AN INTRO TO
BAYREN MICROLOANS
We’re a nonprofit on a mission to create a fair financial marketplace for hardworking families.

Lending Circles offers 0% interest social loans to help low-income & immigrant families build credit & access mainstream financial services.

With Lending Circles, we’re bridging the gap between longstanding cultural traditions & today’s digital economy.
PROGRAM HIGHLIGHTS

LENDING CIRCLES
- Zero-interest, credit-building, social loan program
- Over 8,000 loans, totaling $8M+ in loan volume

IMMIGRATION FEE ASSISTANCE
- National DACA Renewal Campaign
- Zero-interest loans that cover immigration fees

SELF-EMPLOYMENT SUPPORTS
- 150+ business loans
- Energy Savings Microloans
- New offering: LLC Loans
PARTNERSHIP WITH ENERGY WATCH

Lending Circles for Energy Watch

Has actualizaciones de eficiencia eléctrica para tu negocio con nuestros nuevos micropréstamos.

Obtén acceso a un préstamo sin intereses de hasta $2,500
Realiza cómodos pagos mensuales
Construye tu historial crediticio
Aprende sobre finanzas personales

¿Cómo comienzo?: EnergyWatchProgram.org

1. Obtén una evaluación
2. Aplica a un préstamo
3. Instala y disfruta

¿Preguntas? Energy@MissionAssetFund.org

Programa patrocinado por:

Lending Circles
BAYREN EXPANSION

OBJECTIVES

• Expansion to all Bay Area counties

• Serve hard-to-reach, small, and micro businesses

• Increase accessibility to funds and energy savings programs
CO-BENEFITS OF BAYREN EXPANSION

1. **INCLUSION:** Serve hard-to-reach, small, and micro businesses

2. **NEIGHBORHOOD-BASED PROGRAMS:** Helps peers disseminate energy info

3. **ENHANCE MAINTENANCE AND REPAIR:** Extend life of existing equipment

4. **INCREASE FINANCIAL STABILITY:** Small business owners achieve energy cost savings and credit building

5. **LARGE RETURN ON INVESTMENT:** Community goodwill for dollars invested
PROCESS FOR BUILDING ENERGY SAVINGS TOOL

PROTOTYPE
Build 1–2 lo-fi prototypes of a savings tool for potential clients to:
• Help them understand if they are eligible for EnergyWatch
• Show them how much they can save with the program

TEST & ITERATE
• Test the prototypes with people who fit the profile of potential clients for EnergyWatch
• Get feedback on value and usability of prototypes
• Iterate designs based on user feedback

BUILD & RELEASE
• Build the final designs for the tool
• Test the tool with real users and make any small iterations to ensure its value and functionality
• Release and implement
Website: missionassetfund.org/energy-watch-loans
Email: programs@missionassetfund.org
Twitter: @MAFpajarito
Office: 3269 Mission St
         San Francisco, CA 94110