

# BUILDING OPPORTUNITY

OPPORTUNITY FUND HELPS FAMILIES EARN, SAVE AND INVEST IN THEIR FUTURE

With the cost of living soaring, California has the highest real poverty rate in the nation. Entrepreneurship and education remain proven pathways to prosperity.

ALICIA

Owner of Alicia's Tamales Los Mayas Hayward, CA 4,812 FAMILIES SERVED







Wesleyan University

Kiara Rence Iones

OPPORTUNITY FUND PROVIDES SAVINGS INCENTIVES TO HELP STUDENTS PURSUE A COLLEGE DEGREE

Only 8% of low income students graduate from college by age 24. A child is 7 times more likely to attend college if she has a savings account in her name.

KIARA

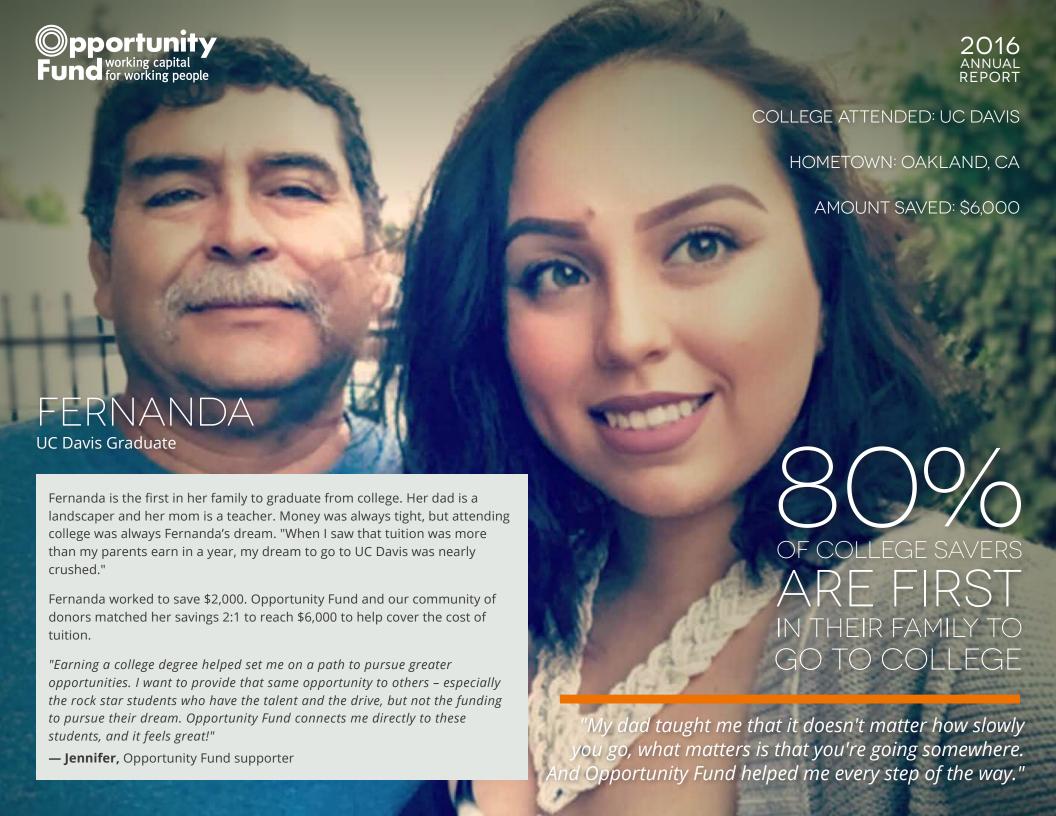
Wesleyan University Graduate East Palo Alto, CA 341 SAVINGS ACCOUNTS OPENED





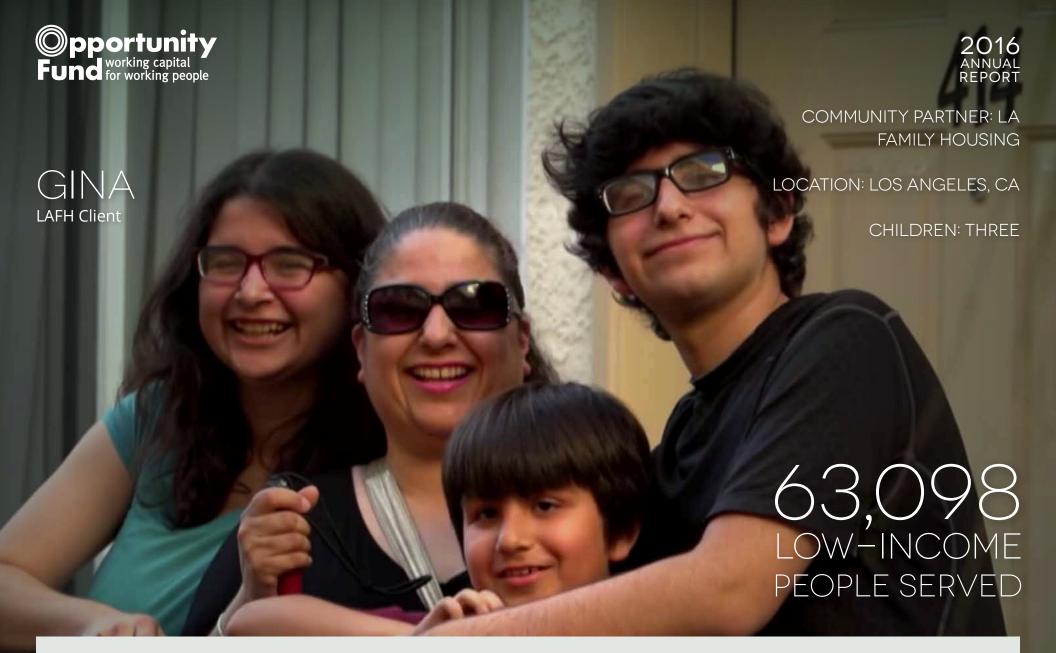












When meningitis rendered Gina blind, her whole life changed. Unable to cope, her husband abandoned the family. Gina couldn't pay rent. The family became homeless before finding refuge at LA Family Housing. With safe and secure housing, Gina learned new mobility and life skills for future independence.

When Gina finally secured permanent housing, she cried tears of joy. Today, she and her children have a future full of unlimited possibilities.

In 2016, Opportunity Fund facilitated \$28.4 million in financing to help LA Family Housing build an 80,000 square foot, multi-service facility that will host all housing and supportive services under one roof. The goal is to serve approximately 2,468 low-income homeless individuals annually, with a specific focus on veterans.







# CLIENT

# Alicia Alicia Van Fleteren Jewelry Design, Belmont, CA

"It takes a village to run a small business, and Opportunity Fund was there for me when I needed them."



### DONOR

**Arthur Johnson**Board Member, Oakland

"My father owned his own business for over 50 years. That is why I am so passionate about devoting my time and resources to Opportunity Fund. I now have an opportunity to help a new generation of small business owners."





# STAFF

**Angelita**San Jose

"The way we support each other as staff to create a positive impact in our community motivates me every day."





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## FINANCIALS

### ASSETS

2016	2015
\$5,696,142	\$5,635,126
\$1,180,790	\$1,148,157
\$14,795,511	\$8,665,161
\$19,283,147	\$13,654,777
\$34,442,751	\$21,591,430
<b>9</b> \$75,398,341	\$50,694,651
	\$5,696,142 \$1,180,790 \$14,795,511 \$19,283,147 \$34,442,751

Fast, sustainable growth

### LIABILITIES AND NET ASSETS

	2016	2015
Current Liabilities	\$8,109,530	\$3,166,136
Longterm Liabilities	\$41,673,344	\$26,132,105
Net Assets	<b>\$</b> 25,615,467	\$21,396,410
Total Liabilities & Net Assets	\$75,398,341	\$50,694,651
		-

Solid financial health year after year

### REVENUES

	2016	2015
Contributed Revenue	\$8,681,379	\$9,696,731
Earned revenue	\$9,883,104	\$6,943,273
Interest on Cash & Investments	\$25,479	\$35,927
Total Revenues	<b>&gt;</b> \$18,589,962	\$16,675,931

Loan fees, interest and other earned income helps cover our costs

### **EXPENSES**

	2016	2015	
Programs & Expenses	\$11,707,543	\$8,8 <i>57</i> ,169	
Non-program Expenses	\$2,663,362	\$2,307,858	
Total Expenses	\$14,370,905	\$11,165,027	
Increase in Net Assets	\$4,219,057	\$5,510,904	

Download our full audited financial statements



opportunityfund.org

Opportunity Fund is California's leading microfinance nonprofit organization. Our microfinance programs are supported by donors from the community whose contributions help to fund loans, provide savings accounts, and build stronger families and vibrant neighborhoods. As California's leading microfinance provider, our team has deployed \$516 million and helped more than 20,000 entrepreneurs, students and low-income families since 1994.









San Francisco • San Jose • Los Angeles

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