



Transforming Lives



Dear Friends,

As we celebrated our 25th anniversary in 2019, Opportunity Fund's belief that small amounts of money and the right advice can drive permanent and lasting change in the lives of low-income individuals, building a foundation for economic mobility that helps hardworking entrepreneurs and their families get ahead. Determination, courage, and opportunity are vital to the success of our families, our neighborhood communities, and the nation. Today, we're more challenged than ever to defend these values.

Poverty, inequality, and predatory lenders persist. And so do we. This year, we invested \$160 million in underserved entrepreneurs and low-income communities, and our work provided new opportunities to over 400,000 people. With a growing circle of donors and investors, our resolve to tackle widening income inequality is unshaken; indeed, it is stronger than ever.

My thanks go out to you - an inspiring community of clients, donors, investors, Board members, Leadership Council, Advisory Council, and staff. In a time of uncertainty and polarization, it is beyond inspirational to see all of us coming together for our communities.

With our deepest gratitude,

A handwritten signature in white ink on a dark blue background, reading "Luz Urrutia".

Luz Urrutia
CEO
Opportunity Fund



428,157
people
served

\$160,663,593
invested in
people and
communities

Our
Impact

11,023
jobs created
and sustained

39
states
served

Robin

As a new mother, Robin went to cosmetology school and started braiding people's hair to make ends meet. Diligently, she saved, and purchased a home. Seeing a business opportunity, Robin invested all her savings into converting her garage into a salon, but was only able to complete a portion of the construction before her money ran out. She went to her local bank for a loan but was turned down. Repeatedly. But they told her about Opportunity Fund and three days later, Robin got a loan for \$10,000. She is now on her fourth loan with Opportunity Fund. Over the years, Robin has employed 42 women and men in her community. All of them say Robin has changed their lives.

"Becoming a business owner changed my life, but I wouldn't have gotten my start without help from Opportunity Fund. My daughters have the entrepreneurial bug, too. I see Opportunity Fund in their future."

— Robin, Owner, Braid It Up

4

NUMBER
OF LOANS

LOAN DETAILS & PURPOSE

\$50,000 December 2015

Make salon improvements

LOAN DETAILS & PURPOSE

\$46,980 November 2017

Upgrade the salon

LOAN DETAILS & PURPOSE

\$10,000 April 2019

Purchase supplies and furniture

LOAN DETAILS & PURPOSE

\$10,000 September 2019

Finish construction

Robin Hunt, owner, Braid It Up. Photo credit: Brenton Gieser.



\$117,571,270

lent to small
businesses

3,193

new loans to
entrepreneurs

Our
Impact

420,087

unique low-income
clients served

\$43,017,477

invested in NMTC
projects



Frank De Santiago, owner, Frank De Barbershop. Photo credit: Brenton Gieser.

Frank

Longtime musician Frank De Santiago began cutting hair to express his artistry. Mohawks were his early specialty. As word of Frank's talent spread, he quit his corporate job to pursue a career as a barber. For 6 years, Frank has made a living and employs 4 people running his own barbershop in San Francisco. But even though business is steady, rising rent constantly threatens the shop's future. Two loans from Opportunity Fund helped relieve that pressure, allowing Frank to upgrade his shop and attract more clients. While rising costs have driven many businesses out of the Bay Area, Frank is planning to stay put, create jobs, and support artists for years to come.

"An entire community fits inside this barbershop. But now it feels like tech firms and their workers are pushing us out. My whole universe is here in this business."

— Frank, Owner, Frank De Barber Shop

2

NUMBER
OF LOANS

LOAN DETAILS & PURPOSE

\$5,000 October
2018

New chairs and shop upgrades

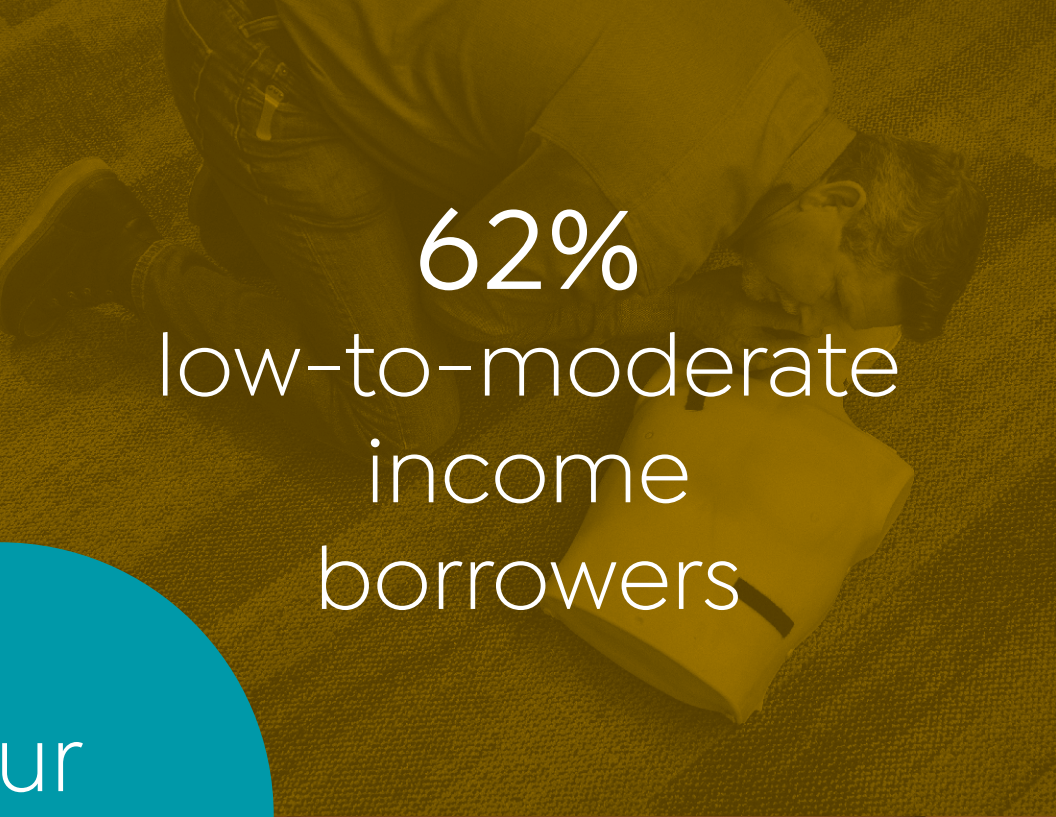
LOAN DETAILS & PURPOSE

\$8,344 June
2019

Expansion



32%
women
entrepreneurs



62%
low-to-moderate
income
borrowers



Our Clients



86%
minority
business
owners



679
average
credit
score

RYSE

RYSE is a community center in Richmond, California that provides a safe space for young people to learn, educate, heal, and transform lives. With a \$11.55M New Markets Tax Credit (NMTC) investment provided by Opportunity Fund, RYSE is expanding into RYSE Commons, a dynamic campus that will increase healing-centered youth programming 300%, increasing opportunities for promising youth leaders like D'Ana.

D'Ana Clark became a RYSE member four years ago, receiving services and support as a formerly incarcerated youth. Today, she works as a Youth Justice Fellow at RYSE, advocating for young people who have been systems-impacted.

"I went from being a very troubled child to a person that aspires to be one of the best criminal defense lawyers—someone driven by a series of injustices to pursue success, a person that youth at RYSE can look up to."

— D'Ana Clark, RYSE Youth Justice Fellow

\$11.55
MILLION
INVESTMENT

41,600 SQ FT INDOOR AND
OUTDOOR RENOVATION AND
NEW CONSTRUCTION

6,750 YOUTH SERVED ANNUALLY
(ONCE COMPLETE)

56 PERMANENT JOBS CREATED



Members of RYSE. Photo credit RYSE



Highlights from the Year

Advocating for Underserved Communities

In 2019, funding for programs that provide critical financial and social services in low-to-moderate income communities was at risk of being eliminated in the federal budget. We worked with partners to successfully achieve record-breaking funding for the CDFI Fund and the New Markets Tax Credit.

Former Opportunity Fund Policy Advocate Gabriel Villarreal meets with Senator Diane Feinstein's staff in Washington, D.C.

Highlights from the Year

25th Anniversary Gala

Over 250 friends, donors, and supporters gathered in October to enjoy delicious 'Opportunity Funded' food, drinks, and conversation as we celebrated all that has been accomplished over the past 25 years of transforming lives. The night featured food prepared by our talented chef entrepreneurs, each of whom received a microloan to fund their businesses. Hosted by Freada Kapor Klein and Mitch Kapor, this inspirational evening brought together the Opportunity Fund community. Together, we raised more than \$860,000 to support the dreams of hard-working business owners!





Accelerating Opportunity:
The Impact of
Opportunity
Fund's Trucking
Program

Highlights from the Year

Trucking Loans Research Report

Accelerating Opportunity examines the environmental, social and financial impact of our lending to independent truck drivers and small fleet owners.

- Each loan eliminates the emissions equivalent of 140 vehicles.
- 4,500+ loans to independent California truck drivers resulted in a decrease of nitrogen oxides equivalent to taking 620,000 cars off the state's roads.
- \$220 million loaned to truck drivers and fleet owners spurred \$470 million in new, annual downstream economic activity.

Highlights from the Year

LendingClub Partnership

In 2019, Opportunity Fund partnered with LendingClub - America's largest online credit marketplace connecting borrowers and investors - in order to increase small business owners' access to transparent, affordable and responsible credit. By leveraging LendingClub's technology to provide a seamless customer experience that includes prequalified offers to underserved small businesses, Opportunity Fund can meet the credit needs of the most underserved borrowers that visit the online credit marketplace. This partnership expands Opportunity Fund's lending to 45 states. Furthermore, larger small businesses with stronger credit profiles are referred by Opportunity Fund to Funding Circle - the leading small business loan platform in the United States - ensuring the greatest possible coverage for small business credit needs online through a seamless technology integration.

"By combining LendingClub's leading credit technology with Opportunity Fund's mission-based, high-touch lending model, we can dramatically expand access to affordable and responsible capital to underserved small business owners across the country."

— Luz Urrutia, CEO



Right: Name and Enos CPR funded via LendingClub and Opportunity Fund referral partnership



Responsible Business Lending Coalition partners alongside Representative Nydia Velazquez of New York (center)

Highlights from the Year

Advancements in Responsible Lending

Opportunity Fund continues to advance responsible lending policies including a bipartisan Congressional resolution in support of the Small Business Borrowers' Bill of Rights.

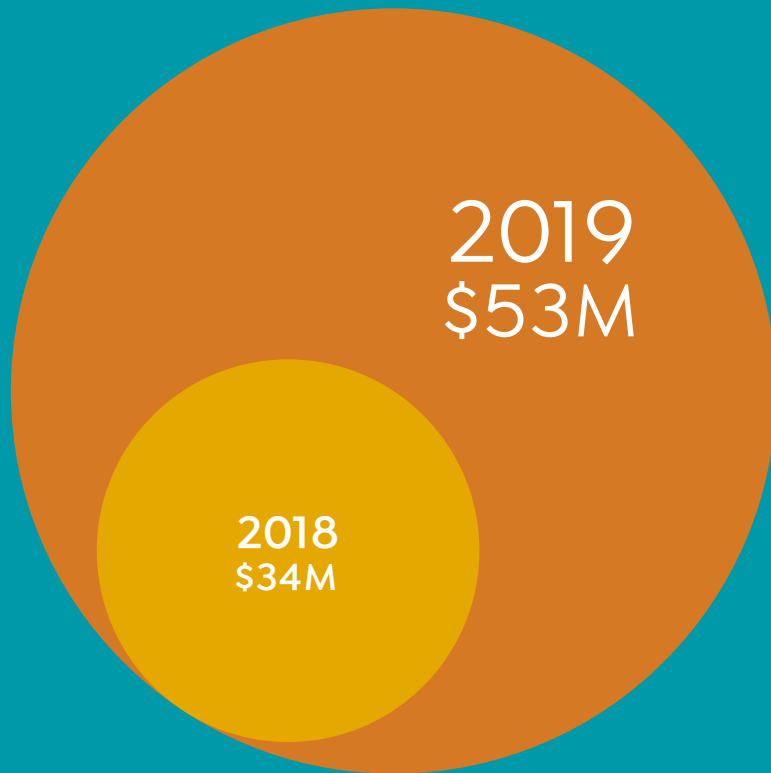
"I hear frequently about the challenges entrepreneurs face in securing financing to grow... This resolution will help achieve the balance of ensuring new sources of capital remain available, while protecting small businesses from unscrupulous actors."

— Representative Nydia Velazquez,
Chairwoman of the House Small Business Committee

Highlights from the Year


Record Year in Loan Sales

The Capital Markets Team had a record year in loan sales, increasing volume by 55% year-over-year to \$53M. Loan sales are an important part of Opportunity Fund's funding strategy, allowing the organization to help more borrowers access affordable and responsible loans.



A man in a workshop, wearing a white shirt and dark apron, is using a power drill on a wooden block. The background shows other people and equipment in a workshop setting.

\$180,000,000
portfolio of active
loans under
management

A barber is cutting a customer's hair in a barbershop. A sign in the background reads "URBAN BARBER COLLEGE".


\$1 donated
deploys
\$22 in loans

A woman is looking down, possibly at a loan document or a small object. The image is partially obscured by the central orange circle.

Financial Highlights

A man is looking down, possibly at a loan document or a small object. The image is partially obscured by the central orange circle.

93%
of borrowers
repay their loans

A woman is standing in a shop, possibly a florist or wedding planner, with various items on display. A sign in the background reads "Wedding Funerals delivery Quinceañeras".

82%
earned income
covers most
of operating
budget

Financials

		FY 2019	FY 2018
Assets			
	Cash	\$ 9,219,000	\$ 9,783,000
	Investments	\$ 631,000	\$ 1,162,000
	Cash for Programs	\$ 10,153,000	\$ 11,078,000
	Current Loans & Other Reveivables	\$ 33,641,000	\$ 27,789,000
	Long Term Loans & Other Receivables	\$ 66,856,000	\$ 51,500,000
	Total Assets	\$ 120,500,000	\$ 101,313,000
Liabilities and Net Assets			
	Current Liabilities	\$ 23,166,000	\$ 9,463,000
	Long Term Liabilities	\$ 71,011,000	\$ 65,437,000
	Net Assets	\$ 26,323,000	\$ 26,414,000
	Total Liabilities and Net Assets	\$ 120,500,000	\$ 101,314,000
Revenues			
	Contributed Revenue	\$ 5,668,000	\$ 6,704,000
	Earned Revenue	\$ 25,523,000	\$ 17,515,000
	Interest on Cash and Investments	\$ 103,000	\$ 32,000
	Total Revenues	\$ 31,294,000	\$ 24,251,000
Expenses			
	Program Expenses	\$ 24,241,000	\$ 21,049,000
	Support Expenses	\$ 7,144,000	\$ 5,234,000
	Total Expenses	\$ 31,385,000	\$ 26,283,000
	Change in Net Assets	(\$ 91,000)	(\$ 2,032,000)

All numbers rounded to the nearest \$1,000

[Download our full Audited Financial Statements](#)

Community



"Opportunity Fund provides a chance for the American dream, allowing people to use their talents to enrich themselves and our economy. I am thrilled to see real transformation right here in my back yard."

Joni Cropper, Board Member



"Supporting Opportunity Fund translates to support not only for the borrowers but also for their employees. Job creation through micro-lending provides a better life for the families of all involved."

Ron Gonen, Board Member



"Opportunity Fund supports hard-working, but under-served entrepreneurs to achieve their dreams. I believe this helps create a better world for us all, and I am proud to support their efforts."

Linda Ba, Board Member

Individual Donors

Up to \$99

Lawrence Abraham
Becca Ackerman
Tristan Adams
Christian Arana
Arnoldo and Alma Avalos
Christine Barnes
Kimberly Bassett
Arvind Bhusnurmath
Tor Fredrik Bjerke
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Marina Yapor
Beizhi Zhang

\$100 to \$999

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David and Joni Cropper
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Allen and Delphine Damon
Betsy Densmore
Mary Beth and Chris Dorst

Individual Donors, Continued

\$100 to \$999 cont.

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	Kirsten Ludwig			Karen Wilmer
	Susan Petterson Lyddon			
	Nathan and Lauren Lyon			

Individual Donors, Continued

\$100 to \$999 cont.

Anthony Chang and
Wendy Wong

Kat Yalung

Dwayne Young

Patti Yukawa

\$1,000 to \$4,999

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\$5,000 to \$9,999

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Sarah Jane Holcombe

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Miller

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Brian Shally

\$10,000 to \$49,999

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Shelley Harrison

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Mark Heising

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Gwendolyn Holcombe

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Shah

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Marc Tessier-Lavigne

Gavin and Caitlin Turner

Luz Urrutia

Gail Koshland Wachtel

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Debra Engel

Yun-Fang Juan

James and
Catherine Koshland

\$100,000 and Up

Anonymous

Greg and Anne Avis

Stephen Finn

Bill and Amy Gurley

Institutional Funders

Up to \$9,999

Beneficial State Bank
Boston Private Bank
Bridge Bank
California State University Dominguez Hills Philanthropic Foundation
CTBC Bank
Dentons US LLP
Dykema
FICO
Goldhirsh Foundation
GURUS Solutions
Husch Blackwell LLP
Manufacturers Bank
Q2 Software, Inc.
Robert and Bess Cook Foundation
Roy and Patricia Disney Family Foundation
The Barry and Mimi Sternlicht Foundation
The Kresge Foundation
The Stocker Foundation
United Way of Greater Los Angeles
Whitehill Family Foundation

\$10,000 - \$49,999

American Business Bank
Banc of California
Bank of Hope
BBVA
Capital One
CIT One West Bank
Citizens Business Bank
Community Foundation for Monterey County
eBay Foundation
Federal Home Loan Bank
First Republic Bank
HSBC
Opus Bank
Pacific Community Ventures
Pacific Life Foundation
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Sand Hill Foundation
Silicon Valley Community Foundation
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The California Endowment
U.S. Bank - Statewide
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\$50,000 - \$99,999

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Heising-Simons Foundation
Jewish Community Foundation of Los Angeles
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MUFG Union Bank, N.A.
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Bank of America
Central Valley Community Foundation
City National Bank
JPMorgan Chase
MasterCard Worldwide
Silicon Valley Bank

Sobrato Family Foundation
The David and Lucile Packard Foundation
The Hearst Foundations
Tides Foundation
Wurwand Foundation
Y & H Soda Foundation

\$800,000 and Up

CDFI Fund
Leslie Family Foundation
The California Wellness Foundation
Wells Fargo

Community



"Everyone dreams of upward mobility and economic opportunity. Our family is proud to support Opportunity Fund's work to ensure underserved communities can achieve their rightful potential."

Lata Krishnan, Donor



"Access to financial services is not equitable, which means many ideas aren't given a chance. I support Opportunity Fund because it provides a bridge to financial stability that benefits everyone."

Sarah Hinkfuss, Donor



"By partnering with Opportunity Fund, we are improving access to financial services for small business owners and ensuring the organization can build on its legacy of innovation and impact."

Sandy Fernandez, Mastercard

Impact Investors

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Anne and Greg Avis

Rebecca and Bud Colligan

Amy and Bill Gurley

Clare McCamy and Harrison Miller

EWCY Foundation

Trillium Asset Management

Yun-Fang Juan

Debra Engel

Greg and Penny Gallo

Institutional Investors

Banc of California	HSBC
Bank of America	Manufacturers Bank
BBVA Compass	Mechanics Bank
California Community Foundation	Northern Trust
California Wellness Foundation	Opportunity Finance Network
Calvert Impact Capital	Pacific Western Bank
Capital Impact Partners	San Francisco Foundation
Capital One	Silicon Valley Bank
Cathay Bank	State Bank of India (California)
Charles Schwab	The California Endowment
Community Foundation for Monterey County	U.S. Treasury Department
Community Foundation Santa Cruz County	Union Bank
Deutsche Bank	US Bank
First Republic Bank	W.K. Kellogg Foundation
Goldman Sachs Bank	Wells Fargo
Heritage Bank of Commerce	Western Alliance Bank

Community



"Our clients inspire me every day. It's their stories, their struggles and successes, that drives my work."

Robert Zapata, Opportunity Fund Team Member



"Opportunity Fund has shown that investing in entrepreneurs' dreams can lead to real growth for their families, communities, and employees. I love that we can make that impact."

Christine Barnes, Opportunity Fund Team Member



"I believe in our mission to help entrepreneurs achieve their dreams, and I love being able to make that happen."

Lieu Nguyen, Opportunity Fund Team Member

Board of Directors

Greg Avis, Chair

*Bangtail Partners, Managing Partner
Board Member since 2015*

Debra Engel

*Engel Family Fund
Board Member since 2017*

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California Reinvestment Coalition*

ppportunity Fund

