Lending Works, Inc.
What we’ll talk about

Who we are ⇒

What we do

How to get a small business loan ⇒
Board Members

Lori Boettner
President

Danielle Trachtenberg
Vice President

Kevin Lee
Treasurer / Secretary
Who we are

Volunteers

Self-Advocates
Who we are

A micro-lending organization

We lend money to people with disabilities to start or grow their small business.
How LWI was Formed

FUNDING:
- $20,000 grant from Alta Regional Center
- $10,000 donation from private donor
- $5,000 donation from Monsanto

LWI Board was formed in August 2007
All individuals interested attended the eight (8) months training on:
- how to be a good board member
- how to run board meetings
How LWI was Formed

• **ELECTIONS:**
  
  We elected a President, Vice-President, Secretary, Treasurer and Sergeant-at-Arms (with elections held every 2 years).

• We also learned how to work together as a board.
Training

8 MONTHS TRAINING ON:

• Our by-laws
• The loan process
• Writing a business plan including: business goals, a budget, financial & marketing projections
• How to operate a small business
• Presentation skills
Mission Statement

“Our mission is to help people with disabilities start or expand their businesses, make money, have independence, gain confidence and contribute to their communities.”
Vision Statement

“To be an outstanding micro-lending organization for people with disabilities living in Northern California.”
What we provide

• A maximum of $3000 interest free loans including 6 months grace period before the 1st payment starts.

• Monthly Payments are spread over 48 months (4 yrs) or less.

• Each monthly payment for a $3000 loan for 48 months (4 yrs) will be $62.50/month.
What we provide
ON A PERSONAL LEVEL

• We give hope & provide an opportunity to those wanting to start their business,

• Experience to own & operate a business,

• Opportunity to make money & lead an Independent life,

• And, an opportunity to learn leadership & professional skills as a board member and operating a micro-lending organization.
How people get to know about Lending Works, Inc.

- Business cards
- Brochures
- Facebook
- Yelp
- Twitter
- www.lendingworksinc.com
- PowerPoint presentations
- Calling and emailing organizations to make presentations: We’ve also presented at conferences - People First, Supported Life & Cal-TASH & at several organizations.
1st Loan

Coffee Cart business

“Just the Joe, Jack!”
2nd Loan
Paper Shredding & Paper Recycling business

“DJ’S CONFIDENTIAL SERVICES”
3rd Loan

Jewelry business

Rachel Holland

Cookie Lee Consultant
Two (2) additional loans!

Steph’s Spectacular Costumes & Quilts

Davez Garden & Mowing
Sacramento Autistic Spectrum and Special Needs Alliance

Dave Gaines

All 6 businesses have paid back their loans in full!!
Two more loans!
both also paid pack in full!!!

James H. Royall Jr.  Steven Kaweski

Scanning & archiving
documents/photos
Janice Taketa: Taketa Shredding
What are the Requirements to get a loan?

- You must be a person with a disability living in Northern CA

  or

- A client of Alta Regional Center
Cont.. Requirements to get a loan

Be 18 years or older
Cont. **Requirements to get a loan**

Have a valid **ID**
Requirements to get a loan

HAVE A BUSINESS PLAN

(a sample can be found on our website: www.lendingworksinc.com)
Requirements to get a loan

Two (2) Letters of Support.

Letters of Support samples are on our website
Cont.. **Requirements to get a loan**

**Business license**

![Business License Example]
Cont.. **Requirements to get a loan**

**Business checking account**
Cont.. Requirements to get a loan

CANNOT be a board member of Lending Works, Inc!
How to apply for a loan

• Fill out a loan application form

• Attach all requirements on the application form
Q. How long does it take to process a loan application?

A. It takes one month to review an application if it’s submitted before the 1st of the month. We will determine whether it will be approved, deferred or denied based on our criteria. Our response is mailed to your address within 4 weeks of receiving the application.
Frequently Asked Questions

Q. Where else can people or groups hear about Lending Works, Inc?

A. In addition to our presentations at conferences & organizations, word of mouth, passing out brochures and business cards, & through our fundraisers. You can read more about us on our website:

www.lendingworksinc.com
Frequently Asked Questions

Q. Does Lending Works, Inc. provide help with writing business plans?

A. No. Our mission is to give out loans. We expect that individuals can utilize their support network to complete a business plan. We do however offer a sample plan on our website to use as a guide.
Q. Do you own businesses yourselves?

• **Danielle: No**, I am an office manager at a non-profit organization in Davis. I am also the Vice-President of Yolo People First, and I am on the planning committee of the Supported Life Conference.

• **Lori: No**, I work for the City of Davis Senior Center and City Hall. I also work for Purple Tree Cafe. I am the President of a self-advocacy group called Yolo People First.

• **Kevin: No**, I have a job at City of Davis Public Works & US Department of Agriculture (I’m too busy!)
More business photos!

We’ll show you some pictures of OUR Loan Recipients!
Just the Joe, Jack!
Just the Joe, Jack!
Steph’s Spectacular Costumes & Quilts
Steph’s Spectacular Costumes & Quilts
Examples of other businesses that individuals operate

https://voicethread.com/myvoice
Loan application packet

Call:
Lori Boettner
Phone: (530) 747-0230

OR

Website:
www.lendingworksinc.com
How to CONTACT us?

Phone: (530) 747-0230

E-mail: lendingworksinc07@gmail.com

Facebook: https://www.facebook.com/profile.php?id=100011642076600

Yelp: https://www.yelp.com/biz/lending-works-davis-2

Twitter: https://twitter.com/LendingInc

Fax: (530) 747-0232

Address: 105 E Street Suite 2F
Davis, CA 95616
Start your business today!

www.lendingworksinc.com