Opportunity Fund, the nation’s leading nonprofit small business lender, believes small dollar loans help hard-working entrepreneurs make lasting change in their own lives and build stronger communities by growing businesses and creating jobs. Opportunity Fund’s community of donors and investors is creating an inclusive financial system that empowers women, immigrant, and minority small business owners. Our strategy combines microloans for small business owners and New Markets Tax Credit investments in high-impact community infrastructure projects.

Since 1994, Opportunity Fund has deployed more than $900 million and helped thousands of entrepreneurs invest in their families’ futures. The organization has committed to lending an additional $1.2 billion to small business owners across the country and investing $174 million in community real estate projects by 2023. In March 2020, Opportunity Fund and the Accion US Network joined forces to establish Accion Opportunity Fund, the first organization focused on a national microlending strategy to meet the credit needs of small businesses—developing new products, establishing new partnerships, promoting research and financial education, and leveraging digital technologies to support mission-driven lending.

Success Story: Pinky Rose Boutique, Los Angeles, CA

Marcia Charles is the owner of Pinky Rose Boutique, a women’s clothing store in Los Angeles, California. In 2008, the economy sputtered and though sales were doing well, Marcia lost her line of credit. Without a line of credit, it was impossible to keep the business going. “It wasn’t easy dealing with lenders who said they can help and then charging me 45% for a loan,” says Marcia. A customer told her about the Opportunity Fund, and with a loan from them, she was able to pay off a high-interest loan, lower her interest rate, and stay in business.