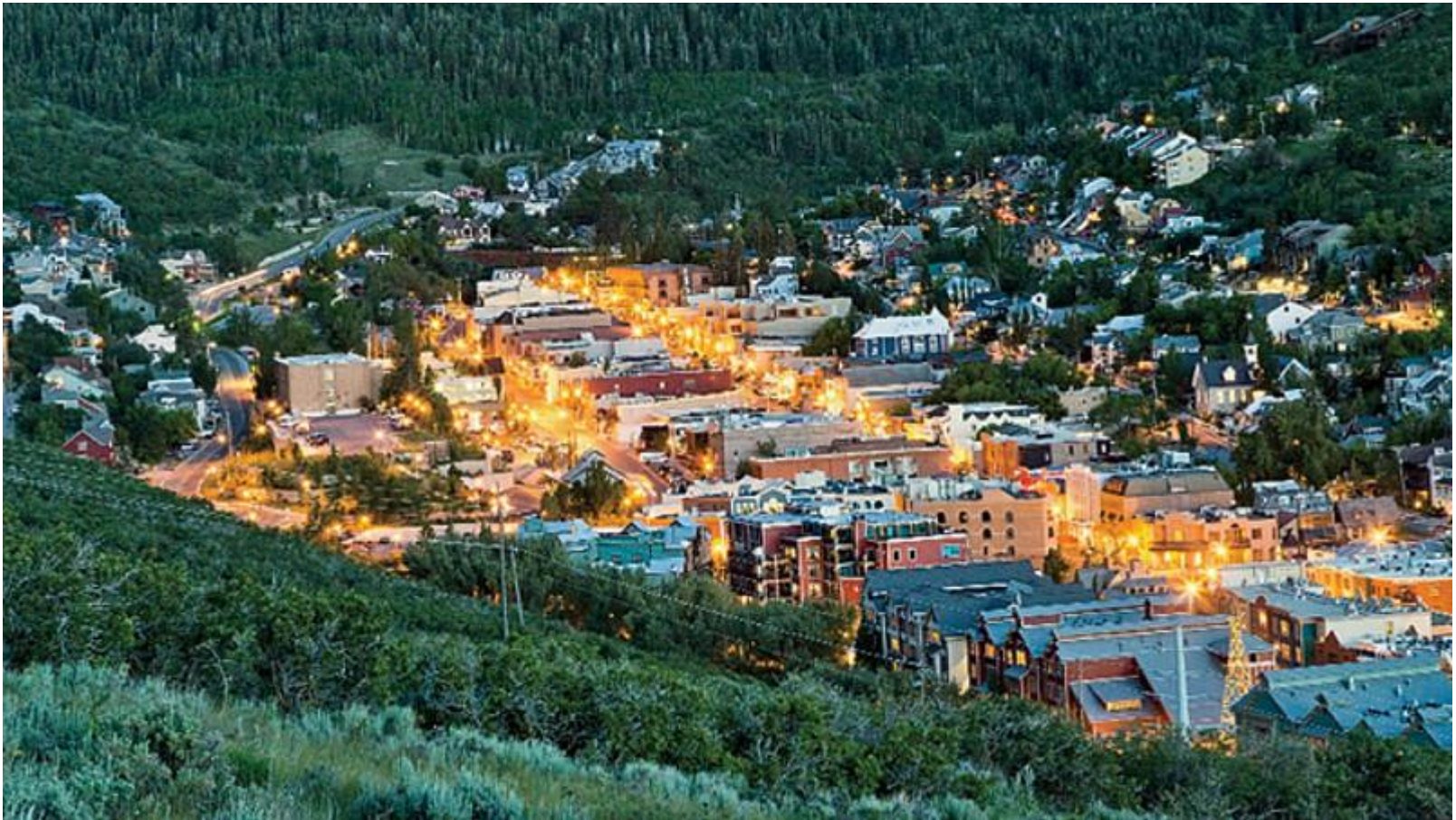


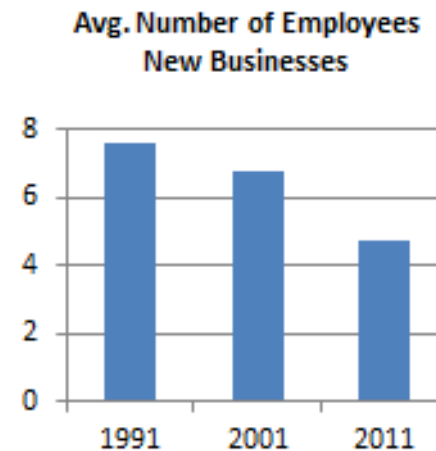
Marketing your Revolving Loan Fund

PRESENTED BY
CAROLINA MARTINEZ, CEO
CAMEO





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- Businesses are starting smaller and staying smaller.
 - [95 percent of all job gains](#) in a year in an average state come from the expansion of existing businesses or the birth of new establishments.

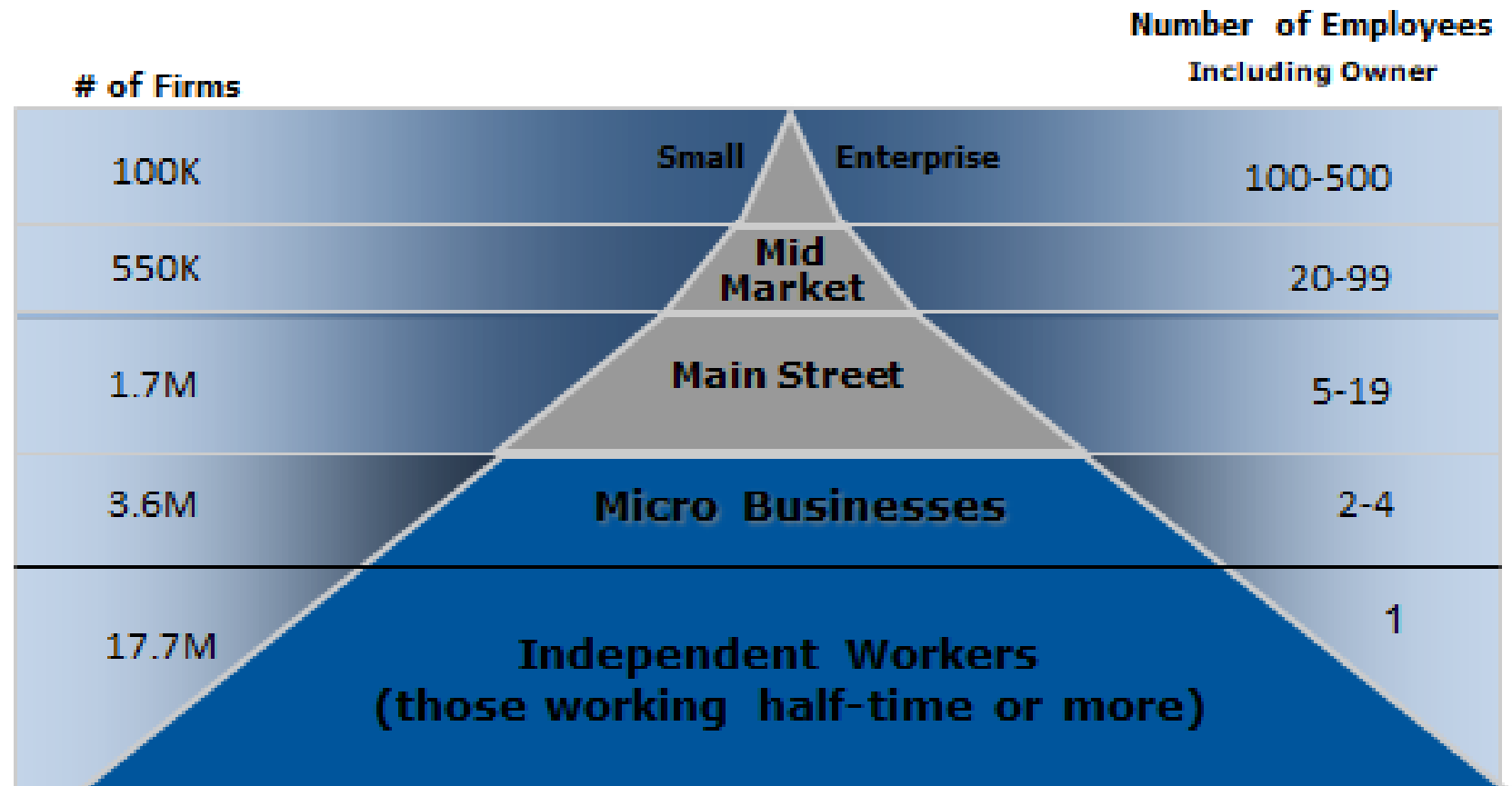


Microbusinesses, THE job creators 2003-2010

	Micro-businesses (1-4)	Large businesses (500+)
US jobs created	5.5 million	(1.8 million)
CA jobs created	720,000	(300,000)

California had the most net jobs created by microbusiness from 2003-2010.

How Independents Measure Up with Small Business



US Census data: 2010, 2000; US BLS data: 2011, 2012; Emergent Research estimates

The Five C's of the Entrepreneurship Ecosystem



Good Platforms

- Integrate all the data and steps of the lending process, from application to servicing
- Have configured basic underwriting guidelines into the platform
- Import applicant bank statement and accounting data, so no manual entry
- Import credit history information
- Can help underwriter compare applicant data to underwriting criteria, often with graphs, dashboards, etc.
- Either has a portfolio management system built in, or easily exports to CDFI organization's portfolio management and accounting systems.

Competition from Online Lenders

26% of small businesses report using online lenders

Fast funding turnaround

High interest

Daily, weekly automatic cash payments

Thank YOU

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