

Expanding CDFI Coverage in Underserved Areas

Customer Acquisition

Ginger McNally, Opportunity Finance Network
Maria Semple, The Prospect Finder LLC

March 22, 2016

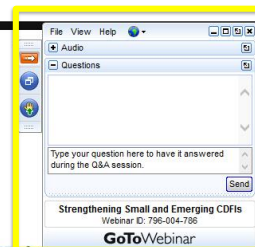


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GoToWebinar

CDFI Fund's Capacity Building Initiative

- The Capacity Building Initiative will greatly expand technical assistance and training opportunities for Community Development Financial Institutions (CDFIs) nationwide and significantly boost the ability of CDFIs to deliver financial products and services to underserved communities.
- Industry-wide training will target key issues currently affecting CDFIs and the communities they serve.



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What is the *Expanding CDFI Coverage in Underserved Areas Initiative*?

- The series will provide specialized training and technical assistance to certified and emerging Community Development Financial Institutions (CDFIs) seeking to expand their reach into underserved communities that currently lack a CDFI presence.
- The workshops include content that is applicable to all CDFI organizational structures, including loan funds, credit unions, banks, and venture capital funds.



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Training Partners



COMMUNITY DEVELOPMENT VENTURE CAPITAL ALLIANCE



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About the Training Partners

- **Community Development Bankers Association (CDBA)** is a national trade association of the community development bank sector. CDBA is the voice and champion of banks and thrifts with a mission of serving low and moderate income communities.
- **Community Development Venture Capital Alliance (CDVCA)** is a network of community development venture capital funds, which provide equity capital to growth businesses in low-income communities to create good jobs, productive wealth, and entrepreneurial capacity.
- **National Federation of Community Development Credit Unions (NFCDCU)** is a national association for community development credit unions providing capital, advocacy, technical assistance, training to support innovative services for low-income consumers.
- **Opportunity Finance Network (OFN)** is a leading national network of community development financial institutions (CDFIs) investing in opportunities that benefit low-income, low-wealth, and other disadvantaged communities across America.



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Presenters



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Customer Acquisition Topics

- Framing customer acquisition and retention within a strategic context.
- Creating a marketing strategy and tactics to attract and retain customers.
- Developing and nurturing effective referral networks.
- Accessing online tools to find potential customers:
 - LinkedIn
 - Reference USA



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Identifying Your Most Important Customer

- Strategic context for finding and retaining qualified customers.
- Using the Business Model Canvas to align elements.
- Focus on solving customers' problems.
- Match your value proposition with your most important customer.



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Creating a Strategic Context

- Customer acquisition and retention do not happen in a vacuum.
- To be effective, a customer acquisition and marketing strategy must reflect and bring to life the organization's strategic priorities and business model.

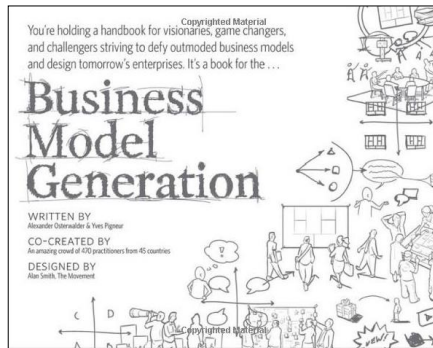


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A Business Model Handbook

From Business Model Generation
By Alexander Osterwalder and
Yves Pigneur (2010)



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The Business Model Canvas

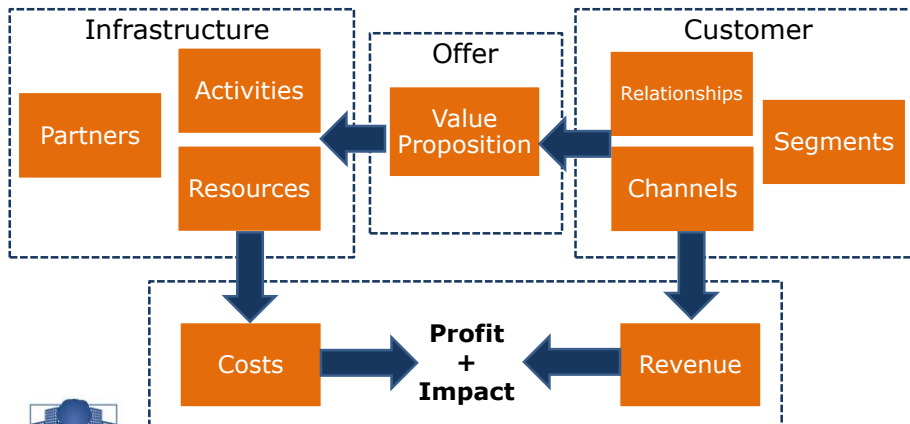
- The Business Model Canvas can help you to identify and connect the dots between:
 - **Your most important customers**
 - Your value proposition in the marketplace
 - Your infrastructure
 - Your bottom line – financial and impact

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Business Model Canvas



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*Customers don't care about your solution.
They care about their problems.*

Dave McClure, [500 Startups](#), cited by Ash Maurya, [Running Lean](#)



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Identifying Your Most Important Customers

- Identify your key customers within the context of your value proposition:
 - For whom are you creating value?
 - Who are your **most important** customers and why?
 - What problem do your most important customers need help solving?



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What Customer Problems Are We Solving?

- Stage 1: Problem/Solution Fit – Identifying the problem and matching it with a solution.
- Key Question: Do I have a problem worth solving?
 - Is it something customers want? (Must have)
 - Will they will pay for it? If not, who will? (Viable)
 - Can it be solved? (Feasible)



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What Customer Problems Are We Solving?

- Stage 2: Problem/Market Fit – Ensuring problem is what market needs to have solved.
- Key Question: Have I built something people want?
 - How will I test my product idea with my most important customers?
 - How are they solving their problem now and why is my solution enough better for them to switch?
 - Can I expect (and measure) early traction with my product (at least 40% retention)?



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What Customer Problems Are We Solving?

- **Product risk:** What are you solving? (Problem)
 - How do customers rank their top three problems?
- **Market risk:** Who is the competition? (Existing Alternatives)
 - How do customers solve these problems today?
- **Customer risk:** Who has the pain? (Customer segments)
 - Is this a viable customer segment?



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Exercise One: Who/What/What

- **Whose** attention are we trying to get?
 - Which customer segment?
- **What** do they think about us now?
 - Where are they on the stage of customer experience?
- **What** do we want them to think about us?
 - What do they need to know?
- **What** do we want them to do?
 - What are our business objectives?



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Exercise Two: Describe Your Most Important Customer

- Write/draw a profile of your most important customer:
 - Where does she live?
 - What's her ethnicity/country of origin/language? Age? Income level? Asset level?
 - What kind of small business does she operate or want to start?
 - What kind of financing does she need?
 - How ready is she to borrow from you?
 - Can she take advantage of depository or TA services that you or your partners offer?



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Exercise Three: Matching Your Value Proposition and Your Most Important Customer

- How well does your description of your most important customer match/not match your value proposition?
- How could you strengthen the match between the two? What would you change?



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Staying Focused on Your Most Important Customer

- Who is **not** your most important customer?
- Has your organization's definition of its most important customer changed over time?
- How much time and money are you presently spending with people who are not – or no longer - your most important customers?
- Are there ways that you can (quickly) help them through referrals to partners?



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Marketing to Your Most Important Customer

- Creating a Customer-Centric Culture
- Stages of the Customer Experience
- Developing a Marketing Strategy
- Nurturing a Referral Network



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Marketing to Your Most Important Customers

- Marketing is the process that identifies, anticipates, and satisfies customer requirements in a way that generates financial and social returns.
- Marketing – reaching out to customers with your organization’s value proposition – is a central component of an organization’s **customer-centric culture**.



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Using Marketing to Create a Customer-Centric Culture

- Effective marketing can help create a **customer-centric culture** that strengthens the ties between the lending organization and the customer:
 - Find the customer
 - Listen to the customer
 - Respond to the customer
 - Keep the customer



Adapted from "Marketing for Microfinance, A Women's World Banking Publication"

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Stages of the Customer Experience

- Stage One – Awareness
- Stage Two – Consideration, Inquiry, Visit
- Stage Three – Activation
- Stage Four – Repeat/Loyal Customer
- Stage Five – Influence Others



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The Role of a Marketing Strategy

- A marketing strategy is a strategic document that is part of a business model.
- An effective marketing strategy helps drive customer acquisition and loan origination.
- A marketing strategy focuses on reaching the most important customers the organization is trying to attract and retain.



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Getting Started with a Marketing Strategy

- It is like a roadmap—in reverse.
- You start with your final destination in mind—who do you want to reach and what do you want them to do?
- Work backward to develop a plan that will get you there.



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How to Craft a Marketing Strategy in Seven Steps

1. Define Goals
2. Identify Target Audience
3. Call to Action
4. Select and Implement Tactics
5. Manage Resources, Roles, and Responsibilities
6. Develop Project Plan
7. Evaluate and Measure Outcomes



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Marketing Tactics

- Tactics and strategy are different. The strategy is the plan; tactics are the tools used to carry out the plan.
- Determine which marketing tactics fit the specific target audience, budget, and desired outcome for your organization.
- Tactics can include social media, PR, e-newsletters, advertising, loan promotions, and referral networks.



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The Importance of Developing and Nurturing Referral Networks

- Referral networks can provide a critical pipeline of potential borrowers.
- To be effective, referral networks need consistent time investment and nurturing.
- The importance of a feedback loop with referral networks: let them know what happened with the referral and thank them (and mean it).



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Implementation of the Marketing Strategy is a Shared Responsibility

- Everyone in the organization plays a part in customer acquisition and loan origination through implementation of the marketing strategy.
- Creating and supporting a **customer-centric culture** throughout the organization is a critical step in significantly increasing loan volume.



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Questions?



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Examples of Marketing Tactics:

Using LinkedIn to Reach Potential Customers

Using ReferenceUSA for Business Research



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Example of Online Tools to Reach Potential Customers: LinkedIn



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Examples of Online Tools to Reach Potential Customers

- LinkedIn: Identify entrepreneurs and established business owners
 - More than 400 million users
 - Potential borrower must have created LinkedIn account
 - Market events and updates
- ReferenceUSA: Identify established businesses
 - More than 24 million U.S. businesses
 - Company information including sales revenue, judgment/liens, industry sector, etc.
- Send marketing information and updates to identified relevant contacts on LinkedIn and ReferenceUSA.



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Using LinkedIn to Reach Potential Customers



As of February 2016:
400 million+ users worldwide



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Poll Question

Are you currently using the Advanced Search page to mine LinkedIn's database?



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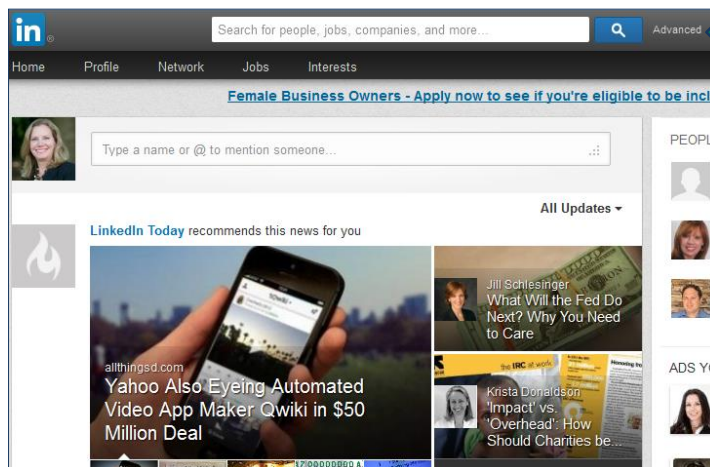
How To Search For Prospects on LinkedIn:

- Using Advanced Search Feature
- Finding and Mining Groups
- www.nonprofits.linkedin.com



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Advanced Search



Click on
"Advanced" for
more robust
search features
and targeted
searching!



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Advanced Search

SEARCH 858,885 results Save search

Advanced People Search

Relationship

- ☒ 1st Connections
- ☒ 2nd Connections
- ☒ Group Members
- ☐ 3rd + Everyone Else

Location

Current Company

Industry

Past Company

School

Profile Language

Groups

- ☐ A Small Change- Fundraising Blog
- ☐ Advisor Nation
- ☐ Association of Nonprofit Specialists
- ☐ Bernhardt Area Networking Group
- ☐ Center for Excellence: Leadership - Gover...

Years of Experience

Function

Seniority Level

Interested In

Company Size

Fortune

When Joined

Board Connect
allows for greater
searching capacity!



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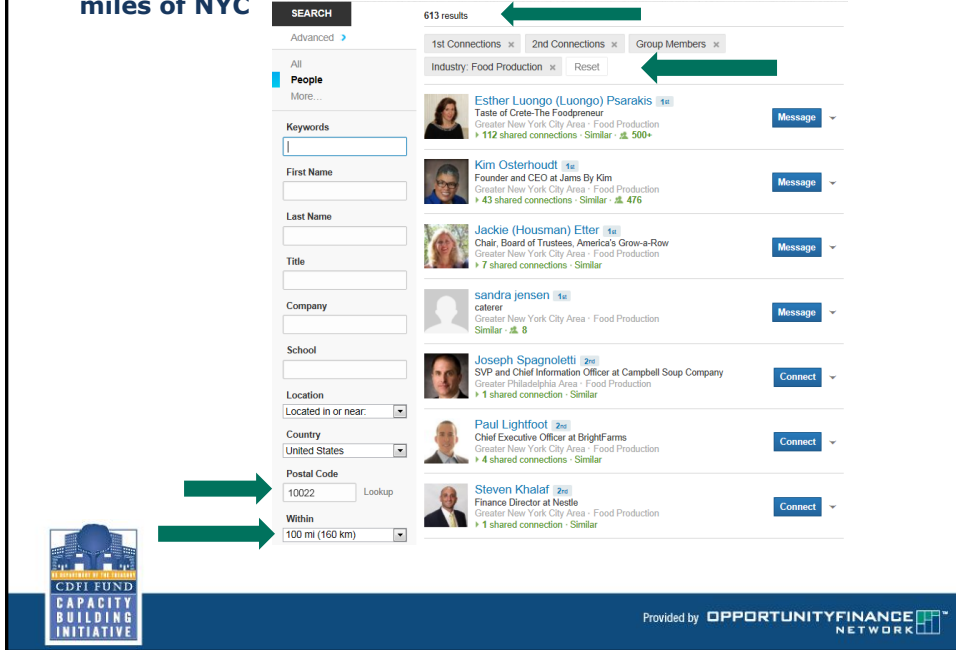
LinkedIn Searches

- You must be logged in to your LinkedIn account for the search results to be tailored to you.
- The more first degree connections you have, the more robust your search results will be.



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Example: Search for people in "Food Production" within 100 miles of NYC



SEARCH 613 results

Advanced >

All
People
More...

Keywords
More...

First Name

Last Name

Title

Company

School

Location
Located in or near:

Country
United States

Postal Code
10022 Lookup

Within
100 mi (160 km)

1st Connections x 2nd Connections x Group Members x

Industry: Food Production x Reset

Esther Luongo (Luongo) Psarakis 1st
Taste of Crete-The Foodpreneur
Greater New York City Area · Food Production
112 shared connections · Similar · 500+

Kim Osterhoudt 1st
Founder and CEO at Jams By Kim
Greater New York City Area · Food Production
43 shared connections · Similar · 476

Jackie (Housman) Etter 1st
Chair, Board of Trustees, America's Grow-a-Row
Greater New York City Area · Food Production
7 shared connections · Similar

sandra jensen 1st
caterer
Greater New York City Area · Food Production
Similar · 8

Joseph Spagnoletti 2nd
SVP and Chief Information Officer at Campbell Soup Company
Greater Philadelphia Area · Food Production
1 shared connection · Similar

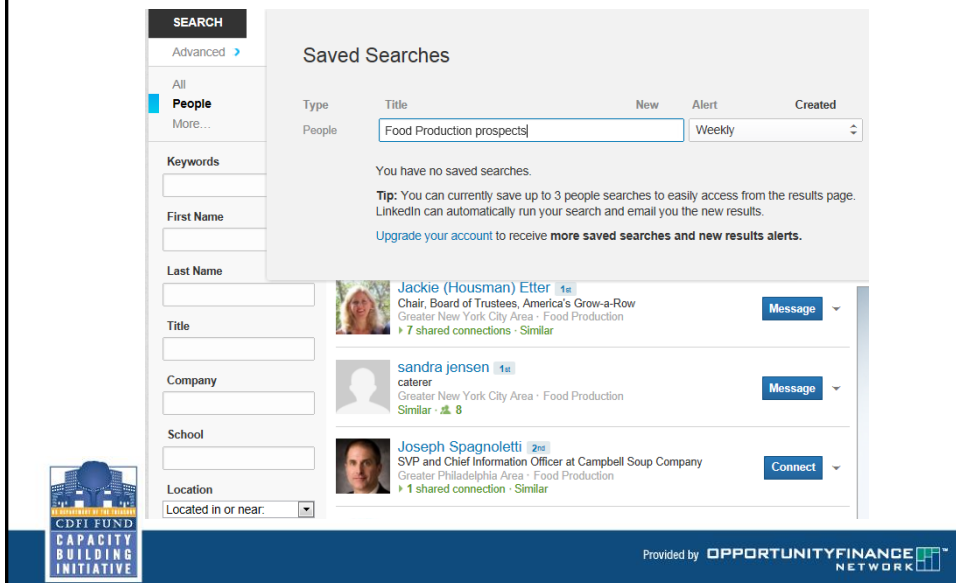
Paul Lightfoot 3rd
Chief Executive Officer at BrightFarms
Greater New York City Area · Food Production
4 shared connections · Similar

Steven Khalaf 3rd
Finance Director at Nestle
Greater New York City Area · Food Production
1 shared connection · Similar

CDPI FUND
CAPACITY
BUILDING
INITIATIVE

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Save Your Searches! Puts LinkedIn prospecting on auto-pilot for you.



SEARCH

Advanced >

All
People
More...

Keywords

First Name

Last Name

Title

Company

School

Location
Located in or near:

Saved Searches

Type	Title	New	Alert	Created
People	Food Production prospects		Weekly	

You have no saved searches.

Tip: You can currently save up to 3 people searches to easily access from the results page. LinkedIn can automatically run your search and email you the new results.

[Upgrade your account](#) to receive **more saved searches** and **new results alerts**.

Jackie (Housman) Etter 1st
Chair, Board of Trustees, America's Grow-a-Row
Greater New York City Area · Food Production
7 shared connections · Similar

sandra jensen 1st
caterer
Greater New York City Area · Food Production
Similar · 8

Joseph Spagnoletti 2nd
SVP and Chief Information Officer at Campbell Soup Company
Greater Philadelphia Area · Food Production
1 shared connection · Similar

CDPI FUND
CAPACITY
BUILDING
INITIATIVE

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How To Search For Prospects on LinkedIn:

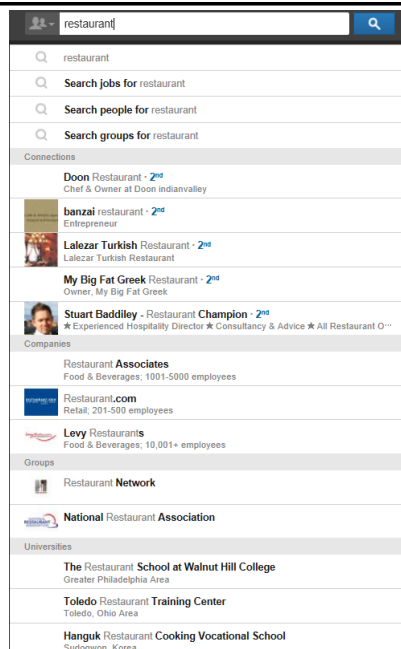
- Using Advanced Search Feature
- Searching within LinkedIn Groups



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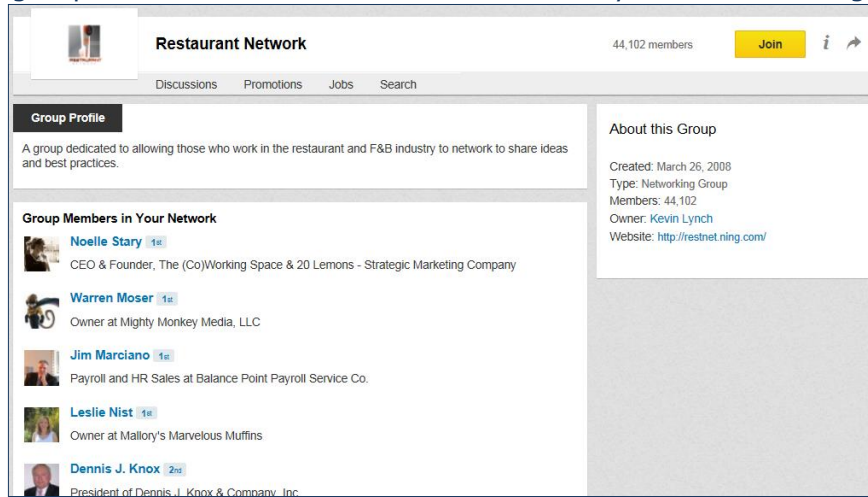
Notice what displays when you type in "Restaurant" into the general search box.

Groups are a great place to find many people within specific industries.



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Notice this group has over 44,000 members in it! Consider joining groups in the industries that matter most to you for networking.




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Maria's Top 5 Tips on Prospecting with LinkedIn

- Make sure your own **LinkedIn profile is 100% complete** (or as close as possible with firm's compliance). LinkedIn will provide you with tips on making it complete.
- **Broaden your own network** by inviting those people you already know to connect with you. Don't forget to follow up with people after networking events by connecting on LinkedIn.
- Peruse the list of your First Degree Connections to determine who else THEY are directly connected to. **Ask to be connected to people you identify as your ideal prospects.**
- **Join LinkedIn Groups!** Find out where your target market has joined a Group on LinkedIn and join the group yourself. Share discussions and news articles that will help position you as an expert in your area and invite Group members to connect directly with you.
- Use the **"Advanced People Search" tab to find anyone on LinkedIn who is in your target market.** Use the "keywords" field and narrow your search results by geography, industry, degrees of separation, Groups, etc. You can even search by your alma mater, giving you an instant reason to connect with someone new. This technique alone will turn up a goldmine of new contacts. Last step: Extend invitations to connect.



Maria Semple, The Prospect Finder LLC | maria@theprospectfinder.com | www.linkedin.com/in/mariasemple

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Example of Online Tools to Reach Potential Customers: ReferenceUSA



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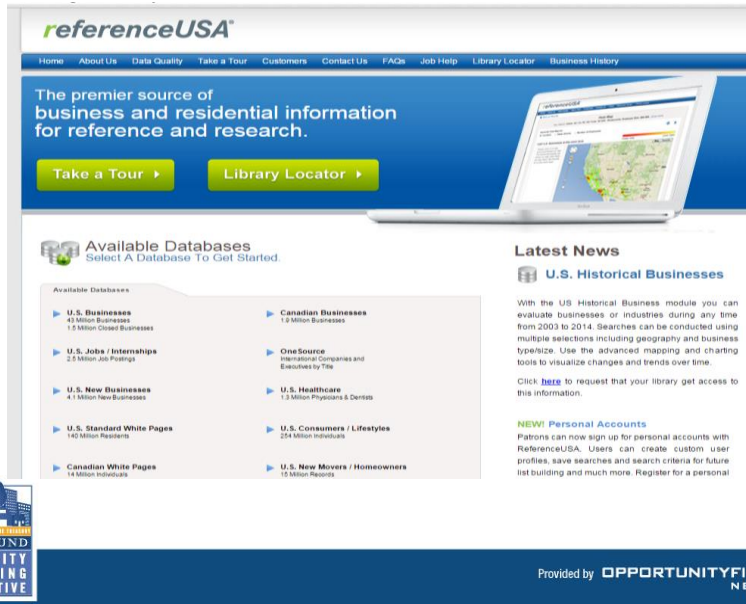
ReferenceUSA to Identify Potential Business Customers

- ReferenceUSA can help identify established businesses within your CDFI's:
 - Target market
 - Preferred industry sectors
 - Business size and stage (based on number of employees and sales revenue)
- Free if used in your library.
- Your local reference librarians will have a working knowledge of this product.
- Usually available off-site with your library card bar code.



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Business Research



The premier source of business and residential information for reference and research.

[Take a Tour](#) [Library Locator](#)

Available Databases
Select A Database To Get Started.


Available Databases	
<ul style="list-style-type: none"> U.S. Businesses 43 Million Businesses 1.6 Million Closed Businesses U.S. Jobs / Internships 2.5 Million Job Postings U.S. New Businesses 4.1 Million New Businesses U.S. Standard White Pages 142 Million Residents Canadian White Pages 14 Million Residents 	<ul style="list-style-type: none"> Canadian Businesses 1.9 Million Businesses One Source International Companies and Executives by Title U.S. Healthcare 1.3 Million Physicians & Dentists U.S. Consumers / Lifestyles 254 Million Individuals U.S. New Movers / Homeowners 10 Million Residents

Latest News
U.S. Historical Businesses

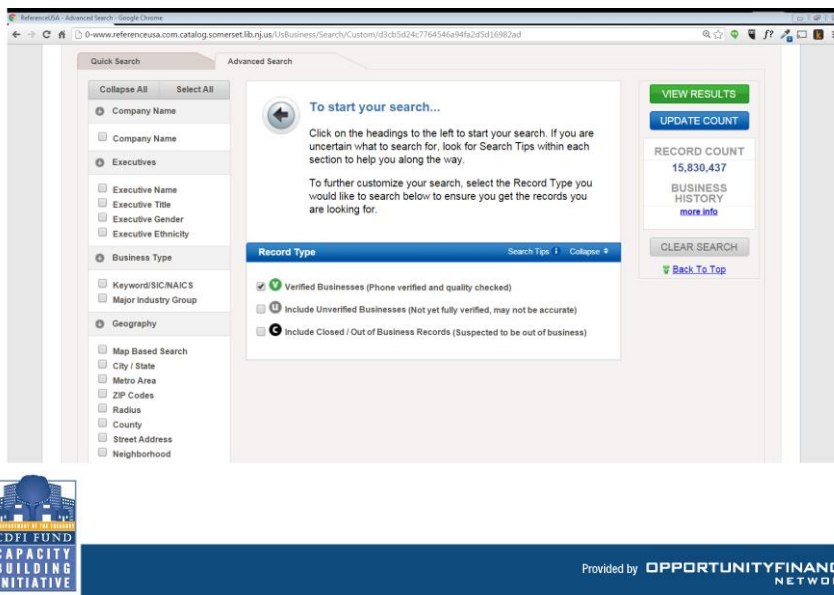
With the U.S. Historical Business module you can evaluate businesses or industries during any time from 2003 to 2014. Searches can be conducted using multiple selections including geography and business type/size. Use the advanced mapping and charting tools to visualize changes and trends over time.

Click [here](#) to request that your library get access to this information.

NEW! Personal Accounts
Patrons can now sign up for personal accounts with ReferenceUSA. Users can create custom user profiles, save searches and search criteria for future list building and much more. Register for a personal

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Search Fields



ReferenceUSA - Advanced Search - Google Chrome

0-www.referenceusa.com.catalog.somerset.lib.nj.us:UsBusiness/Search/Custom/d3cb5d24c7764546a94fa2d5d16962ad

Quick Search **Advanced Search**

Collapse All **Select All**

- ☐ Company Name
- ☐ Company Name
- ☐ Executives
 - ☐ Executive Name
 - ☐ Executive Title
 - ☐ Executive Gender
 - ☐ Executive Ethnicity
- ☐ Business Type
 - ☐ Keyword/SIC/NAICS
 - ☐ Major Industry Group
- ☐ Geography
 - ☐ Map Based Search
 - ☐ City / State
 - ☐ Metro Area
 - ☐ ZIP Codes
 - ☐ Radius
 - ☐ County
 - ☐ Street Address
 - ☐ Neighborhood

To start your search...

Click on the headings to the left to start your search. If you are uncertain what to search for, look for Search Tips within each section to help you along the way.

To further customize your search, select the Record Type you would like to search below to ensure you get the records you are looking for.

Record Type [Search Tips](#) [Collapse](#)


- ☒ **Verified Businesses** (Phone verified and quality checked)
- ☐ **Include Unverified Businesses** (Not yet fully verified, may not be accurate)
- ☐ **Include Closed / Out of Business Records** (Suspected to be out of business)

VIEW RESULTS
UPDATE COUNT

RECORD COUNT
15,830,437

BUSINESS HISTORY
[more info](#)

CLEAR SEARCH
[Back To Top](#)

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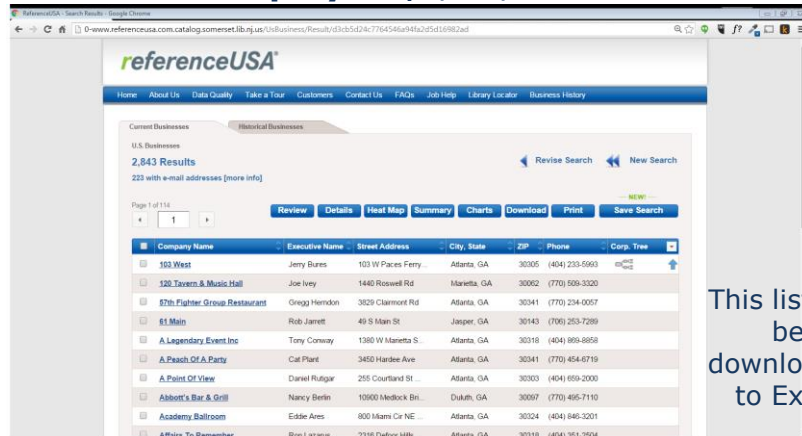
...more search fields

The screenshot displays the ReferenceUSA Advanced Search interface. On the left, a sidebar lists search categories with checkboxes: Phone (Business Phone, Area Code, Toll Free Numbers, Fax Numbers), Business Size (Number Of Employees, Sales Volume), Ownership (Public/Private Company, Headquarter/Branch, Foreign Parent, Home Based Business, Government Office), Financial Data (Stock Exchange, Ticker Symbol, Credit Rating, Business Expenditures), Special Selects, and Web Address. On the right, a panel shows 'VIEW RESULTS', 'UPDATE COUNT', 'RECORD COUNT 15,830,437', 'BUSINESS HISTORY' with a 'more info' link, and 'CLEAR SEARCH' with a 'Back To Top' link. The footer includes the CDFI Fund Capacity Building Initiative logo and the text 'Provided by OPPORTUNITYFINANCE NETWORK'.

And even more!

This screenshot shows the ReferenceUSA Advanced Search interface with more filters expanded. The 'Special Selects' section includes checkboxes for Web Address, Social Site Links, Fortune 1000, Yellow Page Ad Size, Years In Database, Year Established, Square Footage, Number of PCs, and Professionals (All / One). The 'Exclusions' section includes checkboxes for OMT: Keyword/SIC/NAICS, OMT: Area Code, OMT: ZIP Code, OMT: City, OMT: County, OMT: Metro, OMT: State, and OMT: Saved Searches. The right panel remains the same as in the previous screenshot. The footer now includes a link for '250 Downloads/Prints per Search' and a navigation bar with links: Home, About Us, Data Quality, Take a Tour, Customers, Contact Us, FAQs, Terms & Conditions, and Admin Log On. The CDFI Fund Capacity Building Initiative logo and 'Provided by OPPORTUNITYFINANCE NETWORK' text are also present.

Sample Search: Eating & Drinking Places; Atlanta Metro Area; 20-99 Employees; \$1-\$10mil Sales



referenceUSA

Home About Us Data Quality Take a Tour Customers Contact Us FAQs Job Help Library Locator Business History

Current Businesses Historical Businesses

U.S. Businesses

2,843 Results

223 with e-mail addresses [more info]

Page 1 of 154

Review Details Heat Map Summary Charts Download Print Save Search

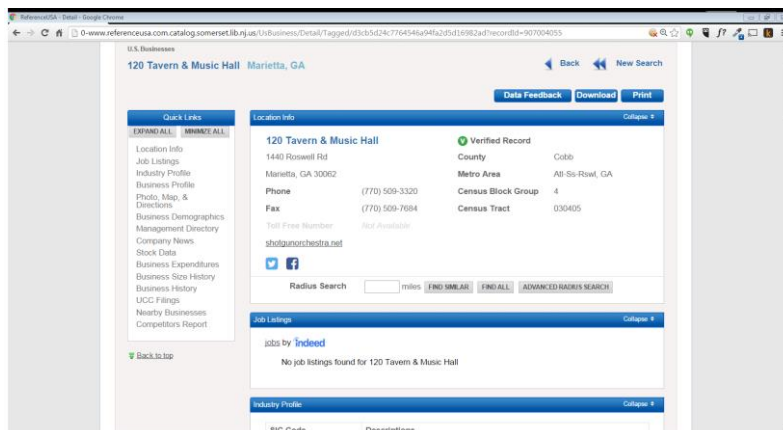
Company Name	Executive Name	Street Address	City, State	ZIP	Phone	Corp. Type
393 West	Jerry Bures	103 W Paces Ferry	Atlanta, GA	30305	(404) 233-5993	
120 Tavern & Music Hall	Joe Ivey	1440 Roswell Rd	Marietta, GA	30062	(770) 509-3320	
87th Fighter Group Restaurant	Gregg Hemdon	3829 Clarendon Rd	Atlanta, GA	30341	(770) 234-0057	
61 Main	Rob Jarrett	49 S Main St	Jasper, GA	30143	(706) 253-7289	
A Legendary Event Inc	Tony Conway	1380 W Marietta S	Atlanta, GA	30318	(404) 899-8858	
A Peach Of A Party	Cat Plant	3450 Hardee Ave	Atlanta, GA	30341	(770) 454-6719	
A Point Of View	Daniel Rutgar	255 Courtland St	Atlanta, GA	30303	(404) 659-2000	
Abbott's Bar & Grill	Nancy Berlin	10600 Medlock Bri	Duluth, GA	30097	(770) 456-7110	
Academy Ballroom	Eddie Ares	800 Miami Cir NE	Atlanta, GA	30324	(404) 846-3201	
Affairs To Remember	Ron Lazarus	2316 DeWolf Hills	Atlanta, GA	30318	(404) 351-2504	

This list can
be
downloaded
to Excel.



Provided by OPPORTUNITYFINANCE NETWORK

Sample Record: 120 Tavern & Music Hall



referenceUSA - Detail - Google Chrome

U.S. Businesses

120 Tavern & Music Hall Marietta, GA

Back New Search

Data Feedback Download Print

Quick Links

EXPAND ALL MINIMIZE ALL

- Location Info
- Job Listings
- Industry Profile
- Business Profile
- Photo, Map, & Directions
- Business Demographics
- Management Directory
- Company News
- Stock Data
- Business Expenditures
- Business Size History
- Business History
- UCC Filings
- Newly Businesses
- Competitor's Report

Location Info

120 Tavern & Music Hall

1440 Roswell Rd

Marietta, GA 30062

Phone (770) 509-3320

Fax (770) 509-7684

Toll Free Number Not Available

shotgunorchestra.net

Radius Search miles FIND SIMILAR FIND ALL ADVANCED RADIIUS SEARCH

Job Listings

jobs by Indeed

No job listings found for 120 Tavern & Music Hall

Industry Profile

SIC Code Descriptions



Provided by OPPORTUNITYFINANCE NETWORK

Sample Record

Google Chrome
0-www.referenceusa.com.catalog.somerset.lib.nj.us/UsBusiness/Detail/Tagged/d3cb5d24c7764546a94a2f5d16982ad?recordId=907004055

[Back to top](#)

Business Demographics

Location Employees	20	Location Sales Volume	\$1,083,000
Corporate Employees	Not Available	Corporate Sales Volume	Not Available
Type of Business	Private	Location Type	Single Loc
Affiliated Records	Not Available	Affiliated Locations	Not Available
Parent Company	Not Available	Foreign Parent	Not Available
EBN #	Not Available	Fortune 1000 Ranking	Not Available
Credit Cards Accepted	Not Available	Last Updated On	January, 2016
Years in Database	21	Year Established	Not Available
Square Footage	10,000 - 30,000	Number of PCs	0 - 1 PCs
IUSA Number	90-700-4055	Home Business	No
Credit Rating Score	A+	Full Credit Report	Buy from Experian Buy from Experian

Hours of Operation

Mon	Tue	Wed	Thu	Fri	Sat	Sun
11:00 AM - 2:00 AM	11:00 AM - 2:00 AM	11:00 AM - 2:00 AM	11:00 AM - 2:00 AM	11:00 AM - 3:00 PM	11:00 AM - 3:00 PM	12:30 PM - 12:00 AM



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Sample Record (continued)

Google Chrome
0-www.referenceusa.com.catalog.somerset.lib.nj.us/UsBusiness/Detail/Tagged/d3cb5d24c7764546a94a2f5d16982ad?recordId=907004055

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Management Directory

Name	Executive Title	Gender	Executive Ethnicity
Joe Ivey	Owner	Male	Western Europe
Joe Ahn	Sales Exec	Male	Far Eastern
Joe Ahn	Sales Exec	Male	Far Eastern
Joe Ahn	Finance Exec	Male	Far Eastern
Joe Ahn	Finance Exec	Male	Far Eastern
Joe Ahn	Owner	Male	Far Eastern
Joe Ahn	Owner	Male	Far Eastern

Company News

[LOAD COMPANY NEWS](#)

Stock Data

Ticker Symbol	Not Available
Stock Exchange	None

Business Expenditures

These expenditures are an estimated annual expense.



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Questions?



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Expanding CDFI Coverage in Underserved Areas Webinar Series

- Upcoming topics include:
 - *April 5, 2016*: Fundraising Strategies for your CDFI

...and 5 more to be delivered before June 2016!



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