The Association for Enterprise Opportunity is the leading voice of innovation for microfinance and microbusiness. The organization engineers transformational change through research, convening, incubation, and advocacy to foster a robust and inclusive marketplace. An innovation hub that serves as the central point for the introduction of new methods, products, services, and ideas into the small business ecosystem, AEO is dedicated to creating economic opportunity for underserved entrepreneurs. AEO’s vision is that every individual in the U.S. has access to resources and services for creating wealth, assets, and healthy communities through business ownership.

AEO’s network of more than 1,700 member organizations and partners represent leaders across the microbusiness and microfinance industry that provide capital and services to entrepreneurs in underserved communities. Community Development Financial Institutions (CDFIs) make up a significant portion of AEO’s membership, providing Main Street with capital, technical assistance, mentoring, training, and more. In 2011, AEO’s lending members collectively underwrote nearly 15,000 microloans, and supported more than one million microbusinesses with services critical to their success.

AEO has long recognized the impact and contribution that microbusinesses make in America, generating $4.87 trillion annually for the economy and employing 41.3 million people. If one-third of all microbusinesses hired one additional employee, the country would be at full employment. If every microbusiness added just $5,000 in revenue annually, it would generate $20 billion for the economy. AEO is committed to supporting these entrepreneurs through the development of powerful and effective initiatives to assist them in starting, stabilizing, and expanding businesses. In 2018, the organization launched myWay to Credit, the first-ever bank referral marketplace for small business lending. myWay to Credit gives options to small businesses that don’t currently qualify for financing by connecting them to a vetted network of community lenders and small business mentors.

**Access to Capital for Entrepreneurs, Inc.**

AEO member Access to Capital for Entrepreneurs, Inc. (ACE) is a U.S. Treasury-certified Community Development Financial Institution (CDFI) that specializes in small-business loans coupled with business advisory services. Named “Financial Services Champion of the Year” in 2014 by the Georgia office of the U.S. Small Business Administration, the nonprofit has lent $60 million to more than 900 businesses, who created or saved more than 7,700 jobs. ACE’s target markets are women, minorities, and low-to-moderate income or rural business owners who are underserved by traditional financial institutions.