Opportunity Fund is a community-based nonprofit lender that has helped thousands of California families build a solid economic foundation since 1994. Its award-winning approach includes financial education, micro loans, micro savings accounts, and community real estate financing. Opportunity Fund has directed more than $316 million in community investment into economically challenged neighborhoods and has improved the lives of more than 17,000 households.

Its products and services include: small business microlending, community real estate, and microsavings financial education and matched savings accounts for low-income families.

Success Story: Shining Stars Family Child Care, San Francisco, CA

Zonia Torres’s success is a testament to her incredible work ethic. Operating a 24-hour daycare out of her home, Zonia caters to low-wage workers in San Francisco who need childcare overnight for their children as they work the night shift in factories and cleaning office buildings around the city. With a $10,000 loan, Zonia improved her kitchen and backyard to make the daycare safer for the kids in her care. She now has a waitlist of new clients and has hired three additional employees.