We seek to create social change for the Black community through the primary strategy of building assets and wealth. Economic empowerment is the main tool that will move the needle forward, yield healthier outcomes, and bring the desired change we seek. All repayments on our zero-interest microloans are placed back into the fund to sustain the pool of resources for the Black community.

“Our must invest in the Black community so that we can take control of our own resources for the purposes of political and social change. Economic empowerment must become the Black community’s primary social justice platform for the 21st century.”

–Robert Lewis, President & Board Member

Our Mission
Black Cooperative Impact Fund (BCIF) is a 501(c)(3), community-based organization that provides microloans to the Black community through pooled dollars and raises awareness about the importance of economic empowerment, equity, and wealth building, with a specific focus on communities in the Southern California region.

Our Vision
To provide a dedicated, reliable, and perpetual source of capital to create assets and build wealth for, and within, the Black community, while also serving as a catalytic force for building a critical mass movement of change based on economic imperatives.

Our Goal
To be a long-standing, trusted and respected partner within the ecosystem of efforts that proactively address the racial wealth gap by helping our funded Black-owned businesses maintain or increase their annual gross revenues, maintain or increase the number of jobs they provide, and strengthen their readiness for accessing capital.

Focus Areas
• Helping small businesses get started
• Providing access to growth capital

SERVING LOS ANGELES, SAN BERNARDINO, RIVERSIDE, AND ORANGE COUNTIES
**FOR BORROWERS**

**FUEL YOUR BUSINESS**

Get started with a zero-interest microloan to help launch or expand your business.

- Loans range from $10,000 to $50,000
- Monthly repayment schedule
- $25 initial loan application processing fee
- 4% loan origination fee
- 0% interest rate

**Eligibility Criteria**

- Black business owners in Los Angeles, Riverside, San Bernardino, or Orange Counties
- Strong potential for positive impact on the economic trajectory of the Black community
- Evidence substantiating that a microloan will help yield a financial return and future asset building
- Demonstrated need and a capacity to repay, though stellar credit history is not required
- Experienced, entrepreneurial, and/or innovative leadership
- Capacity to create jobs for other members of the Black community

**FOR DONORS**

**MAKE REAL IMPACT**

Your one-time, monthly, or annual contribution helps fuel Black-owned business and job growth in Southern California.

Gifts in support of BCIF’s General Operating Fund totaling $1 million could result in a net of $2.4 million being generated in Southern California’s Black community, an impact rate of 140% in economic growth.

**Financial Goal**

To secure a minimum of $1,000,000 annually and distribute 24-36 microloans annually, ranging between $10,000 and $50,000.

**Desired Outcomes**

- Help at least 70% of our funded Black-owned businesses maintain or increase their annual gross revenues
- Help at least 50% of our funded Black-owned businesses maintain or increase their number of jobs
- Help at least 60% of Black-owned businesses receiving technical assistance and training through our organization demonstrate “loan readiness,” as evidenced by number of loan approvals, strengthened business competencies, and current financials

*Serving Los Angeles, San Bernardino, Riverside, and Orange Counties*

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