OSB Q3 Highlights:

OSB endorses third Kiva Zip borrower

On September 15, 2015, the Office of Small Business endorsed its third borrower, Altagracia Leibowitz, for a $10,000 loan on the Kiva Zip peer to peer lending platform. Altagracia’s loan began fundraising on September 25th, and fully funded October 29th. Altagracia is the owner of The Network Store, a full service computer and internet access and service business currently located at 1155 Valencia Street. The Network Store was formerly on Mission Street and was one of the businesses burned in the Mission fire on September 3rd 2014. The Kiva Zip loan will help Altagracia with her re-opening, including replacing equipment lost in the fire.

Expansion via Kickstarter

Andrew Chau & Bin Chen, owners of Boba Guys, ran a crowdfunding campaign on the Kickstarter platform to raise capital needed to expand. Having successfully raised $30K through the new technology, Andrew visited the SBAC in June 2014 to review his permit and expansion plans. On September 27th 2014, Boba Guys opened their second milk tea bar at 429 Stockton Street.

OSB in the community

Small Business Assistance Center Manager, Martha Yanez, regularly leads workshops and presentations on ‘Starting a Small Business in San Francisco’ and ‘Starting a Mobile Food Business in San Francisco’. In Q3 Martha lead 6 workshops with a total of 163* attendees, held at the SBA, the Mission Asset Fund, Renaissance Entrepreneurship Center, SF Main Library and Western Addition Library. Attendees learn rules, regulations, and important considerations for starting a business in San Francisco, including business registration requirements, fictitious business name filing, unsecured property tax, and other permit and licenses details. Also provided is information about city programs and resources available to assist small businesses, including information on city loan programs, wage subsidy program, tax credits, technical assistance providers and SF specific labor laws.

Note: The Business Assistance Center returned to full service counter hours August 1, 2014 resulting in a 37.27% increase in the number of clients served in Q3 2014 over Q2 2014 (483).

Clients Served: July – September, 2014

<table>
<thead>
<tr>
<th>Month</th>
<th># of Clients</th>
<th>% +/- (to previous year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>254</td>
<td>-26%</td>
</tr>
<tr>
<td>August</td>
<td>217</td>
<td>-27%</td>
</tr>
<tr>
<td>September</td>
<td>192</td>
<td>-25%</td>
</tr>
<tr>
<td>Total</td>
<td>663</td>
<td>-26%</td>
</tr>
</tbody>
</table>

*Not included Clients Served Reporting

OSB Clients by Industry

- 01 Commission Merchant or Broker (insurance, real estate, travel agents) 3%
- 02 Building Contractor 6%
- 03 Hotels & Apartments 2%
- 04 Business Services (prof. services, consulting, personal services) 46%
- 05 Momentum nonprofits 3%
- 06 Restaurant 10%
- 07 Retail Sales (all retail, food & drink) 43%

OSB Clients by Supervisors District

- D1 16%
- D2 9%
- D3 16%
- D4 6%
- D5 9%
- D6 16%
- D7 3%
- D8 7%
- D9 11%
- D10 12%
- D11 9%

OSB Client Reported Race/ Ethnicity

- Caucasian or White 40%
- African American or Black 10%
- Asian 26%
- Latino or Hispanic 22%
- Arab 2%
- African American or Black 10%
- Asian 26%
- Latino or Hispanic 22%
License123 by the Numbers

<table>
<thead>
<tr>
<th></th>
<th># of Users</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Users (including repeats)</td>
<td>815</td>
<td></td>
</tr>
<tr>
<td>Total Unique Users</td>
<td>631</td>
<td>77%</td>
</tr>
<tr>
<td>Repeat Users</td>
<td>184</td>
<td>23%</td>
</tr>
<tr>
<td>New Business*</td>
<td>455</td>
<td>72%</td>
</tr>
<tr>
<td>Existing Business*</td>
<td>176</td>
<td>28%</td>
</tr>
<tr>
<td>SF Users*</td>
<td>504</td>
<td>80%</td>
</tr>
<tr>
<td>CA (non-SF) Users*</td>
<td>20</td>
<td>3%</td>
</tr>
<tr>
<td>Out-of State Users*</td>
<td>107</td>
<td>17%</td>
</tr>
</tbody>
</table>

*Numbers are based on unique users

L123 Users by Industry

- Auto Repair, 1%
- Business Services, 12%
- Consulting, 12%
- Contracting/Construction, 12%
- Education, 1%
- Food and Drink, 20%
- Healthcare, 3%
- Manufacturing, 1%
- Personal Services, 12%
- Professionals, 3%
- Real Estate, 3%
- Retail, 20%

L123 Users by Supervisorial District

- District 1, 15%
- District 2, 20%
- District 3, 6%
- District 4, 6%
- District 5, 11%
- District 6, 3%
- District 7, 7%
- District 8, 3%
- District 9, 8%
- District 10, 4%
- District 11, 9%
- District 10, 14%
- District 1, 3%

L123 Users Over Time

- Total Users
- Unique Users

*License123 data from Jul 1 – Sep 28.
This is the last Quarter License 123 numbers will be reported.