

SMALL BUSINESS FINANCE FORUM



Creating Innovative Financial Solutions through Collaboration

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Lead Sponsor

JPMORGAN CHASE & CO.

OPPORTUNITY FINANCE NETWORK

About CRF



OPPORTUNITY FINANCE NETWORK™
SMALL BUSINESS FINANCE FORUM

Measurable, Transformative Community Impact

Improving lives and strengthening communities

Our Mission

To empower people to improve their lives and strengthen their communities through innovative financial solutions.

\$2.2 billion
in financing

48
states and DC
with loans

1,688
loans to small businesses

79,000
jobs created
or retained

19,088
affordable
housing units

1.7 million
people served

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Filling the Financing Gap

^{CRF} SBA 7(a)

- Deploy capital in areas and to populations not served by traditional SBA lenders.

^{CRF} Patient Capital

- Patient form of capital, which may include a period of monthly, interest-only payments and revenue royalty repayment.
- Offered in Twin Cities, Chicago, Detroit, Denver, and Bay Area

^{CRF} Flex Financing

- Responsible response to rise of online lenders - offers faster decisions, longer payback time and reasonable terms
- Also may act as short-term bridge to SBA 7(a) loan or non-eligible uses

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Accion



Our Mission

Accion Chicago is a nonprofit that helps communities grow by investing in people who build businesses and generate jobs in their neighborhoods. We provide customized capital solutions and one-on-one coaching to underserved entrepreneurs in Illinois and Northwest Indiana.

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Our Work

- **Small Business Loans**
 - Loans from \$500 to \$100,000
 - Average loan size: \$9,000
 - Loans for start-up and existing business owners unable to access bank financing
 - Loans for clients with ITINs
- **Technical Assistance**
 - Financial education
 - Access to resources
- **Service Area**
 - Illinois and Northwest Indiana



Big Shoulders Coffee; Chicago, IL



Terms and Products

■ Amounts

- Loans for *established businesses*
 - More than 6 months revenue
 - \$500 to \$100,000
 - Larger loans (and uncollateralized loans) are SBA Community Advantage loans
 - All loans over \$50,000 for mature businesses
 - Most loans over \$20,000 for newer businesses
- Loans for *start-up businesses*
 - Less than 6 months revenue
 - \$500 to \$20,000
- Credit Builder Loans
 - \$500 to \$2,500

■ Products

- Term Loans
- Credit Builder Loans
- Balloon Loans for contract/invoice financing
- SBA Community Advantage Loans



Urban Roots, Inc. – Chicago, IL

- Founders Jimmie and Tiffany Williams created Urban Roots, Inc., formerly known as Just Us Lawn Care, Inc.
- Mr. Williams opened Just Us Lawn Care in 2008 and the business grew from being in-home to having an offsite office where it services over 80 buildings and many individual accounts.
- We give back to the community in many ways:
 - Hiring from the low-income communities throughout the City of Chicago
 - Re-entry training program for former offenders
 - Volunteering at Dunn Technology Academy on Earth Day to show students how to plant and design the landscape of their school.
- Eco-friendly and fuel efficient business.



Urban Roots Inc. – Chicago, IL

Services:

-  Custodial Maintenance
-  Lawn Care
-  Landscaping
-  Snow Removal

Wow!! My yard was beat, really beat, and now, all I keep saying is WOW!! Jimmie responded to my request for a quote on a Friday, stopped by on Saturday, and did the work on Tuesday. He tore out old plantings, planted new ivy, trimmed everything up, laid down grass seed (and its actually growing thanks to his instructions) and topped it all with mulch. And he was extremely affordable!! My yard looks fabulous and I could not be happier!! Looking forward to being a monthly customer. He did a great job!

Lady B.
Chicago, IL.

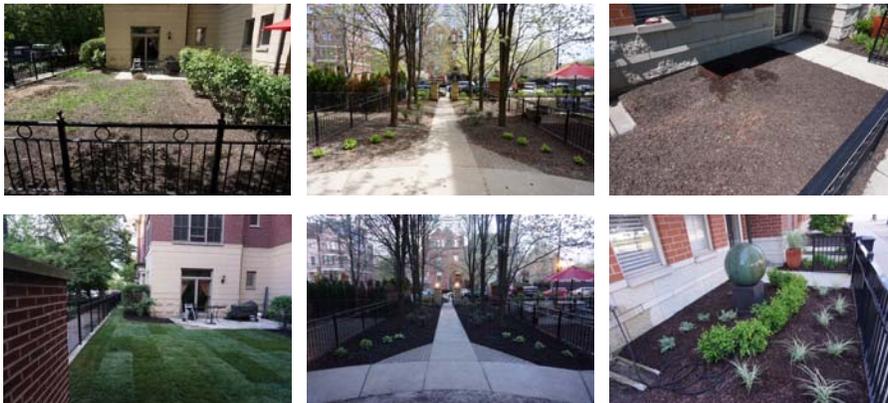




Just Us Lawn Care worked miracles in my front lawn. This is the best my lawn has looked in 25 years. I live on the corner of a very busy street and many people stopped to congratulate me on the great improvement made. I told them it was "Just Us Lawn Care" that made the difference and they were very impressed. Friendly and helpful service is at the heart of Just Us Lawn Care and I would highly recommend this service to both commercial and residential customers. I can't THANK YOU enough for your services. Your the best ever.
A very Happy Customer.
Charlie

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Urban Roots Inc. – Chicago, IL



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Fab Tech – Kankakee, IL

- Fab Tech was incorporated in late 2014, and opened its doors in early 2015.
- Fred Tetter (Owner) has been working in the fabric-cleaning industry most of his life. He originally began cleaning carpets under the Fab Tech name back in 1999, but took a few years off with other work.
- Following several generations of dry cleaners, Fred Tetter wanted to bring back the business to downtown Kankakee to fill an underserved market.
- Fred Tetter's experience and skills in both dry cleaning and carpet cleaning has allowed Fab Tech to capitalize on these services, add employees, and grow the business to other nearby, underserved markets.



Fab Tech – Kankakee, IL

Fab Tech is a full-service professional fabric cleaning company providing dry cleaning, professional laundering, carpet cleaning, and furniture cleaning services. The company is both minority-owned and veteran-owned and is committed to its community.



CARPET

Does your walkway clash with the rest of your carpet due to endless footsteps and weeks of wear? Let us help.



DRY CLEANING

Comforter, formal garment, wedding dress, household item, hat. You bring it, we'll clean it—with the highest-quality care.



UPHOLSTERY

Our upholstery cleaning leaves no residue, it eliminates odors, and it is safe for every fabric, from your couch to your car.

