



Small business lending & support. All in one place.

We serve small businesses: the backbones of communities and the drivers of job creation, innovation, and economic opportunity.

photo by Gordon Walek

Since some of you don't know me...

capital markets

Jefferies 

 American
Capital

scaling operations in lending organizations

 rootcapital®
GROWING RURAL PROSPERITY

 Indivisible

Growth phase and transitioning organizations

 CENGAGE
Learning®

Sphere 

So much more than just lending...

mission: Build thriving small business communities in Boston and its gateway cities...
...because when small businesses succeed, they:

- create jobs
- hire locally
- benefit their neighborhood

Not only as a financial investment...

...but an investment in Boston's neighborhoods where the return is measured by:

- # of MBEs served
- # of WBEs served
- # of jobs created
- increase in avg. wages

...oh and by the way...



Crowdfunding



New Businesses:
<6 mo.

Startup capital,
working capital

\$1,000 - \$10,000

\$5,000 @ 2yrs
\$10,000 @ 3yrs

0.00% (no interest)

MICROLOAN

Micro-loans



Existing businesses:
> 6mo.

Working capital
Growth capital

\$10,000 - \$50,000

5yrs

7.00%



SBA loans



Start-ups & existing
businesses

Working capital
Growth capital

\$50,000 - \$250,000

7yrs - 10yrs

Prime + 2.75% to 3.75%
(currently 7.25-8.25%)

type

use

amount

term

rate

Loan process



Contact Eric Uva (me)

- euva@liscsb.org
- 617-410-4341

LISC website

- <http://www.liscsmallbusiness.org/impact-lending>

Submit documents

- Years in operation
- 3 mo. bank statements
- 2yrs of business Tax returns
- Business lease
- Business financial statements
- Photos of the business
- Proof of ownership
- Voided check

Eligibility criteria

- Years in operation
- > 575 credit score
- No bankruptcy
- No foreclosures
- No late mortgage or rent

Time to funding

- < 2 weeks for micro-loan
- 6 – 8 weeks for SBA loan

Rates

- 0.0% for Kiva loan
- 7.0% for micro-loan
- 7.25% - 8.25% for SBA loan

Terms

- 2 – 3yrs for Kiva loan
- 5yrs for micro-loan
- 7-10yrs for SBA loan

Payments

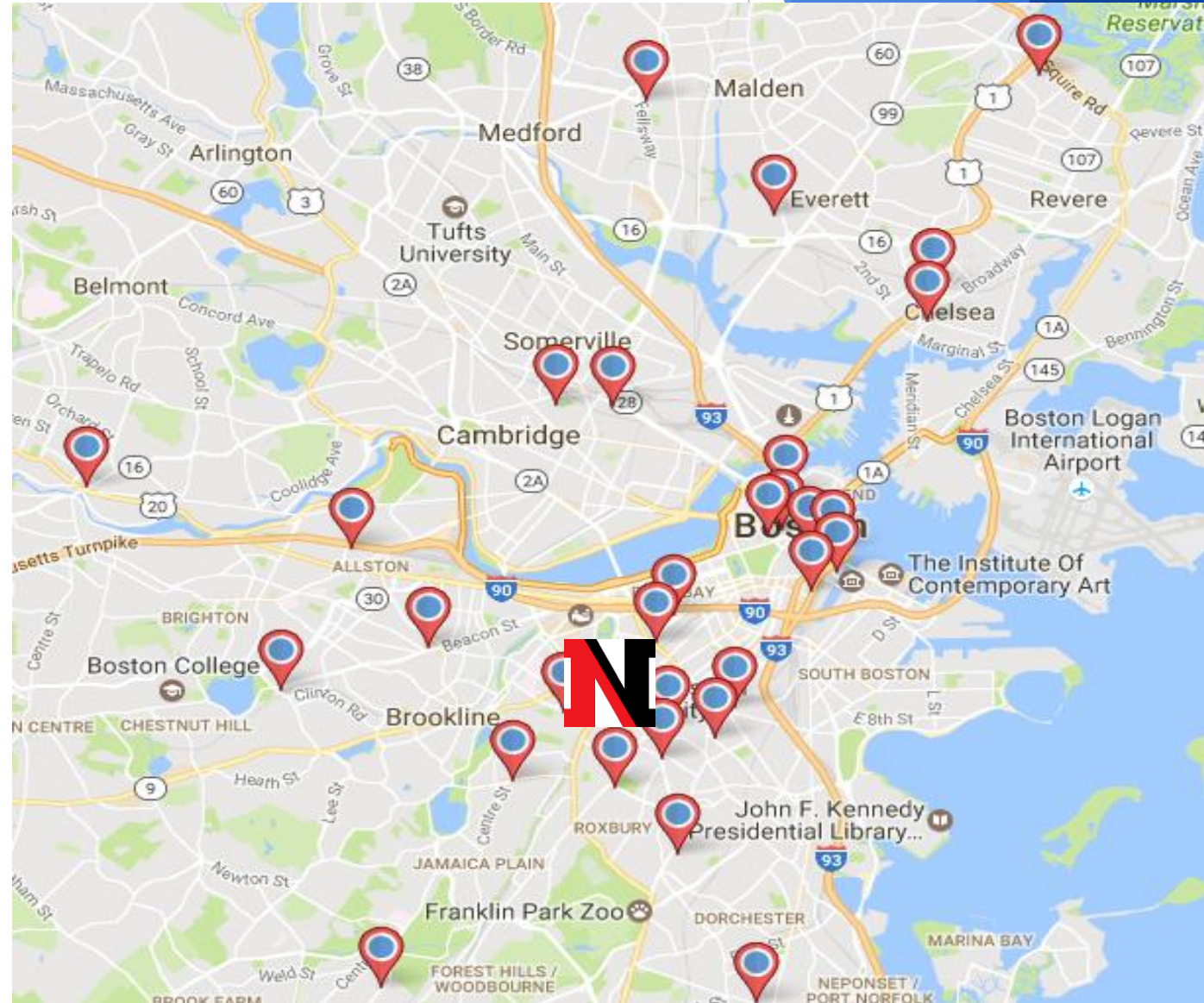
- ACH payments (monthly)
- No prepayment penalty
- Payments applied to principal & interest

1. Dudley Sq.
2. Roxbury
3. JP

1. North end
2. West end
3. Mattapan

1. Everett
2. Malden
3. Fall River

1. Haverhill
2. Lowell
3. Brockton



Coverage & scope

Launch: 10/26 @ Bolling Building w/ Mayor Marty Walsh & Northeastern President Aoun

Tweets

24

Facebook posts

4

Press coverage

4

YouTube videos

3

The screenshot shows a news article from the Boston Globe dated October 24, 2016, by Deirdre Fernandes. The headline is "Northeastern to launch loan program for neighboring businesses". The article text states: "Northeastern's #ImpactLending program will help Boston #smallbiz access capital. Apply @ northeastern.liscsmallbusiness.org. @LISC_BOSTON @LISC_HQ".

Overlaid on the article are several social media elements:

- YouTube Video:** A video of Northeastern University President Aoun speaking at a podium with the LISC logo. It has 3.5K views.
- Twitter:** Two tweets from @LISC_SmallBiz dated Oct 26 and Oct 25, promoting the #ImpactLending program and providing application links.
- Facebook:** A post from Northeastern University (@northeastern) dated Oct 26, announcing the program.
- Other Tweets:** A tweet from Jannelle Richardson and another from David Price (@nuestradavid) dated Oct 31, mentioning the program.

At the bottom of the article, there are social media sharing icons (email, Facebook, Twitter, Google+, LinkedIn) and a "Top 10 Trending Articles" sidebar.

Questions???

Contact info

Eric Uva

Director, Small Business Lending

euva@LISCsb.org

617-410-4341

LISC Boston

75 Kneeland Street

Boston, MA 02111

- <http://www.liscsmallbusiness.org/impact-lending>

@LISC_SmallBiz