Founded in 2010

Centro is an Oakland-based, 501(c)(3) non-profit that uses technology to serve the needs of low-income entrepreneurs in underserved communities.

We provide entrepreneurship education, financial literacy, mentorship and access to capital via mobile apps.
Market Challenges We’re Addressing

1. **Inclusion/Access**: Low income borrowers face limited access to capital and business resources. This includes entrepreneurship education, mentorship, and capital for the underserved people.

3. **Cost**: In the US, it is expensive to provide technical assistance. For (average $4,500/entrepreneur) thus only providing 3% to 4% of the total market demand (est. 25 - 28 million small businesses).

4. **Scaling**: Limited tools available to scale TA that lead to closing a loan that will promote economic inclusion and economic equity in the community.

5. **Linkages**: Access to capital (i.e., micro/small business loans) and local markets.

Focus on Underserved Entrepreneurs

Unlocking the potential of women and minority entrepreneurs
Centro Services

Centro provides basic training to help an entrepreneur develop their business concept.

Centro builds on basic concepts to develop a fundable business plan.

Centro partners with micro loan providers to access capital and launch a business.

Clients: Low-income entrepreneurs

Business Concept

Basic Entrepreneurship & Financial Literacy Training
9-weeks

Advanced Business Readiness Training
14-weeks
(Oakland-only)

Capital Access

Centro’s Innovative Solution

Our Business Planning App gives entrepreneurs access to business planning and a micro loan.

Mobile tech focused on low-income entrepreneur & underserved markets.
Access Capital

Go through 25 activities to complete
Facilitator’s Guide

Beneficiaries
Low-income, women or minority, LGBT, veterans & disabled entrepreneurs

Partners - non-profits, micro lenders, business advisors
12 in California and 8 in Brazil, Colombia, Moldova, Peru & Spain
Reaching 154 Countries

13% in Europe
8% in Asia Pacific
12% in Africa, The Middle East and India
52% in US and Canada
15% in Latin America and Caribbean

2,200+ completed business plans

Centro’s Top 10 Countries

1. United States
2. Mexico
3. Brazil
4. India
5. Canada
6. United Kingdom
7. Australia
8. South Africa
9. Colombia
10. Russia

2,200+ completed business plans
Offering Access to Financial Services

Providing Remote Business Advisory
Basic Entrepreneurship Program’s Impact

42% Created Jobs
82% Increased Business Revenue
84% Reduced Expenses
76% Increased Savings
16% Applied for a loan

Focus on Underserved, Women Entrepreneurs

2,452 business plans delivered
55% of the Entrepreneurs are Women
65% are Young Adults 21 to 40 years olds
62% earn Less than $50,000 per Year
Centro’s Business Mobile App Adoption Rates
(As of Sept 15, 2017)

- **2,271** business plans delivered
- Approaching **200** downloads/week
- **55%** of the Entrepreneurs are Women
- **65%** are Young Adults 21 to 40 years olds
- **62%** earn less than $50,000 per year
- **89%** English & **11%** Other (i.e., Spanish, Portuguese, Russian)

Centro’s Business Mobile App Adoption Rates
(As of Sept 15, 2017)

**Business Mobile App Statistics**

- **21,017** app downloads in 3-years
- **2,271** business plans delivered
- **154** countries
- Approaching **200** downloads/week
- **55%** of the Entrepreneurs are Women
- **65%** are Young Adults 21 to 40 years olds
- **89%** English & **11%** Other (i.e., Spanish, Portuguese, Russian)
Benefits

1. Business Plans and Financials for Anyone: Free mobile app available on iOS and Android devices in English, Spanish, Portuguese and Russian that uses simple language and steps to create a business plan and financials for anyone.

3. Affordable Solution: Less resources required to provide pre-loan support, so loan officers can spend more time on areas that require more attention and closing loans.

4. Wide Reach: Support many more business owners, including those in “hard-to-reach” locations.

5. Linkages: Connecting business owners with business planning support, capital and business coaching.

Value Added & Benefits

Decrease costs for TA.

Free mobile app that produces business plan and financials for prospective borrowers

TA provider/loan underwriter will be able to focus time on a prospective borrower’s areas that need more attention.

Connects borrowers with CDFI lenders.
Download Centro’s Business Planning App

Just search for “Centro Business” or go to www.centro-mobile.com

* New version to be released in October 2017

CDFI Technical Assistance

1. Try the Centro App for yourself.

2. Add your CDFI microloan product to our app.
Centro Leadership

*Arturo A. Noriega, Founder & Executive Director*
20 years of experience as a management consultant and risk specialist. He specializes in economic development, entrepreneurship, strategic risk management, leadership development and organizational change management.

*Naldo Peliks, Chief Operations Officer*
15 years of business strategy and product development experience in technology, banking, retail, and education. He is responsible for developing Centro’s operational capacities, leading the organization’s advisory services, and overseeing product development.

*Daniel “DJ” Healy, Entrepreneurship Trainer and Senior Program Manager*
10 years of experience as a professional trainer and business advisor, having worked with organizations in the education, economic development and government.

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**Centro Community Partners**

www.centrocommunity.org

825 Washington Street, Suite 228 Oakland, CA (510) 556-4249
BusinessAdvising.org

A program of Pacific Community Ventures

Pacific Community Ventures is a 501(c)(3) nonprofit community development financial institution (CDFI) that engages small businesses, impact investors, and policymakers to build an economy that works for everyone.
Creating economic impact and high quality jobs.

Pacific Community Ventures is a nonprofit that engages small businesses, investors and policymakers to create good jobs for working people and build an economy that works for everyone.

You can drive small business success.

Small business owners – particularly those from low-income areas – often lack access to expertise that could help their businesses and employees thrive. Mentoring a small business owner doubles their chances of success, driving meaningful economic growth and creating community wealth.

- 70% of businesses with a mentor survive past 10 years
- 20% average increase in revenues for those businesses
- 11x above the national rate creating good jobs for working people
A marketplace for business expertise.

- Our programs fill a need in the ecosystem supporting small business growth
- BusinessAdvising.org was launched in late 2013 and has experienced rapid growth. In 2016 alone we supported 348 entrepreneurs with 428 mentoring matches from an expanding pool of over 500 mentors across all 50 states.
- In 2017, our goal is to support 380 entrepreneurs with 480 matches from a pool of over 600 advisors.

What kinds of businesses do we target?

PCV is your way to reach more diverse small business owners – we’re mission-focused on small businesses that:

- Have an operating history of at least a year (beyond startup)
- Have annual revenue of at least $100,000
- Have 2+ full-time employees, or a commitment to creating jobs
- Are located in, or creating jobs in, economically underserved communities OR have a compelling social mission
- More often than not owned by people of color, veterans, women, and members of the LGBT community
Why BusinessAdvising.org?

A SELF-SERVICE PLATFORM TO STRENGTHEN YOUR BRAND.

Our expert mentors – who are they?

- Active professionals from major banks, consulting firms, and Fortune 500 companies from almost every state
- Expertise in areas such as business strategy and operations; finance and budgeting; marketing; human resources; legal
- Two-thirds are – or have been – a small business owner themselves
- They commit 5 hours per month for 3 months – and over 89% come back for more matches
How do we find our volunteer mentors?

Strategic local and national partnerships

Digital and online marketing

Grassroots and earned media outreach

Case Study

HOW OTHERS HAVE WORKED WITH BUSINESSADVISING.ORG
How It Works

A LOOK AT THE SOFTWARE BEHIND BUSINESSADVISING.ORG
Our unique approach.

1. Business owners fill out a profile, describing their business and challenges.
2. Our team identifies qualified advisors to work with them, and facilitates matches.
3. Advisors and business owners schedule time to connect that works for their schedules.

Technology enables scale and allows us to operate nationally. Personal connections generate commitment and loyalty: 30% of business owners request a second -- or even third -- advisor, and 89% of advisors stay in our advising pool for multiple mentoring engagements. Monthly surveys show average satisfaction ratings for both groups at 8.7/10.

Welcome To BusinessAdvising.org

Here's what we'll ask about:

**Your Challenges & Opportunities**
Tell us a bit about your company and its history. In two to three bullets, describe your company's mission, goals, and objectives.

**Your Background**
Tell us a bit about your professional background and experiences.

**Personal Introduction**
Tell us a bit about you, as well. How would you introduce yourself to a prospective partner? Tell us about yourself in your own words.

Get Started
# Background

To get started, please share a little information about your background.

**Name of Business**

- Search for company

**Location**

- Enter a location

**Zip Code**

- Enter your zip code

**Website**

- Enter your website URL

**Primary Phone**

- Enter your primary phone number

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### Gender

- Male

### Ethnicity

- Asian

### Are you the owner of the business?

- Yes

### Are you a business owner that identifies with any of the following? Please check all that apply:

- [ ] LGBQT
- [ ] Person with a disability
- [ ] Veteran or Active Military

### What is your level of education?

- Enter your level of education

### How did you hear about BusinessStartUp.org?

- [ ] Blog
- [ ] Google
- [ ] LinkedIn
- [ ] Friend
- [ ] My Employer
- [ ] Advisor with businessadvising.org
- [ ] Non-Profit Organization
- [ ] Email businessadvising service or organization
- [ ] Small business lender
- [ ] Small Business Service provider (attorney, CPA, payroll specialist)
- [ ] Volunteer Network
- [ ] Other
Company Background

- The year your company began operations:
- What were your fiscal revenues last year?
- How many part-time employees do you currently have? (Fulltime or Monthly)
- How many Full-time employees do you currently have? (Fulltime or Monthly)
- Average hourly wage:
- Does your company hire from low/moderate income communities?
- Please select your company's primary industry:
- What are your anticipated hiring needs for the next 12 months?

Focus Areas

- Please select the areas where you are looking for help for your business. Check all that apply:
  - Skill Group *
    - Finance
    - Human Resources
    - Marketing
    - Operations
    - Sales and Commerce
    - Vision and Leadership

Previous   Next
Key Business Challenges

Now we need to assess your need around a series of key business challenges associated with each of the focus areas that you have selected. Check all that apply.

Key Business Challenges *

Finance
- Access to Funding/Investors
- Alternative Financing (e.g., crowd-sourcing)
- Financial Planning and Reporting
- Valuing a Business
- Accounting
- Budgeting
- Debt or Equity
- Pricing Strategy

Marketing
- Communications
- Marketing Tactics
- Online Marketing
- Social Media

Pick Your Top 5

Below is a list of everything you selected in the prior section. Please choose up to 5 areas in the left-hand column where you believe you need the most assistance, and rank the top five in order by dragging them into the right-hand column.

Pick your Top 5 *

- Alternative Financing (e.g., crowd-sourcing)
- Valuing a Business
- Communications
- Marketing Tactics
- 1. Debt or Equity
- 2. Online Marketing

Previous Next
Congratulations! The kickoff call for your BusinessAdvising.org partnership has been confirmed.

June 14 at 11:15 AM PDT

Advisor Name
Advisor Contact
Entrepreneur Name
Entrepreneur Contact

Here is a link to our Partnership Toolkit. It is full of best practices, sample agendas, templates and much more to support you in having a successful advising engagement.

Attached is a calendar invite for your call. Just click on the attachment in this email to add this meeting to your calendar.

Over the course of this advising match we will be sending you short online feedback surveys. Please take a few moments to complete them; they truly help us deliver a better program experience for everyone.
Ongoing Checkin + Response Data

How are you meeting with your Entrepreneur?:
["phone", "in-person", "email"]

What else would you like us to know about your experience so far?:
Exciting to be part of a start-up with a great future.

What is a success story you can share with us about your match with your Entrepreneur?:
A success story would be taking the decision to hire a Director / VP of sales. Currently we are days away from making an offer.

A second story is of having an issue with a staff member which forced us to change our approach. Several meetings with employee has clarified her role will change for the better and that her position will remain.

Do you plan to continue meeting with your Entrepreneur?:
true

How many hours have you spent with your Entrepreneur this month?:
5

How satisfied are you with your match to your Entrepreneur? (1 is low satisfaction; 10 is high satisfaction):
10
Customized reporting.

We can report on a variety of metrics that are important to you at a schedule that meets your needs.

Some possible metrics include:

- Number of advising hours
- Satisfaction ratings
- Number of advising engagements
- Notable quotes
- Marketing ready success stories
- And more!

Thank You! Questions?

Robert Porter  
Managing Director  
BusinessAdvising.org and PCV Loan Fund  
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