



Maria the microentrepreneur

THE NEW AMERICA FOUNDATION (NEW AMERICA)

The Virtual Business Incubator

Individualized technical assistance and coaching

Training

College certificate

Business plan

Technology

Access to markets

With social responsibility, Maria produces her business plan and financial pro-forma. She earns a college certificate in business planning. She emails fellow participants, researches her competition, and tests her organic food at the kitchen school.

Asset Development

Savings incentives
Home purchasing
Retirement fund

Capital Access

Credit for business growth

PARTNERS

CBOs
(Community-based organizations)

Banks and other financial institutions

Leaders in local government and philanthropy

Business community

Educational institutions

Maria completes her 3-year incubation program and begins operating her business full-time in a commercial space in Oakland. She invests her savings of \$15,000 plus a loan: in one delivery van, her first house and a retirement fund. Her clients can reach her online. She sends a donation of \$50 to her domestic violence support group. She emails her concerns to her legislator every month.