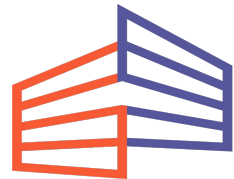




REAL People's Fund



COMMUNITIES
FOR A BETTER
ENVIRONMENT
established 1978



**Restore
Oakland**

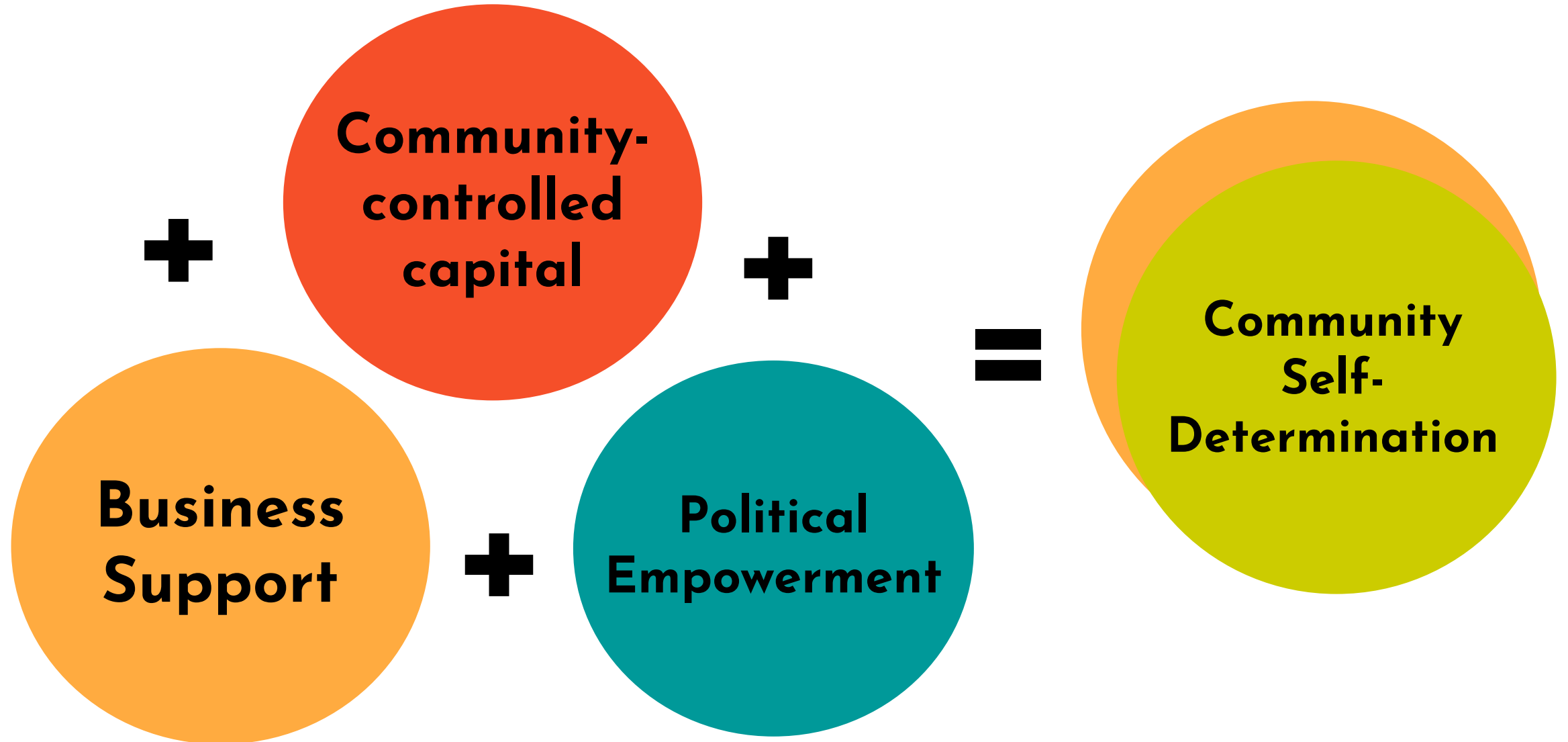
RUNWAY



**RESTAURANT
OPPORTUNITIES
CENTERS UNITED**

REVOLUTIONIZING OUR ECONOMY FOR ALL LOCAL PEOPLE'S FUND

BUILDING COMMUNITY WEALTH AND POWER FOR A JUST EAST BAY



Mission Criteria:

What is your vision for your business, including any positive environmental, social, or economic impact you want to make?

**People
Power**

**Community
Wealth**

**Quality
Jobs**

**Democratic
Governance**

Our Lending Program

RPF provides **non-extractive, patient, flexible, affordable capital** to BIPOC entrepreneurs, with terms that are designed around their needs.

We take a **trust and character-based approach to lending**, in which the relationship is the most important thing.

All of our loans come with **weekly 1:1 business advising, entrepreneur peer circles, and other wrap-around services** which are critical for building and maintaining deep relationships, and supporting entrepreneurs in meeting their business and impact goals



Examples of Our Philosophy in Practice:

Loan Amounts	\$10,000-\$250,000
Loan Term	5-7 years
Interest Rate	3-4% & revenue finance
Fee	0-1.5%
Payment Schedule	1-2yr Interest Only

~~1. Credit score~~

~~2. Collateral~~

~~3. 2 years of business taxes~~

~~4. Citizenship status~~

~~5. Background Check~~

6. Personal & Business Financials

7. Business Plan

8. Revenue Projections

RPF's Funding & Investment Opportunities

Being in right relationship with our funders/investors allows us to be in right relationship with our community

	Grants	Mission Note	Impact Note	Community Note (Future Offering)
Investment Amounts	Any	\$50,000-\$2M	\$50,000-\$2M	\$50-\$100 min. (anticipated)
Term	Multi-year, general operating	10-yrs	7-yrs	2-yrs
Interest Rate	n/a	0%	0-1%	2%
Seniority	n/a	Subordinated	Senior	Super Senior
Open to	Anyone	Accredited Investors	Accredited Investors	Community Members



Follow us on IG and FB [@realpeoplesfund](https://www.instagram.com/realpeoplesfund)
laurika@realpeoplesfund.org | tash@realpeoplesfund.org