Goal 1: IMPACT –
Deliver clear and compelling impact that builds on WS’ historic strength of client-level service to an expanded focus on community-level change.

- Deploy all time total of $50MM to underserved populations
  - ≥ 65% low-income
  - ≥ 60% women
  - ≥ 60% people of color (≥ 20% AA and ≥ 20% Lain-x)
  - ≥ 80% early stage (< 5 years in business)
  - ≥ 50% start-up (< 2 years in business)
- Increase credit capacity:
  - Positive change in credit scores
- Increase income:
  - Positive change in AGI against annual cost of living adjustments
- Increase assets:
  - Positive change in business savings
- Increase business growth and/or retention:
  - Positive change in survival rate or ongoing rate of entrepreneurship

Goal 2: DEPLOYMENT –
Expand reach to more underserved entrepreneurs in the 9-county SF Bay Area with increased loan volume and improved alignment with partners.

- Increase from 150 to 400 microloans per year by FYE24
  - FY20 160
  - FY21 170
  - FY22 180
  - FY23 255
  - FY24 400
- Enhance communications to improve clarity of product offerings
- Identify and develop partnerships to provide additional products and services to clients
- Evaluate B2B offering to enhance partnership capacity and increase service to target markets
- Elevate WS brand by increasing visibility in target markets

Goal 3: FINANCIAL STRENGTH –
Build on existing financial strength to deliver exceptional long-term financial performance.

- Increase total assets to ≥$20MM by FYE24
- Increase efficiencies:
  - Net asset ratio ≥ 25%
  - Earned income ratio ≥ 40%
  - Self-sufficiency ratio ≥ 40%
  - Charge-off ratio < 2%
  - Leverage ratio < 4
  - Operating liquidity ratio (180 days cash on hand) ≥ 6.0

Goal 4: CAPITALIZATION –
Increase and diversity loan capital pool to meet the credit needs of underserved communities.

- Maintain 80% deployment ratio
- Raise $12MM in new lending capital (can include renewals)

Goal 5: OPERATIONS –
Enhance operational excellence through continued process improvements, staff development, and increased application of technology solutions.

- Leverage technology solutions that best serve WS’ clients and growth needs
- Recruit and retain diverse talent with robust and creative benefits package, workplace flexibility, and opportunities for career growth