

# SAN DIEGO WOMEN'S EMPOWERMENT LOAN FUND



How would it feel to empower women business leaders with low-cost loans and business advice? What if you could create that positive change while earning a financial return?

**INVEST IN WHAT YOU BELIEVE IN WHILE EARNING A RETURN COMPARABLE TO A BANK CD.**

## CHALLENGE

Because of systemic biases in the financial system, many creditworthy women-owned businesses are either overlooked by banks or overcharged by alternative lenders. One result: according to the Urban Institute, women-owned businesses represent only 4% of the national revenue and 6% of the workforce. Even more, a McKinsey study predicts that at our current rate of progress, it will take 100 years for American women to reach equal representation in business leadership.

## SOLUTION

Invest in women. By blending philanthropic funds and low-cost capital, the Women's Empowerment Loan Fund will provide low-cost loans for underrepresented women business owners in San Diego.

## DETAILS

- ✓ **Target Market:** Local and independent women-owned businesses in San Diego County's underserved communities that have been in business for at least a year and have a proven business model.
- ✓ **Loan Product:** 6-36 month term loans. Investment decisions made in 10 workdays or less.
- ✓ **Competitive Advantage:** Expert business advice and low interest rates, prime rate + a 2% guarantee fee.

\*The information on this flyer was prepared by San Diego Grantmakers, a nonprofit organization not affiliated with the Jewish Community Foundation of San Diego ("JCF"). This version of the flyer is intended for donors who advise funds held by JCF. Donor recommendations to allocate JCF funds to the Women's Empowerment Loan Fund will be subject to JCF approval and additional written disclosures.

**JOIN SAN DIEGO'S  
CUTTING EDGE  
COMMUNITY  
OF IMPACT  
INVESTORS.**

### 1. Philanthropic Opportunity

\$150K first-loss reserve to catalyze impact investment. Can be provided as a recyclable grant.

### 2. Investment Opportunity

Collective goal of \$850K in 2% notes, redeemable after 2 years.

*Donor Commitments due by  
June 7, 2019.\**

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