenue of $1,000,000 or more&lt;br&gt;• Annual revenue of $500,000 for arts orgs</td>
<td>C NP Grants</td>
<td>B Corp, Green America Certified</td>
</tr>
<tr>
<td>SAFE-BIDCO&lt;br&gt;(707) 577-8621&lt;br&gt;(800) 273-8637&lt;br&gt;www.safe-bidco.com&lt;br&gt;1377 Corporate Center Pkwy., Suite A&lt;br&gt;Santa Rosa, CA 95407</td>
<td>Serves Northern California&lt;br&gt;• Native American business owners&lt;br&gt;• Rural businesses and farms&lt;br&gt;• Startups&lt;br&gt;• Energy efficiency projects&lt;br&gt;• Recycling-based businesses</td>
<td>$1,000-$500,000&lt;br&gt;Microloans $1,000-$25,000</td>
<td>• Collateral is required for some loans&lt;br&gt;• Owners of 25%+ must offer personal guarantee&lt;br&gt;• Moderate to good credit history may be required&lt;br&gt;• Efficiency loans must save 15% of normal energy usage</td>
<td>C</td>
<td>Created by the CA Legislature</td>
</tr>
<tr>
<td>Working Solutions&lt;br&gt;(415) 655-5473&lt;br&gt;www.workingsolutions.org</td>
<td>Serves the Bay Area&lt;br&gt;• Small businesses&lt;br&gt;• Startups and established businesses</td>
<td>$5,000-$50,000</td>
<td>• One year of recent, paid same industry experience&lt;br&gt;• US citizen or permanent resident, age 18+&lt;br&gt;• All outstanding debt must be current&lt;br&gt;• No bankruptcy in the last 2 years</td>
<td>C S ES CH</td>
<td>CDFI, SBA preferred lender</td>
</tr>
<tr>
<td>VEDC&lt;br&gt;(415) 434-4383&lt;br&gt;www.vedc.org&lt;br&gt;433 California St., #630&lt;br&gt;San Francisco, CA 94104</td>
<td>Serves California&lt;br&gt;• Start ups&lt;br&gt;• Small businesses&lt;br&gt;• Low-income entrepreneurs&lt;br&gt;• Entrepreneurs needing flexible requirements</td>
<td>Microloans $1,000-$50,000&lt;br&gt;Direct Loans $50,000-$700,000&lt;br&gt;SBA Loans $50,000-$5,000,000</td>
<td>• Credit score in the mid-500’s or above&lt;br&gt;• No bankruptcies or foreclosures in last 12 months&lt;br&gt;• 20% down, for startups&lt;br&gt;• Current accounts, or a payment plan&lt;br&gt;• Business license(s)&lt;br&gt;• Collateral</td>
<td>C</td>
<td></td>
</tr>
</tbody>
</table>
HOW TO ACHIEVE CAPITAL RAISING SUCCESS

GOOD LOCAL EXPERT ADVICE:

1. EXAMINE YOUR BELIEFS ABOUT ASKING FOR MONEY AND GROWING YOUR BUSINESS
Chances are you have little voices in your head undermining you and you may not even be consciously aware of it!

Do a brain dump in your journal about all those beliefs and realize that there is very little if any truth to them. Once you drag them out into the light of day, you can loosen their grip on you by noticing how ridiculous most of them are!

Make it a regular practice to expose those beliefs that don’t serve you well and debunk them.

2. REMEMBER THAT INVESTORS FIND IT VERY CHALLENGING TO IDENTIFY GOOD OPPORTUNITIES
Remind yourself every day that, for the right investors, what you’re offering to them is at least as valuable if not more so than what you’re asking for.

When talking to potential investors, start by asking them a lot of questions about what’s important to them. If it becomes clear that what you are offering is a good fit for what they’re looking for, make your offer.

3. BE WILLING TO SAY NO TO THE WRONG INVESTOR
If your gut tells you that a potential investor is not a good fit, listen to that. Do as much due diligence on potential investors as they do on you. And listen to both your head and your intuition (body, heart, spirit, gut . . . .) when deciding whether to accept an investment.

4. BE PERSISTENT
Take the time to get to know potential investors as well as those who may be able to introduce you to investors. It can take several touch points before an investor says yes. During this process, treat the investor as a whole person, not just a wallet that you’re trying to get into. Everyone, including investors, wants to be seen for the entire person they are and appreciated for all that they have to offer.

For more tips, download our free e-book at jennykassan.com/EBEX!

Jenny offers legal advising, consulting, and coaching to help entrepreneurs and the organizations that serve them design and implement mission-aligned growth and financing strategies.

www.jennykassan.com

WHAT IS THE SUSTAINABLE BUSINESS ALLIANCE?

Founded in 1996, the Sustainable Business Alliance (SBA), also known as Oakland Grown, is a business association committed to building a vibrant community of locally-owned, sustainably-minded businesses in the East Bay.

Our members are a diverse community of over 700 local businesses, non-profits, artisans, service providers, and community partners.

Our top priorities in 2016 are to:
· Promote the many benefits of “shopping locally”
· Provide opportunities for our members to build community and access resources
· Engage businesses around issues of social and environmental sustainability

Please contact us if you are interested in more information about engaging with the SBA as a:
· Member
· Workgroup Volunteer
· Board or Advisory Member
· Sponsor or Community Partner

We look forward to hearing from you!
www.sustainablebusinessalliance.org
hello@sustainablebusinessalliance.org

Members of:

COME TO THE EAST BAY AREA

GOOD LOCAL EXPERT ADVICE:

Small businesses have trouble accessing capital to grow their businesses. Traditional banks don’t loan under $250,000 anymore. The biggest online lending segment for small business loans aren’t loans at all, they’re Merchant Cash Advances (MCA). MCAs outweigh other lending by a factor of six. Often MCAs are high-cost and short-term and can easily put a small business into bankruptcy.

“Banks decline 8,000 small business loans daily,” said Claudia Viek, CEO of CAMEO (California Association for Micro Enterprise Opportunity). “Who is filling the gap? Easy, fast money from online lenders. But that money is often too good to be true and can really damage a business.”

Many times merchant cash advances disguise the interest rate with fees, confusing terms, and come with pre-payment penalties. Many use a ‘factor pricing model’ which is not as easily understood as a straight-up business loan. While quick money might be right in some business conditions, many small businesses get stuck in debt traps, having to borrow money just to make payments on their advances. And as merchant cash advance companies aren’t technically lenders, they are not regulated.

“As the voice of California’s very small businesses, it’s our responsibility to let people know that there are good lenders out there that have a business’ best interest at heart,” said Viek. “Some online lenders and Community Development Financial Institutions (CDFIs) offer what I like to call ‘honest’ capital.”

CDFIs are community-based lenders whose mission it is to connect businesses with affordable capital that will help their businesses grow and serve the community. ‘Honest’ capital is easy to understand, transparent, affordable, non-abusive, available to everyone, and helps build credit. For a list of good lenders, go to bit.ly/cameobayareaCDFI.

For more tips on how to achieve capital raising success, visit www.jennykassan.com/EBEX!
GOOD LOCAL EXPERT ADVICE:

Below are tips for soliciting press coverage of your good local business. Three things we look for: news, local angle, and tension (strain, hostility, uneasiness, controversy). We also love stories that have a counterintuitive element—for example, you thought X about Y topic, but the real story is Z. We’re also interested in trend stories, particularly those not broadly known. We don’t often profile one business or organization, but we write about them if they’re connected to or affected by a local issue or trend.

Insider tips for submitting Press Releases...

- Do tell us how/why it’s relevant to our audience
- Do tell us what the local angle is—be specific
- Do personalize your pitch—not all media companies are the same
- Do grab our attention—focus on headline and first paragraph
- Do consider timing as many stories are assigned at least a month in advance
- Do not send an email with an attachment and no message in the body
- Do not ask to reprint a press release—we don’t do that
- Include all of the contact information relevant to your submission

Media companies can receive hundreds of submissions a day. Therefore, e-mail is far more effective than phone calls.

PS. Much of this applies in pitching your story to potential investors, too! What makes you both interesting and unique?

GOOD LOCAL EXPERT ADVICE:

Mission-based revolving loan funds are established to help an organization meet the funding needs of unique industries and projects. It’s worth taking the time to explore what funds might exist to serve your industry, and to evaluate the pros and cons of borrowing from one. One example of a mission-based revolving loan fund is the California Fisheries Fund (CFF), which is aimed at supporting the transition to more stable and profitable fishing in California, Oregon and Washington.

Mainstream financial institutions—banks and credit unions—have been mostly unwilling to extend loans to commercial fishermen because traditional fisheries management generated marginal profits and unpredictable results. With fishing regulations changing to clear the way for more sustainable fishing, there were fishermen who would need access to capital up and down the West Coast. Lending to fishermen who are affected by regulatory change, and assisting them through the transition, was feasible and worthwhile, because it helps ensure the durability of sustainable fishing practices.

Measuring progress toward environmental, social, and financial goals is essential for a mission-based fund. Each loan is tested for its ability to meet these metrics before the loan is ever made. Since launching in 2008, CFF has provided 30 loans totaling more than $3,800,000.

Fishing may not be your industry but there may be other specialized funds that exist for yours. Take the time to look for those and ask other businesses in your field if there is a loan fund that you could access.
INVESTMENT CROWDFUNDING - ONE MORE TOOL IN THE TOOL BOX

GOOD LOCAL EXPERT ADVICE:

The JOBS Act was signed into law on April 5, 2012.

Three and a half years later, the Securities and Exchange Commission has finally adopted rules for Investment Crowdfunding and we expect that in a few months you will be able to list an offering on a new Investment Crowdfunding Platforms.

While it has been legal for decades to do Investment Crowdfunding under other laws, the new crowdfunding exemption authorized by the JOBS Act introduces some things that were not previously possible under existing law. The crowdfunding exemption is a new and unique tool in the tool box that is already quite full of tools.

So how do you decide whether to use the old laws or the new crowdfunding rules? It will be difficult to answer this question until there are some actual platforms available for conducting a raise under the new rules. Once there are platforms open for business you’ll be able to evaluate pricing, user friendliness, etc.

Here is a generalized comparison between the two options:

<table>
<thead>
<tr>
<th></th>
<th>Investment Crowdfunding under pre-2016 rules</th>
<th>Investment Crowdfunding under the JOBS Act</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationality of the company raising money</td>
<td>Any</td>
<td>US-only</td>
</tr>
<tr>
<td>State by state registration required (can take 1-5 months or more)</td>
<td>Generally yes</td>
<td>No</td>
</tr>
<tr>
<td>Maximum that can be raised</td>
<td>Generally none</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Per investor cap</td>
<td>Generally none</td>
<td>For most investors, the greater of $2,000 or 5% of the lesser of their annual income or net worth</td>
</tr>
<tr>
<td>Use of online platform</td>
<td>Not required</td>
<td>Required</td>
</tr>
<tr>
<td>Reviewed or audited financials required</td>
<td>Usually not</td>
<td>Yes if raising more than $100,000</td>
</tr>
<tr>
<td>Investors have the right to pull out at the last minute</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Annual reports required</td>
<td>Generally no</td>
<td>Yes - must include company financials and must be posted on company web site</td>
</tr>
</tbody>
</table>

If you’re interested in exploring your options for conducting a public offering of securities, please contact us at info@jennykassan.com. www.jennykassan.com.
We educate. We accelerate. We invest.

Now accepting applications for Growth Strategies 2016 at bit.ly/growth16