

Bridging Immigrant SMBs to *Lendable* Growth.

Meet the fintechs CAFE is scaling to serve low and moderate income (LMI) communities across America.



SWIPE →

FROM PREDATORY LENDING TO PURPOSEFUL CAPITAL

Built by someone who *lived* the problem.

A Cuban immigrant arrived in **Santa Ana in 2013** with no English and no network. After being taken advantage of by a predatory lender, he vowed to change how small businesses access capital.

Today, **GeeGoals** is a B2B platform pairing underserved entrepreneurs with financial providers that lead with integrity, helping them achieve Lendable Growth.

Immigrant founded

Minority owned

6+ yrs SMB lending



*Every loan we facilitate responsibly could mean **one less person unemployed**, one less family facing food insecurity, one more dream closer to becoming reality.*

*We don't see lending as a transaction. We see it as a **transformational tool** to uplift communities.*

— **Yosmel Gutierrez** · Founder & CEO, GeeGoals

Serving who the system *leaves behind.*

CORE CUSTOMERS

Immigrant SMBs

And minority owned small businesses, the segment most often shut out by mainstream lenders or preyed on by predatory cash advance providers.

CAPITAL DEPLOYED

\$25M+ facilitated

Backed by GeeCares, a non-profit arm led by a 30-year banking veteran and current CRA officer at Banc of California.

CRA ALIGNMENT

Primary purpose aligns with **community development criteria**: responsible lending to immigrant entrepreneurs, economic development in underserved neighborhoods, and financial education that steers LMI owners away from predatory products.

30 fintechs. One *scaling* network.

Through CAFE, GeeGoals connected with community banks, credit unions, investors, and industry leaders accelerating their path to serving LMI communities at scale.

CAFE PARTNERS

ABA American Bankers Association

AFC American Fintech Council

WSFS CARES Foundation

SBDC Small Business Development Center

M&T M&T Bank

CRB Cross River Foundation

Help CAFE scale the next cohort.



Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.