

Welcome

Connecting Underserved Entrepreneurs

Webinar 2: September 8th, 2016 – 1 PM



AEO *Association for
Enterprise Opportunity*
THE VOICE OF MICROBUSINESS

Welcome

Moderator



Tammy Halevy



AEO Association for
Enterprise Opportunity
THE VOICE OF MICROBUSINESS

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Special Guests



Annie Donovan
Director

CDFI Fund,
U.S. Treasury



Joshua Brackett
Chief Financial Officer

ACE



Jamie Baker
Federal Account Manager

Amazon Web
Services



James Hobson
Chief Operations Officer

OnDeck



Keith Catanzano
Partner

2River Consulting

Agenda

- **CDFI Fund: *Innovation Challenge***
- **Project CUE:** *Connecting Underserved Entrepreneurs*
 - Creating A Marketplace
 - Building Scalable & Secure Technology
 - Getting Involved
- **Q&A**

CDFI Fund: Innovation Challenge

Highlight new, innovative, and successful approaches that work to ensure that even residents of the most underserved areas in our nation can access vital financial products and services to help their families, communities, and local economies thrive and grow.

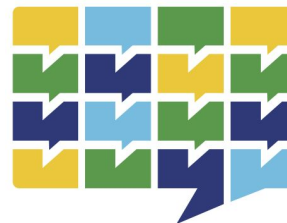


Annie Donovan
Director

CDFI Fund,
U.S. Treasury



CDFI Fund
Innovation Challenge
WINNER 2015



AEO *Association for
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THE VOICE OF MICROBUSINESS

AEO: Introduction

- Association for Enterprise Oppportunity
- National trade association for US microfinance and micro business
- *Mission:* Create economic opportunity for underserved entrepreneurs
- 400+ nonprofit community lenders and business service providers across the country
- Celebrating 25th anniversary in 2016
- Based in Washington, DC
- 25-member Board of Directors
- www.aeoworks.org

The Problem

(\$52,000,000,000)

8000

small business
loan applications
rejected every
business day

11M+

small businesses
generating <\$1M
in low-income
communities

~2.2M

small businesses
in low-income
communities seek
financing per year

~98%

businesses seeking
loans not receiving
financing from
CDFIs

Collaborative Problem-Solving



CDFI in CUE: ACE



Joshua Brackett
Chief Financial
Officer



ACCESS TO CAPITAL FOR ENTREPRENEURS

What's ACE's geographic coverage?

Georgia

How many loans did ACE process in 2015?

64

What is ACE's secret to success?

Maintaining a strong customer contact relationship with our clients.

What's an area for technological improvement at ACE?

Streamlining our reporting and data sharing components within our systems.

Creating A Marketplace



Building Scalable & Secure Technology



Keith Catanzano



Project CUE Core Team Member,
Technology Development Provider

Mapping Technical Needs - Stakeholders



*Bank Referral
Partners*



*Community
Lenders*



*Small Business
Owners*

Data Management:

- Access;
- Release;
- Security;
- Reporting

Customer Data:

- Matching;
- Underwriting;
- Servicing;
- Reporting

User Experience:

- Streamlined;
- Secure;
- Responsive;
- Options

← **Scalable** →

Building Secure and Scalable Architecture



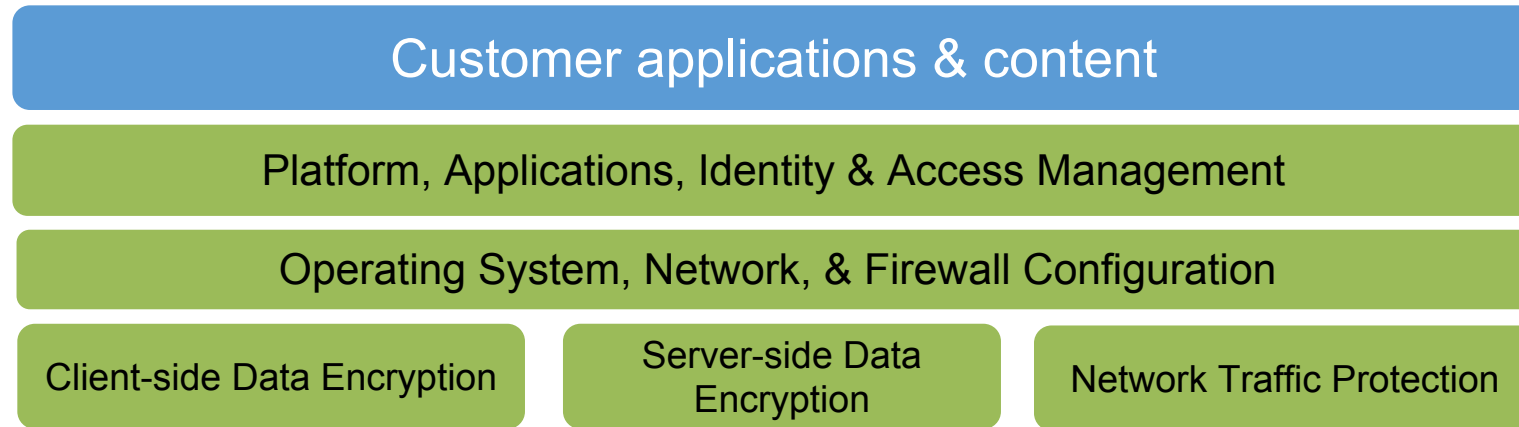
Jamie Baker

Federal Account
Manager

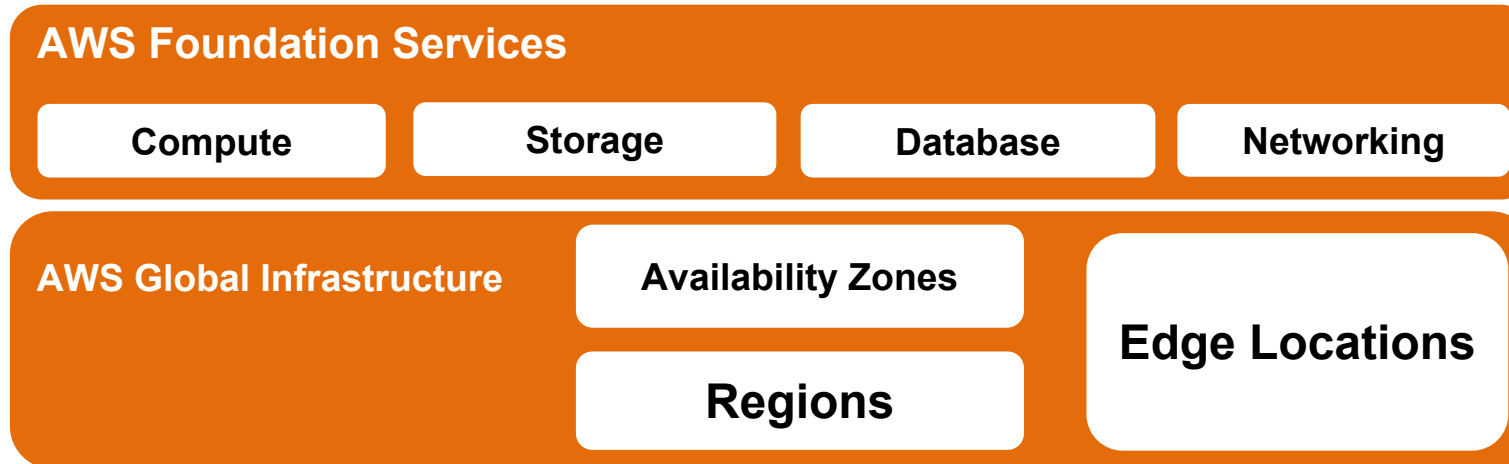
*The cloud is not just a solution for **scale** and **affordability**... it is also a solution for **security**.*



Sharing Security



Customers have their choice of security configurations in the Cloud



AWS is responsible for the security of the Cloud

Innovating Data Protection



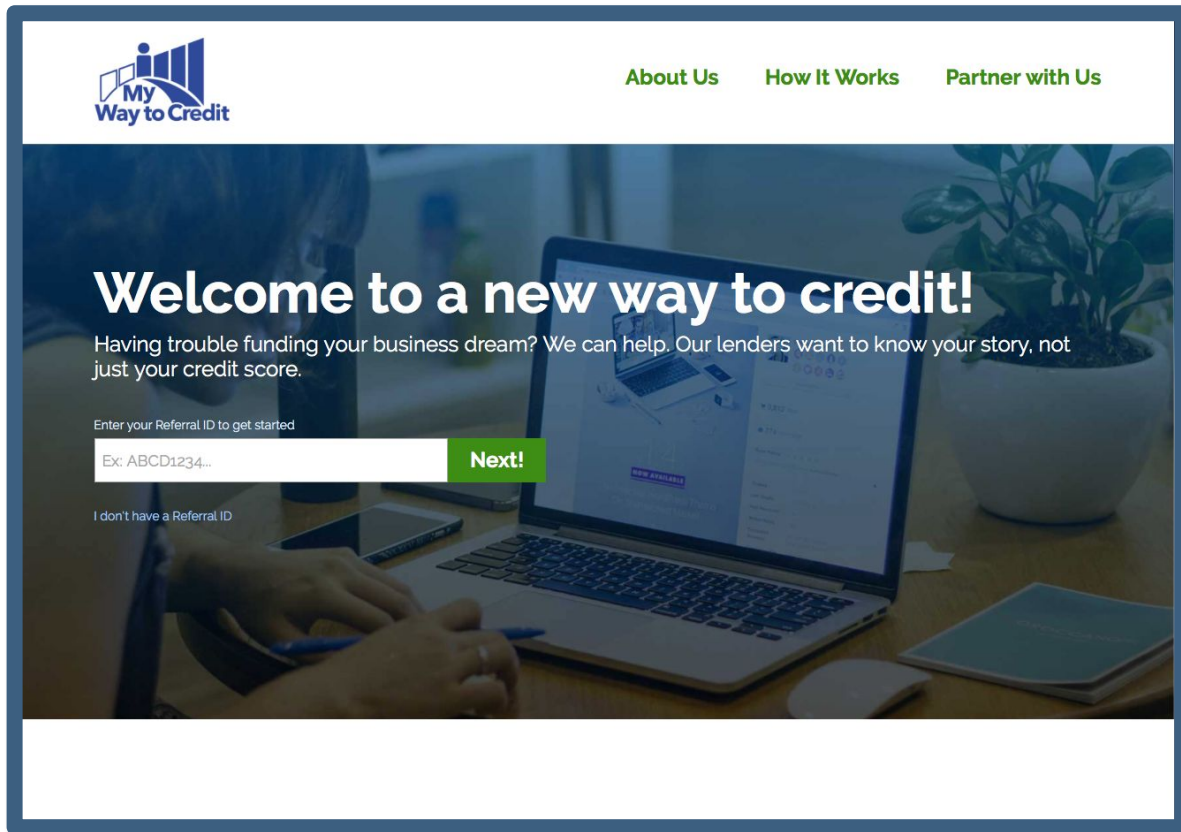
James Hobson
Chief Operation
Officer

ondeck

Lenders can share information for effective matchmaking with CDFIs... without revealing personally identifiable information.

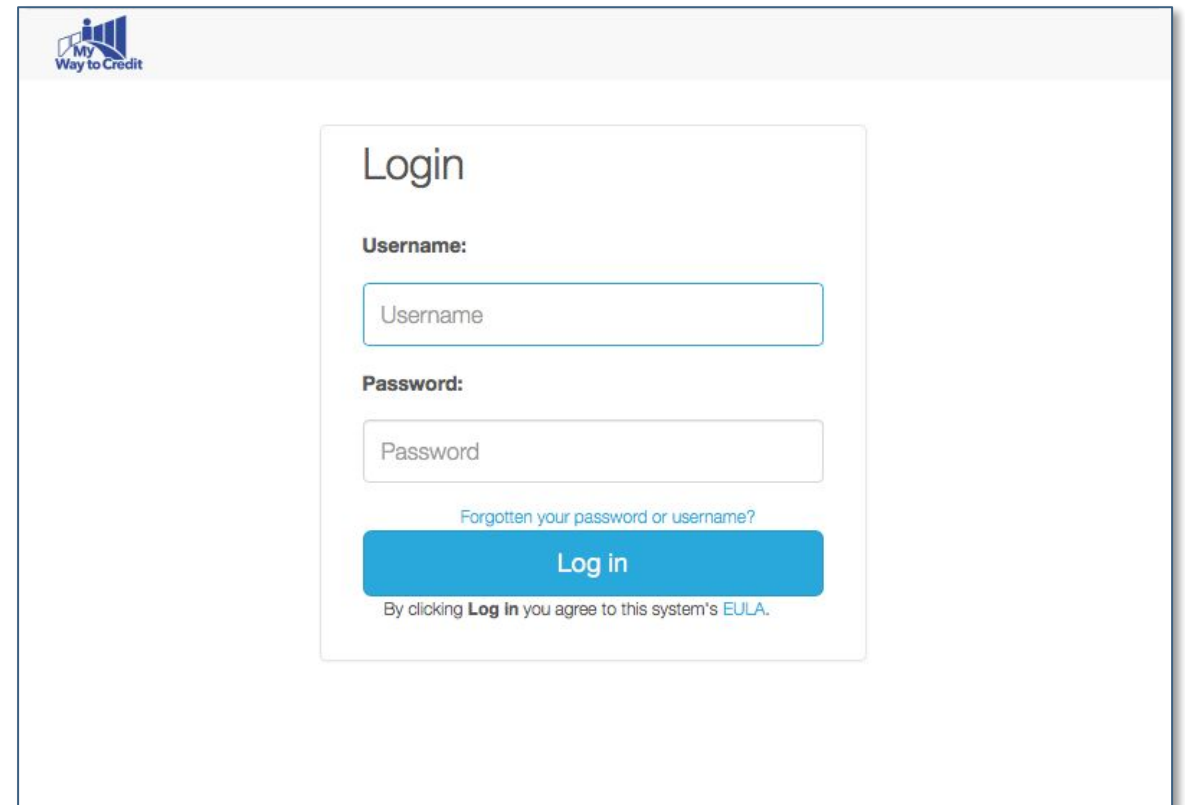
CUE - For Business Owners

Public Website (for small business owners)



<https://www.mywaytocredit.com>

Private Portal (for AEO, CDFIs, Referral Partners)



<https://cue.mywaytocredit.com>

Welcome to a new way to credit!

Having trouble funding your business dream? We can help. Our lenders want to know your story, not just your credit score.

Enter your Referral ID to get started

Ex: ABCD1234...

Next!

I don't have a Referral ID

How do mainstream banks see you?

The following three metrics weigh heavily on their decision-making process – but we know you're more than just these numbers.



Personal Credit



Business Credit



Annual Revenue

[LEARN MORE](#)

Step 1: Let's start with your basic information.

First Name*

Aaron

Last Name*

Burr

Email*

aburr@manhattan.com

Business Name*

The Manhattan Company

Phone Number*

212-555-1200

« back

NEXT



We are committed to security. This site uses industry-leading encryption to ensure that your data is safe and secure.



[About Us](#)

[How It Works](#)

Congratulations!

You're now on the way to credit.

Next Steps

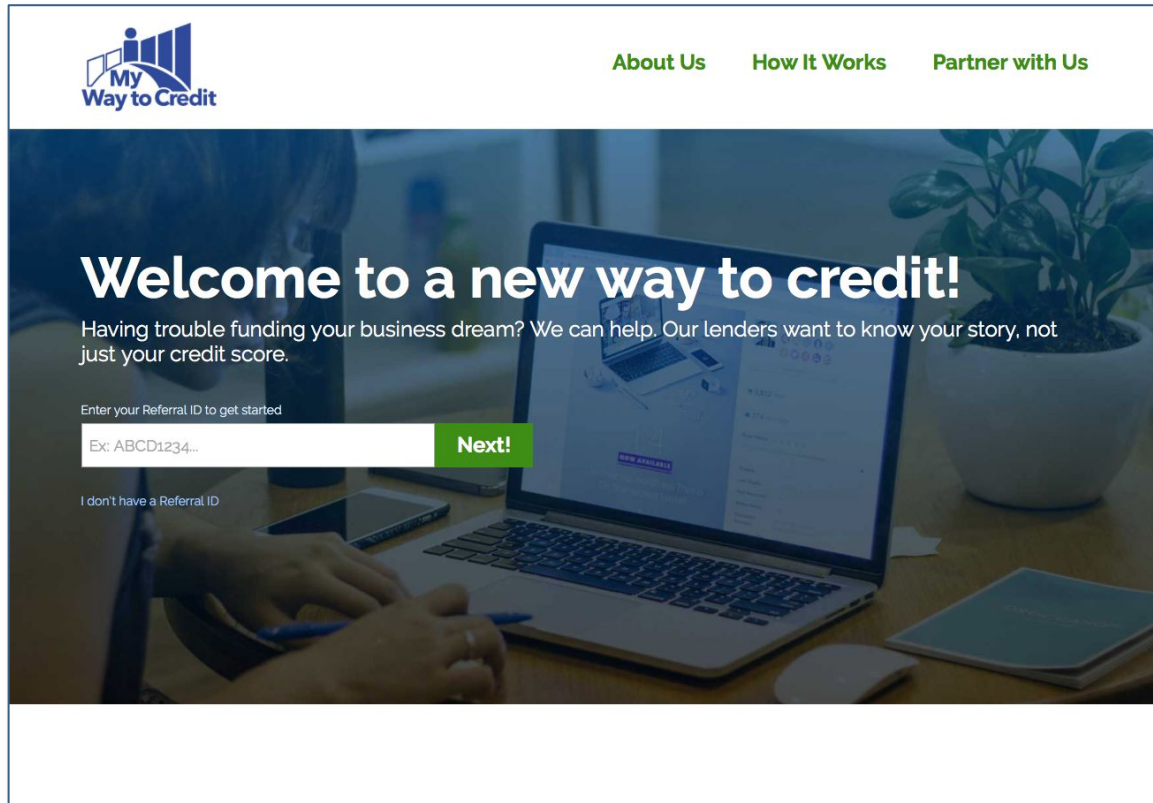
A representative from one of our community lenders will contact you within 1-3 business days. They'll take the time to get to know you and your goals, and look forward to serving you and your business.

You may also request support by email at info@mywaytocredit.org.

Your Community Lender Matches:

CUE - For Referral Partners

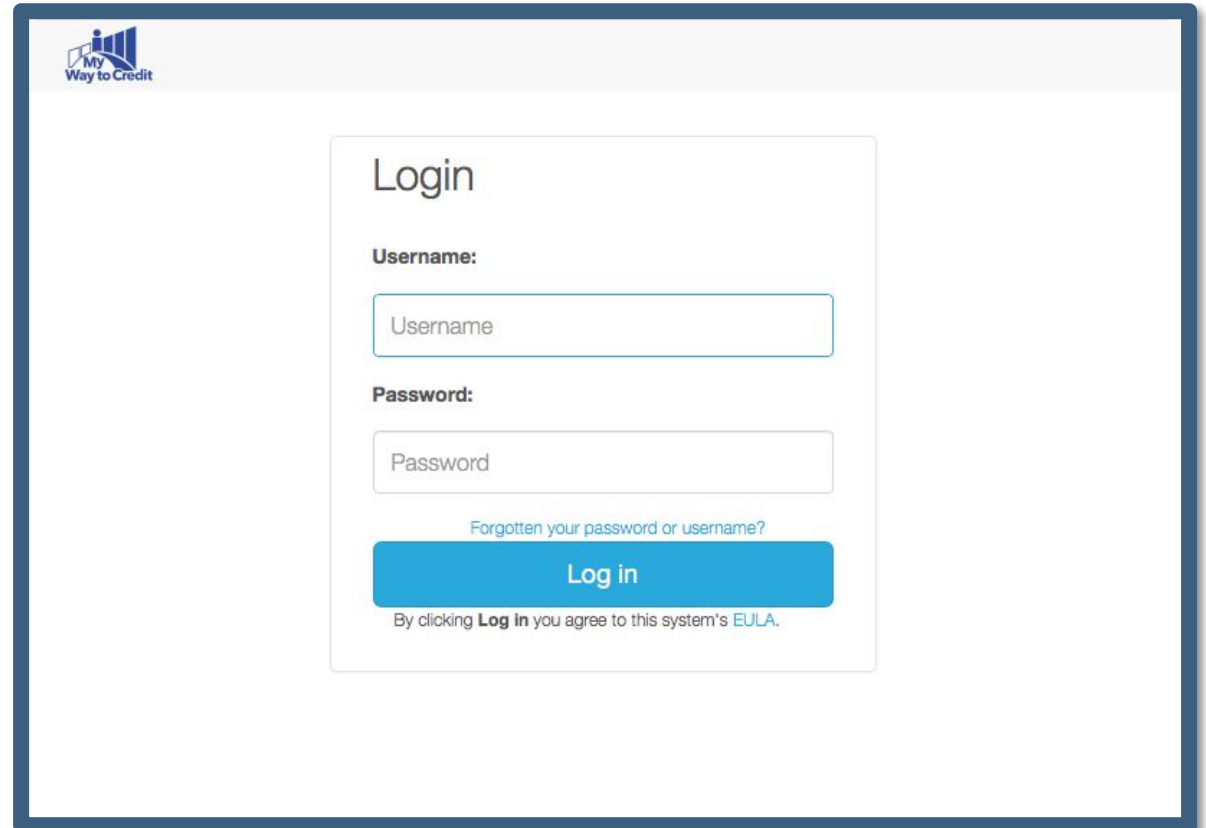
Public Website (for small businesses)



The screenshot shows the homepage of the My Way to Credit website. At the top left is the logo, and at the top right are navigation links: "About Us", "How It Works", and "Partner with Us". The main content area features a large heading "Welcome to a new way to credit!" followed by a sub-headline: "Having trouble funding your business dream? We can help. Our lenders want to know your story, not just your credit score." Below this is a form with the text "Enter your Referral ID to get started" and an input field containing "Ex: ABCD1234...". A green "Next!" button is positioned to the right of the input field. At the bottom left of the form area, there is a link that says "I don't have a Referral ID". The background of the page is a blurred image of a person working at a laptop.

<https://www.mywaytocredit.com>

Private Portal (for AEO, CDFIs, Referral Partners)



The screenshot shows the login page of the My Way to Credit private portal. At the top left is the logo. The main heading is "Login". Below the heading are two sections: "Username:" with an input field containing "Username", and "Password:" with an input field containing "Password". Below the password field is a link that says "Forgotten your password or username?". A blue "Log in" button is positioned below the links. At the bottom of the form area, there is a small text line: "By clicking **Log in** you agree to this system's EULA."

<https://cue.mywaytocredit.com>

[← Back to Campaigns](#)

Campaigns

Segments

Customers

Washington Get Healthy TEST State

☰
🗨️
Export

Filter by status

None selected ▾

Referral source

None selected ▾

Added from

Added to

Updated from

Updated to

Funded from

Funded to

Opportunity Name	Date Added	Status	Contact Information	Co.	Request	Source	Time to First Contact	Time since Last Contact	FICO Score	Last Updated	Update Status
Small Business Loan	2016-07-10	Matched— Not Funded	Anne Other H: 123-123-1234 E: test@test.com	Breads R Us	\$10,000	Bank of McDuck	None	None	None	2016-07-16	Se ▾
Small Business Loan	2016-07-13	Matched— Not Funded	Jake Blues H: 6175551212 E: jblues@drivingschool.example.net	Blues Brothers Auto School	\$25,000	First Bank of the United States	None	None	670	2016-07-16	Se ▾

Campaigns

Segments

Customers

LEAD DEVELOPMENT

Enter name or description



Change View

Add Campaign

Organization	Campaign Name	Matched	Initial Contact	App. Completed	Funded	Avg. Loan Amount	Top Sources	Actions
CDFI Partner II	Washington Get Healthy Loan Portfolio	3	0	0	0		N/A	Select Action ▾
CDFI Partner II	Texas Credit Builder Portfolio	4	0	0	0		N/A	Select Action ▾
CDFI Partner II	Washington Get Healthy TEST State	3	1	1	0		N/A	Select Action ▾
CDFI Partner II	Washington Get Healthy TEST All Counties	3	0	0	0		N/A	Select Action ▾
CDFI Partner II	Washington Get Healthy Test for NAICS 72	1	0	0	0		N/A	Select Action ▾

[← Back to Segments](#)

Campaigns

Segments

Customers

Select criterion

CDFI Eligibility

Zip Code

State

County Name

Census Tract Number

Annual Revenue Amount

Average Balance Amount

Company Credit Score

Industry NAICS Code

✓ Company Years in Business

Personal Credit Score

Gender

Ethnicity

Veteran Status

Requested Loan Amount.

Debt-to-Income Ratio

Debt-to-Service-Coverage Ratio

Owns Home

Name

Washington Get Healthy Loans

Description

Businesses focused on health care in rural Washington State.

Match Type

Match All Match Any

Filters ⓘ

County Name

in Washington

is Chelan County, Douglas County ▾



if available

Select counties in this state to get FIPS State County Codes

Industry NAICS Code

is Health Care and Social Assistance ▾

if available



Industry NAICS Code

Company Years in Business

Select comparison ▾

550

if available

Company Years in Business



Save Segment ▾

Delete

Milestones

MILESTONE	DATE
CUE v0.8.0: <i>Alpha</i> Release	6/15/16
CUE v0.9.0: <i>Beta</i> Release	8/20/16
CUE v1.0.0: Innovation Challenge - COMPLETE	9/30/16

CDFI in CUE: ACE



Joshua Brackett
Chief Financial
Officer



ACCESS TO CAPITAL FOR ENTREPRENEURS

How will CUE help ACE technologically?

CUE will help by allowing us to screen against potential referrals giving us the ability to funnel those matches into our product offerings at the time. We can also measure the types of referrals by tracking different data points to see the success of these referrals within our focused programs.

What would you like to see from CUE after Year 1?

ACE is implementing a Salesforce environment to improve our data sharing technology and having CUE be able to integrate with that technology would really increase our efficiencies.

Getting Involved

CDFIs

+

Referral Partners

Please join us:
<http://bit.ly/AEOCUECRM>

Thank You



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Consulting

Questions?



aeoworks.org



cue@aeoworks.org



[@aeoworks](https://twitter.com/aeoworks)



SAVE THE DATE

CUE Webinar 3

Focus: Banks/Referral Partners

September 21, 2016