



**WHO IS WORKING SOLUTIONS?**

- CDFI in San Francisco Bay Area
- Provide microloans \$5k to \$50k and extensive small business development services (also called “technical assistance” or “TA”)
- Manage \$3 million revolving loan fund

[www.tmcworkingsolutions.org](http://www.tmcworkingsolutions.org)

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**WHO WE SERVE**

- Businesses with limited or no access to a bank loan
- Startups (65%) and existing businesses (45%)
- Low-income entrepreneurs (70%), women entrepreneurs (65%), and, minority-owned businesses (40%)
- Services in Cantonese, Spanish, English
- Average size business: 5 or fewer employees, under \$250,000 annual revenues

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Working Solutions helped make my dream come true of opening my own café in San Francisco. I've created 4 new jobs and look forward to my ongoing quarterly business coaching sessions with Working Solutions. --**Tadesse Haile, Owner, Oasis Cafe**

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**NUMBER OF CLIENTS SERVED PER YEAR**

- 30 to 50 microloans
- 70 to 100 small businesses receiving post-loan technical assistance
- 155 small businesses receiving referrals for business resources
- 1,000 entrepreneurs served through educational workshops

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**BUSINESS DEVELOPMENT/  
TECHNICAL ASSISTANCE SERVICES**

- 20 hours pre-loan technical assistance
- "Working Solutions Borrower Network":  
5 years of extensive post-loan technical assistance for every business in our loan portfolio: coaching, advising, mentors, education, pro bono legal services, and more

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**IMPACT AND MEASURING SUCCESS**

- 220 jobs created
- \$2.3 million in microloans made, 98% repayment rate
- 49 new business created and 47 existing businesses expanded
- 17 businesses have graduated to bank loans and other sources of financing

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**PARTNERSHIPS WITH BANKS**

- Financial Support:
  - Grants for technical assistance
  - Grants and investments for lending capital
- Referrals for businesses needing microloans: Marketing Committee
- Press events and co-marketing opportunities

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**PARTNERSHIPS WITH BANKS (cont'd)**

- Volunteer service on WS Board and Various Committees: CRA credit for volunteer hours
- Why should banks invest in small business technical assistance?
  - Banks receive CRA credit
  - Technical assistance builds successful small businesses which become strong bank customers in the future

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**BANKS THAT SUPPORT OUR PROGRAM**

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|----------------------|------------------|
| • Bank of SF         | • Comerica       |
| • Bank of the West   | • First Bank     |
| • CA Bank & Trust    | • Mechanics Bank |
| • JPMorgan Chase     | • Presidio Bank  |
| • Citibank           | • Union Bank     |
| • City National Bank | • US Bank        |
|                      | • Wells Fargo    |

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**OTHER WAYS WE FUND TA EXPENSES**

- Federal grants: CDFI Fund, SBA Microloan Program TA Funds, Housing & Urban Development (HUD) and Department of Commerce
- Grants from corporations and individuals
- Earned income from interest and fees on loans

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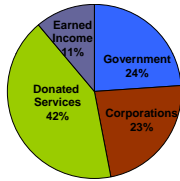
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**\$1.1 Million Budget: Sources of Funding**



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**FOR MORE INFORMATION,  
PLEASE CONTACT:**

Emily Gasner, Executive Director  
 Working Solutions  
 440 Pacific Avenue, San Francisco, CA 94133  
 Emily@tmcworkingsolutions.org  
 415-477-8415

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