



Partnering with Venturize

Small Business Majority, June 2018



Venturize is brought to you by Small Business Majority—a national small business advocacy organization, founded and run by small business owners.

About Small Business Majority

- **Small business education and advocacy organization** – founded and run by small business owners. Been in business 11 years.
- **National** – 9 offices in Washington, D.C., California, Colorado, Illinois, Maryland, Missouri, New York and Virginia
- **Focus on issues of top importance to small businesses** (<100 employees) and the self-employed, including access to capital, workforce, healthcare, retirement, taxes, technology and more
- Work supported by extensive **research**

> The Problem: Too many small businesses can't access responsible capital



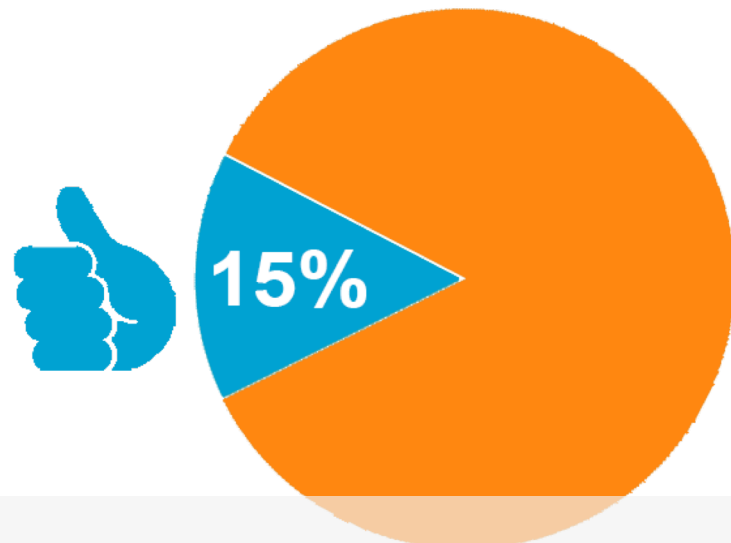
- Women and minority entrepreneurs struggle to obtain the credit they need for their business.
- Women entrepreneurs start companies with 50% less capital than male entrepreneurs.
- Minority business owners are denied loans at nearly three times the rate of non-minority owners.



> The Problem: Too many small businesses can't access responsible capital



- Today, an influx of unregulated, online lenders promises small business owners “quick-and easy” cash. But they rarely disclose the hidden fees, sky-high interest rates, and prepayment penalties.
- According to the Federal Reserve, 20% of small business owners sought an online loan in the last year. While 75% received at least some credit, only 15% were satisfied with their online lenders.



Only 15% of borrowers are satisfied with their online lenders



Introducing Venturize




- Venturize.org is a **free online resource hub** for small businesses that need help accessing responsible capital and becoming loan ready.
- Venturize offers **unbiased education and resources** to small business owners seeking loans to empower them to make the best financing decision for their business.
- The program is intended to help all businesses, but especially focused on supporting small business owners who are **key economic drivers of their communities**—people of color, women and younger entrepreneurs.

LEARN MORE ON [VENTURIZE.ORG](https://venturize.org)



Introducing Venturize



 GET STARTED BORROWING 101 RESOURCES STORIES BLOG EVENTS

MAX OUT YOUR BUSINESS. NOT YOUR CREDIT.

CONTROL YOUR FINANCIAL FUTURE, DISCOVER VETTED RESOURCES TO HELP YOU GROW

FIND THE RIGHT RESOURCE NEAR YOU

SEARCH NOW

LEARN MORE ON VENTURIZE.ORG

> Lending Resources on Venturize



- For small business owners just starting to look for financing, there are numerous tools under our **Get Started** and **Borrowing 101** pages that help them find the right loan for their business. Resources include:

- A loan application checklist
- How to identify your credit score IQ
- A loan comparison chart
- Information about the Small Business Borrowers' Bill of Rights and a checklist to ask your lender to make sure your loan offer is transparent and fair
- Tools like a Term Loan APR Calculator that helps you understand the true cost of a loan offer

A screenshot of the 'Loan Comparison Chart' page on the Venturize website. The page has a dark header with the Venturize logo and navigation links: GET STARTED, BORROWING 101, RESOURCES, STORIES, BLOG, and EVENTS. Below the header, the title 'LOAN COMPARISON CHART' is displayed in blue, with a small 'Español' button to its right. A paragraph of text explains the purpose of the chart. Below this is a table with six columns: LOAN TYPES, MINIMUM LOAN AMOUNT, MAXIMUM LOAN AMOUNT, ANNUAL INTEREST RATES, TURNAROUND TIME, and CRITERIA. The table lists various loan types such as Business Credit Card, Cash Flow Loans, Merchant Cash Advance, Microloans, Mission-Driven Loans, Online Marketplace Loans, Personal Sources, Small Business Administration (SBA) Loans, and Traditional Bank Loans, along with their respective loan amounts, interest rates, turnaround times, and criteria.

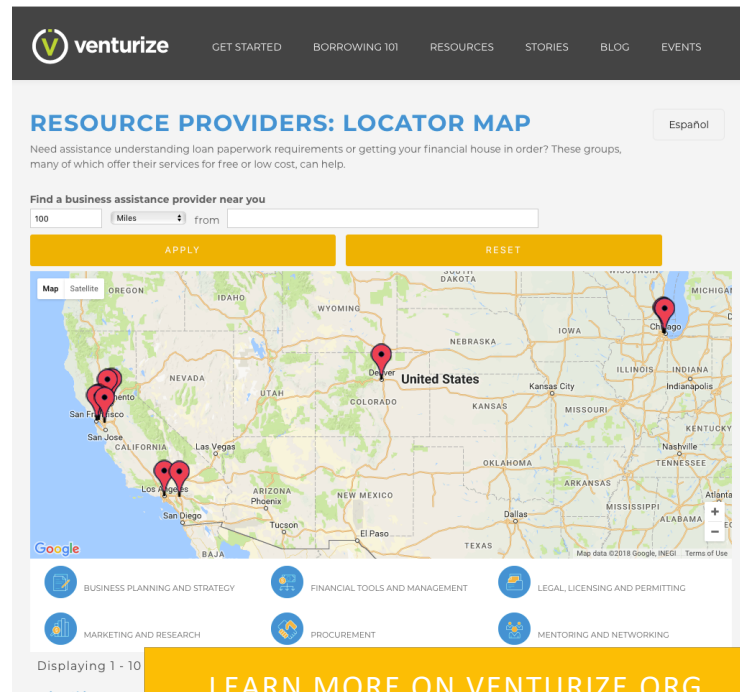
LOAN TYPES	MINIMUM LOAN AMOUNT	MAXIMUM LOAN AMOUNT	ANNUAL INTEREST RATES	TURNAROUND TIME	CRITERIA
Business Credit Card	\$250	\$250,000	13% - 25 %	1 - 3 weeks	Personal and/or business credit are main factor
Cash Flow Loans	\$200	\$100,000	25% - 90%	Minutes - 3 days	Credit score is less important, but still a factor
Merchant Cash Advance	\$200	\$250,000	15% - 150%	1 - 7 days	Usually does not require high credit scores
Microloans	\$500	\$50,000	8% - 18%	1 - 3+ months	Usually does not require high credit scores
Mission-Driven Loans	\$250	\$500,000	6% - 7%	6 weeks	Credit score and other factors taken into consideration
Online Marketplace Loans	\$25,000	\$500,000	7% - 30%	2 - 7 days	Credit score is less important, but still a factor
Personal Sources			Depends on source	Depends on source	Depends on source
Small Business Administration (SBA) Loans	\$50,000	\$5,000,000	6% - 13 %	30 days - 6 months	Usually requires a minimum credit score
Traditional Bank Loans	\$250,000	\$5,000,000	5 - 10%	2 - 4 months	Usually requires a strong personal and/or business credit score

LEARN MORE ON VENTURIZE.ORG

> Other Venturize Resources



- Our locator map highlights groups that offer free or low-cost assistance in understanding loan paperwork requirements or getting financially ready to apply for a loan.
- Entrepreneurs can enter their zipcode to find local organizations organized by the category of assistance they provide.



> Other Venturize Resources



- In addition to lending-related resources offered on the Venturize website, there are a number of other tools to help small business owners:
 - National and local events offering education on accessing capital
 - Business strategy and financial planning tools
 - Information about small business marketing, legal licensing and permitting, mentoring networks and government procurement, including tools like an Email Marketing ROI Calculator

A screenshot of the Venturize website's 'InVent' section. The page features a dark header with the Venturize logo and navigation links: GET STARTED, BORROWING 101, RESOURCES, STORIES, BLOG, and EVENTS. Below the header, the 'InVent' logo is displayed, followed by the tagline 'Insights into the world of small business lending and development'. The main content area is titled 'EMAIL MARKETING ROI CALCULATOR' and includes a submission date: 'Submitted by Julia Jamieson on Tue, 03/28/2017 - 13:10'. A paragraph explains that email marketing can be a great way to increase sales but requires careful investment. The calculator tool itself is a form with various input fields and sliders. It includes a bar chart for 'Campaign ROI' showing Cost, Revenue, and Profit. The results section shows a 33% ROI, 10,000 campaign audience size, 200 responders, 40 buyers, \$3,000 in costs, and \$1,000 in profit. A yellow banner at the bottom of the screenshot reads 'LEARN MORE ON VENTURIZE.ORG'.



Partner with Venturize



Partner with us!

- We are looking to partner with organizations like yours to help offer high-quality, personalized assistance to your members with a **customizable portal** that helps connect entrepreneurs with the right resources.



Why Partner with Venturize?



- Benefits to partner organization include:
 - Featured on Venturize.org
 - A unique landing page created for your organization will feature your logo and link to your own website
 - A unique log-in to share and promote your events on our calendar
 - A toolkit to help share the site with your network via email and social media
 - **yourcompany.venturize.org** domain

> Why Partner with Venturize?



yourcompany.venturize.org



GET STARTED

BORROWING 101

RESOURCES

STORIES

BLOG

LOGO

Company name is a proud partner of Venturize.org.

MAX OUT YOUR BUSINESS. NOT YOUR CREDIT.

LEARN ABOUT SMALL BUSINESS LOANS, DISCOVER WHAT TYPES OF LOANS ARE RIGHT FOR YOU

FIND THE RIGHT RESOURCE NEAR YOU

SEARCH NOW

How to Partner?



To get started, you can visit <http://venturize.org/partner-with-us> and fill out a short form or email me at xpena@smallbusinessmajority.org.

[HTTP://VENTURIZE.ORG/PARTNER-WITH-US](http://venturize.org/partner-with-us)

Questions?



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Connect with us!



Small Business Majority



@VenturizeOrg