OUR MISSION

TMC Community Capital is a non-profit, CDFI, online microlender focused on empowering underserved entrepreneurs. It is our mission to be a safe alternative for online loans. We provide fast and affordable online financing and foster financial stability among women-owned, minority-owned, and low-income small businesses in California.

YEAR IN REVIEW

$1,969,000 in microloans and grants to 94 small businesses

85% BIPOC-OWNED
62% WOMEN-OWNED

545 total served across programs
# Our Loan Programs

<table>
<thead>
<tr>
<th>Microloan Lite</th>
<th>Microloan</th>
<th>Covid-19 Recovery</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000-$10,000</td>
<td>$10,001-$50,000</td>
<td>$5,000-$50,000</td>
</tr>
<tr>
<td>9% interest rate</td>
<td>6-9% interest rate</td>
<td>4-6% interest rate</td>
</tr>
<tr>
<td>2-3 years</td>
<td>2-5 years</td>
<td>2-5 years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6-12 months deferment</td>
</tr>
</tbody>
</table>

# Served by Loans

- **21** Small Businesses
- **81%** BIPOC-Owned
- **57%** Women-Owned
- **86%** LMI-Owned

**Counties:**

- Alameda: 14%
- Glenn: 5%
- Los Angeles: 33%
- Marin: 14%
- San Joaquin: 5%
- Santa Barbara: 5%
- Santa Clara: 9%
- San Francisco: 5%
- Sonoma: 5%
- Ventura: 5%

**Industries:**

- Auto Repair
- Canvas Supplier
- Entertainment
- Fitness
- Food and Beverage
- Jeweler
- Machine Shop
- Mobile Food Services
- Waste Treatment
- Personal Services
- Real Estate
- Restaurant
- Bakery
OUR GRANT PROGRAMS

FOUND/LA Small Business Recovery Fund
$1,000,000, 43 small businesses

Bloom Small Business Grant Program
$100,000, 20 small businesses

Valley Rising Grant Program
$100,000, 10 small businesses

SERVED BY GRANTS

73 small businesses
86% BIPOC-owned
63% women-owned
OUR TECHNICAL ASSISTANCE (TA) PROGRAMS

- **DreamBuilder**: Free online courses for entrepreneurs, offered in English and Spanish
- **Educational Webinars**: Free monthly programs with experts advising on topics such as taxes and credit reports
- **TMC Community Hub**: A closed social network platform that connects our clients to each other and resources
- **CA Small Business COVID-19 Relief Grant Program**: TA partner to support applicants during the 9 rounds

SERVED BY TA PROGRAMS

60 SMALL BUSINESSES

120 HOURS PROVIDED

50% PROVIDED IN SPANISH
EDUCATIONAL WEBINARS:

TMC CC offers a variety of educational webinars for existing and prospective borrowers and our small business community at large. These virtual events are offered in both English and Spanish on an ongoing basis. They address timely topics as well as ongoing issues relevant to underserved small business owners that include but are not limited to:

- Loan Readiness
- Business Financials
- Accessing Capital
- Credit Scores
- COVID-19 Resources

WEBINAR ATTENDANCE

368 ATTENDEES

18 COMMUNITY PARTNER COLLABORATORS

24% PROVIDED IN SPANISH

16 PARTNER VOLUNTEER HOURS