



Looking for a small business loan?

Thanks to our community partners, Accion Opportunity Fund can connect you with the financing your small business needs.



Who we are:

Accion Opportunity Fund is the largest nonprofit financial institution of its kind in the country. Through our lending arm, Opportunity Fund, we offer working capital loans and mobile equipment finance to small business owners like you. We are committed to providing women, immigrants, and entrepreneurs of color with affordable, responsible loans. We don't just want to see your taxes; we want to hear your story.

Why Accion Opportunity Fund?

- Transparent and flexible financing
- Qualify with low/no credit scores
- Limited documentation required
- Business Coaching and educational resources
- Fast approval and financing, usually within two weeks
- Customer service to support you 7 days a week, 12 hours a day in English and Spanish

Visit us at aofund.org, or contact Lindsay Chung, Partnership Manager at 866-299-8173 ext 3012 or email her at lchung@opportunityfund.org

What we offer:

Working capital term loans up to \$100,000

Where: 45 states

Requirements: Borrowers must be in business for at least one year, with minimum documentation. We have flexible credit guidelines and accept ITINs.

Loan terms: Up to 60 months*

Starting interest rate: 5.99%*

Equipment financing up to \$200,000

Where: California: Mobile food trucks

California, New York, and Indiana: Heavy and medium duty trucks or trailers

Requirements: At least 1 year of industry experience and minimum documentation

Loan terms: Up to 60 months

Starting interest rates: 10.99% for heavy duty trucks, 9.99% for medium duty trucks, and 12.5% for mobile food*

*Rates and terms valid as of April 1, 2021

*All loan applications are subject to credit review and document requirements may vary by application. Loan origination fees are one-time fees and are based on the loan amount. Pricing and terms are subject to change. Accion Opportunity Fund has a network of lenders that may provide alternative financing solutions in the event an applicant is unable to secure financing through Opportunity Fund directly. Started in 1994, Accion Opportunity Fund is a leading nonprofit organization. Since its inception, Accion Opportunity Fund has approved over 19,000 loans and invested over \$516+ Million in Small Businesses, creating and retaining over 50,000 jobs. We are certified by the U.S. Treasury Department as a Community Development Finance Institution and regulated by the California Department of Financial Protection and Innovation (DFPI), Lender's license #6050609. Accion Opportunity Fund is backed and funded by: Bank of America, Goldman Sachs, JPMorgan Chase Foundation, Knight Foundation and Calvert Foundation. Our award-winning loan products have been featured in Entrepreneur, The Wall Street Journal, and Bloomberg.