



**Thank You for Joining Us,
The Webinar Will Begin Shortly.**



Women Accessing Capital Training 134:

The Landscape of Community Development Lending for Small Business





- The Voice for Women in Business in our Nation's Capital.
- National nonpartisan public policy organization representing over half a million Women Business Owners including 51 business organizations.
- Advocates for and on behalf of women and minorities in business.
- Thirty-one local Instant Impact teams across the country engaging with legislative officials and the business community to advocate for Women Business Owners.

www.WIPP.org

Women Accessing Capital:

Women, Money and Opportunity



National program from WIPP's "Women, Money and Opportunity" series.

The program is designed to educate women business owners on how to secure the money that will support and grow your business.

www.WomenAccessingCapital.com



Instructor

Connie E. Evans
President & CEO

Association for Enterprise
Opportunity



Course Goals

By attending this course, women business owners will learn:

- The landscape of the community development lending market
- The scope of microenterprise development organizations
- How to access loans and services



Mission-driven lenders are a critical source of business capital

- Community development lenders are mission-driven lenders who provide access to capital for underserved, low-wealth markets





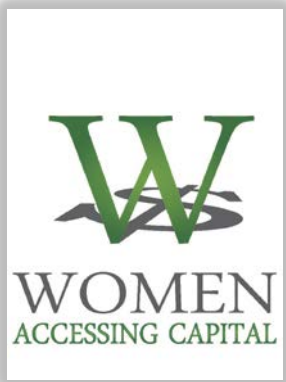
There are a number of types of community development lenders engaged in small business lending

- Microenterprise loan funds
- Community development banks
- Community development credit unions
- Community development loan funds
- Community development venture capital fund



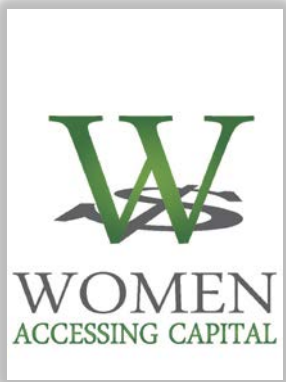
CDFIs serve small business owners who are typically underserved by banks

- Start-up and emerging companies
- Individuals with
 - Low levels of equity
 - Limited collateral
 - Damaged credit
 - Inexperienced developing business plans



CDFIs represent a continuum of credit

- Make loans from \$500 to \$150,000
- Some make loans in the greater 6, 7, even 8-figure range to businesses looking to expand physical facilities
- They exist in every state
- They promote economic development in rural and urban areas



CDFIs differ from banks and other traditional financial institutions

- CDFIs emphasize relationship-based lending looking beyond quantitative factors
- Invest heavily in technical assistance to develop or refine the business plan, strengthen credit, develop financial management skills
- CDFIs often act as a bridge between mainstream financial institutions and the borrower

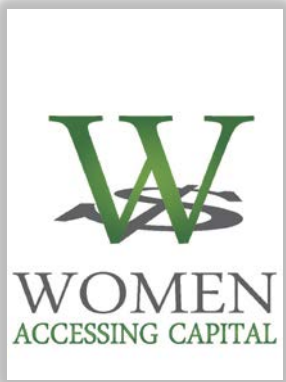


About the Association for Enterprise Opportunity

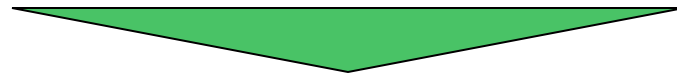
- AEO is the national trade association for microenterprise in the United States
- AEO and its members create opportunities for underserved entrepreneurs
- Through its members and partners, AEO reaches nearly one million entrepreneurs across the country

The Microenterprise Landscape

- Microenterprise is defined as a business with 5 or fewer employees
- A micro loan is generally less than \$50,000 but nearly half of AEO members make loans above \$100K
- 88 percent of businesses in U.S. are microenterprises; nearly 9 out of 10, which represents 25 million businesses
- About 21 percent of the U.S. population is employed by a microenterprise; which is more than 32 million people

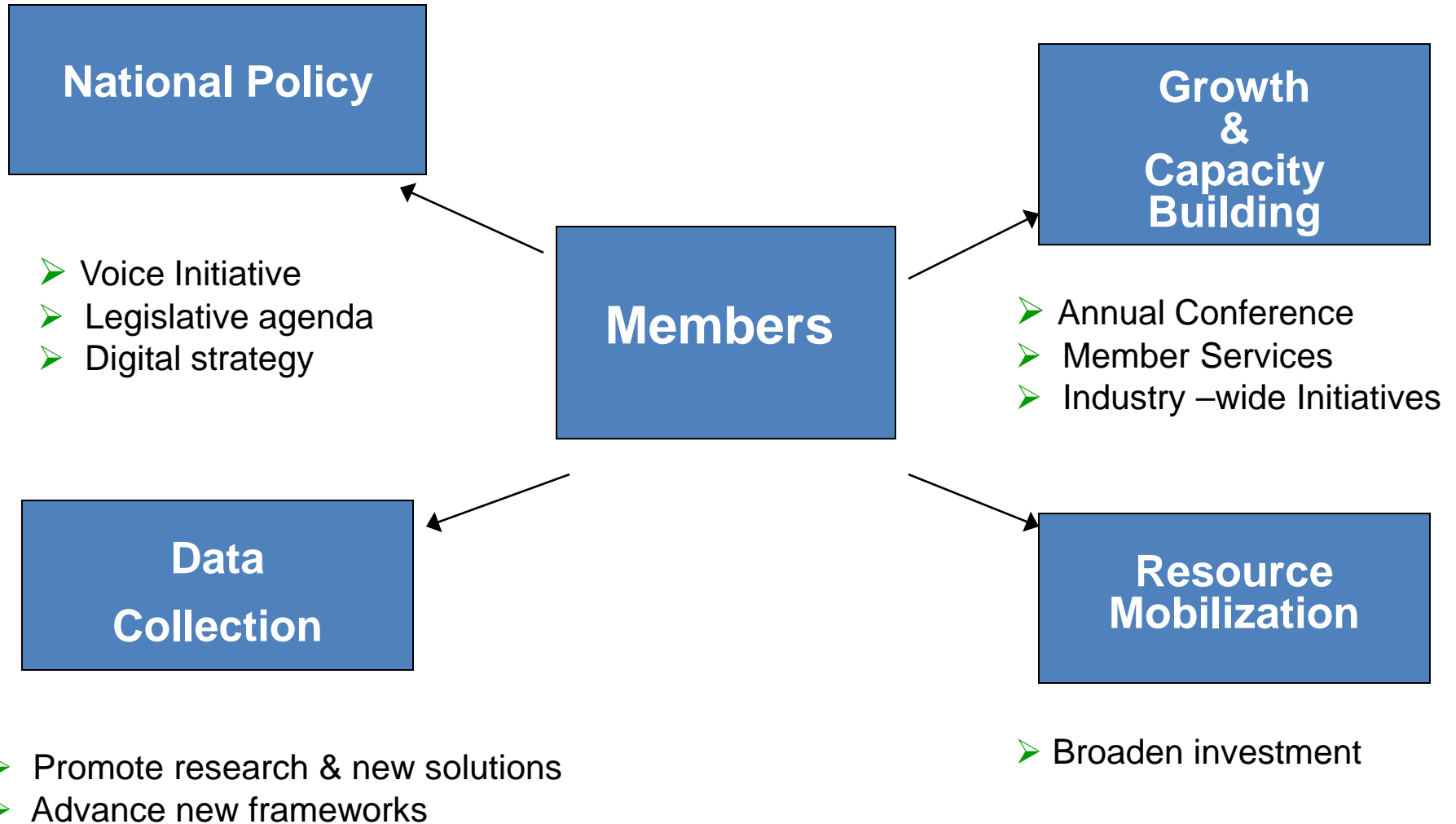


If one in three micro businesses hired just one employee, the US would be at full employment



To access resources for your business and enroll in the *One in Three* Campaign, go to www.aeoworks.org

AEO is the national voice of U. S. microenterprise



Questions?



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MONEY &
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Women, Money and Opportunity brings resources and a wealth of knowledge from experts within the WIPP community to educate women business owners.



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WOMEN
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Entrepreneurs, Energy & Environment (E3)

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Women And Technology Today

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www.WomenAndTechnologyToday.com



Get Involved!

- Access to Capital, Procurement, Energy & Healthcare Committees
- Local Instant Impact Teams
- Weekly Policy Updates Relating to Your Business

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