Working Solutions’ mission is to provide San Francisco Bay Area entrepreneurs with the access to capital and resources they need to start or grow a successful business. We prioritize serving low-income businesses and women and minority business owners, and are dedicated to strengthening the local economy, creating jobs, and building strong communities. Since our founding in 1998, we have served the 9 Bay Area counties with our microlending and technical assistance program, combining up to 5 years of intensive business coaching, advising, and mentoring for each of our borrower businesses in addition to a $5,000 to $50,000 microloan. We are the only microlender in the Bay Area to use this unique approach.

Success Story: Koji Kanematsu, Onigilly, San Francisco, CA

When Koji Kanematsu emigrated to the United States from Japan, he could not find a place to buy his favorite Japanese snack—onigiri. Thinking that there might be a market in the Bay Area for the healthy sushi-like snack, Koji opened a food cart. His offerings became so popular that he opened a small brick and mortar location in San Francisco’s Financial District. Because of the newness of his business, Koji was not eligible for bank financing to help remodel the rundown storefront. Seeking an alternative, he came to Working Solutions in 2013. He was approved for a $50,000 loan from Working Solutions and received assistance creating projections through the business consulting program.

Within a year of receiving the loan, Onigilly’s revenue had expanded 400% and Koji opened a second location. In fact, his business grew so quickly that he became eligible to receive conventional financing; in April of 2014 he paid off his microloan and Working Solutions helped connect him to a bank, where he received a much larger loan to continue his expansion.