



Outerlands Cafe - Dave Muller and Lana Porcello

Lana and Dave needed \$10,000 loan to open their popular San Francisco restaurant.

WE RECOGNIZE INNOVATION

When their bank turned them down for a small business loan, Lana and Dave went to the San Francisco's SBA office and discovered Opportunity Fund. Recognizing the couple's potential to succeed and innovative approach to their restaurant, Opportunity Fund approved them for a \$10,000 microloan. Two months after the doors opened in 2008, a New York Times reporter wandered into Lana and Dave's cafe deep in San Francisco's Sunset District. Outerlands appeared in the Travel Section not long after, and in the years since buzz about the cafe's farm-fresh ingredients, innovative menu, and inviting atmosphere has not subsided. After paying off their initial \$10,000 loan, Lana and Dave were approved for a second \$100,000 loan from Opportunity Fund to purchase their liquor license. Now, five years after opening, Outerlands has become one of San Francisco's most popular neighborhood cafes.

Later they began seeking additional financing in order to fund their restaurant expansion. They were able to "graduate" from an Opportunity Fund loan to a loan from Citibank. They consolidated their debt and paid off their Opportunity Fund loan with no prepayment penalties, enabling their business to grow even stronger.

"The expansion will allow us to have about 20 new seats, all reserved for walk-ins, along with a full bar, communal table, several bistro tables and a waiting area."