



mission driven  
finance

# Mission Driven Finance

Power of Community Financing

@MDFinanceSD



# Introducing the fellows!



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# Our Roadmap Today

1. COVID-19 capital landscape
2. What is MDF and how to use impact investments to fill capital gaps?
3. How get your organization ready for impact investments?
4. Testimonials and speaker: Ahmed Sahid
5. Q&A and other resources

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# The COVID-19 capital landscape

## Emergency/relief grants

Avoid layoffs, “keep the doors open,” critical services

## Working capital, project loans, lines of credit

Increase capacity to support future growth

## Rebuilding grants

Hire & train staff with barriers to employment

## Bridge loans

Bridge cash flow to a clear receivable, e.g. CDBG

## Forgivable loans

Layoff aversion, pivot/ repurposing

Quantity of dollars in the universe\*

Friendliness + impact alignment

# Using impact investment to fill capital gaps

What is impact investing?

**“Mainstream investing**  
is moving money based on  
**the future you predict.**

**Impact investing**  
is moving money based on  
**the future you want.”**

—Ted Levinson, Founder & CEO,  
Beneficial Returns



Organizations that **prepare** people for success through access to health, education, and housing



Businesses that **provide** quality jobs, hire from their communities, and support employee development



Systems and infrastructure that allow more people to **participate** in a positive, growing economy

How do you get your  
organization ready for impact  
investments?



# Working with Mission Driven Finance

| Impact   | Management  | Finance   |
|--|---|---|
| <p>Commitment to advancing <b>economic opportunity</b></p> <ul style="list-style-type: none"><li>- Education</li><li>- Quality Jobs</li><li>- Affordable Housing &amp; Inclusive Infrastructure</li></ul> <p>Located/operating in San Diego or Imperial counties</p> | <p>Coachable, tenacious leadership, involved in their local community</p> <p>Plan for increased financial sustainability and impact from investment</p> | <p>Closing a capital gap: challenge getting sufficient, affordable capital from traditional sources</p> <p>Seeking \$100k–\$500k in project-specific or growth capital loans; profitable or near-profitable organizations</p> |

Loans to advance inclusive economic opportunity in San Diego

- \$100,000 to \$500,000
- 8.5% interest rate; 6-month to 5-year terms
- \$250 application fee & 1% to 1.5% closing costs
- No credit score required; personal guarantees; prepayment penalty

Eligibility

- Post-startups seeking growth
- Commitment to doing good in the community

Process

- Custom technical assistance
- Refer to other lenders that may be better aligned

[missiondrivenfinance.com/borrow](https://missiondrivenfinance.com/borrow)

# San Diego County COVID-19 Small Business & Nonprofit Loan Program (SBNLP)

## **Nonprofit loan pool**

- \$50,000 to \$300,000
- 0% annual interest rate; 6- to 30-month terms
- Closing costs of up to 1.5%; no prepayment penalties
- Collateral determined on a case-by-case basis

## Eligibility

- 501c3 & fiscally-sponsored organizations
- Serving San Diego County residents for the last 18 months
- Total revenue between \$500,000 and \$15M; must have an earned revenue stream

[SanDiegoSBNLP.org](https://SanDiegoSBNLP.org)

## People on the Move (POTM) loan pool — Launching soon

- Loan to support businesses or nonprofits intentionally improving the lives of immigrants, refugees, asylees, low-income economic migrants, and survivors of trafficking
- \$50,000 to \$250,000 per company
- With financing preference for debt or self-liquidating arrangements
- Portfolios located in the U.S only

## Project Equity

- An investment opportunity aims to support businesses transition to employee ownership
- Up to \$1M per company
- National in scope

To learn more about these new loan programs, contact us directly at  
**[borrow@missiondrivenfinance.com](mailto:borrow@missiondrivenfinance.com)**



## Moniker Group

"The process of connecting with your team and figuring out if we are the right fit was quite refreshing. Mission Driven Finance not only has some really good people but also I just feel like my company matters rather than just some numbers on a spreadsheet."



## Angels Foster Family Network

"As a nonprofit, it has been crucial for us having Mission Driven Finance as a financial partner during the pandemic. The capital from the San Diego County COVID-19 Small Business & Nonprofit Loan Program and The San Diego Foundation has contributed to my confidence that we can continue offering essential services to children in foster care during this time."



## Skinny Gene Project

"Unlike other lending institutions that appear fixated on the bottom line, Mission Driven Finance seemed driven to propel our mission forward. Because of them, that's exactly what we'll do."



**Ahmed Sahid**, President and CEO

### **What they stand for?**

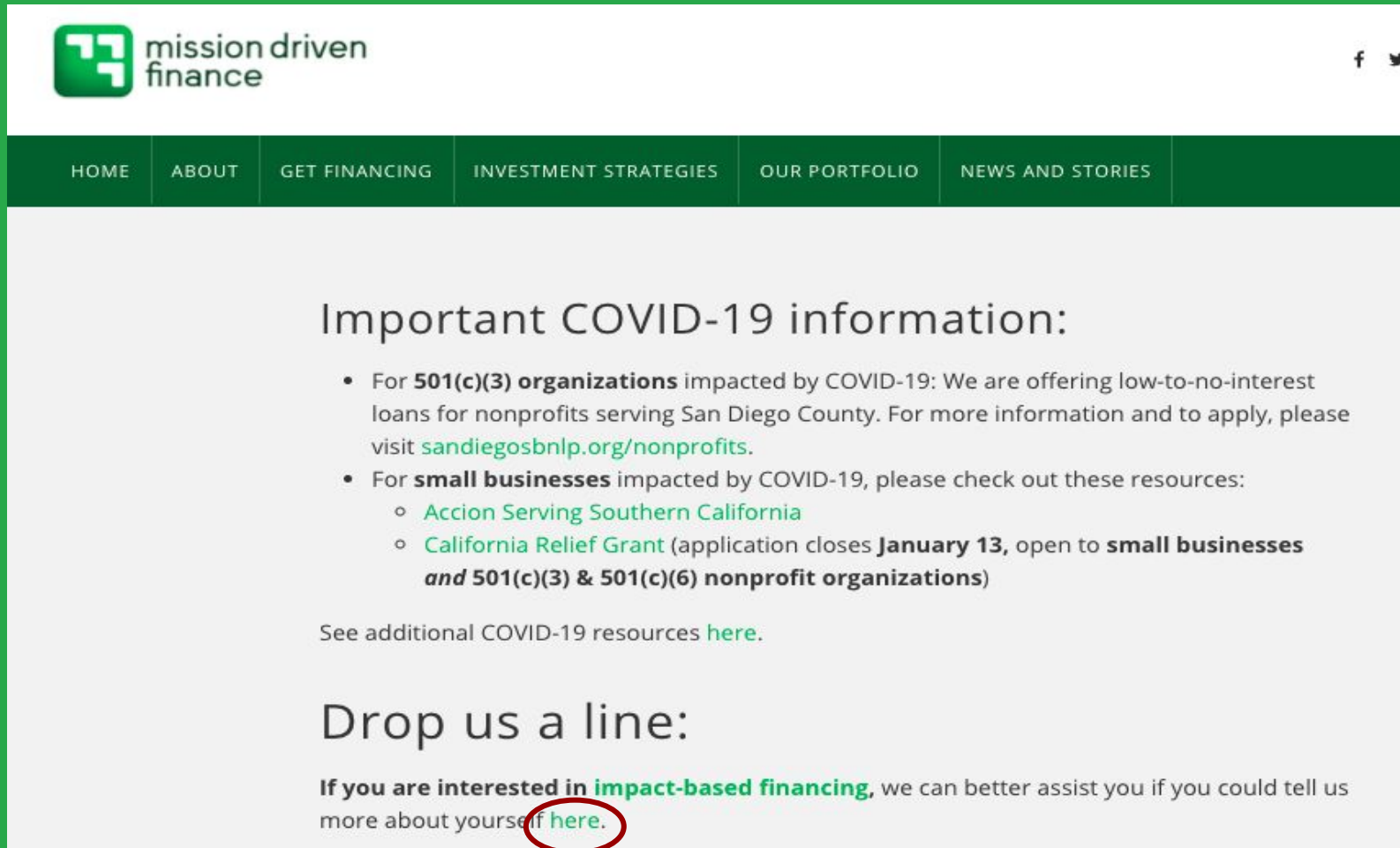
SFS envisions a better quality of life for Somali and other East African immigrant and refugee populations in San Diego. SFS supports families in becoming self-sufficient and contributing members of the San Diego community through programs that promotes leadership development, economic success, health, education, and career planning.

### **What was the capital gap?**

Mission Driven Finance investment provided capital for SFS to run these programs while they await reimbursement from City of San Diego Community Development Block Grant (CDBG) funding.

# Next Steps

missiondrivenfinance.com/contact



The screenshot shows the top navigation bar of the missiondrivenfinance.com website. The logo is on the left, and social media icons for Facebook and Twitter are on the right. The navigation menu includes links for HOME, ABOUT, GET FINANCING, INVESTMENT STRATEGIES, OUR PORTFOLIO, and NEWS AND STORIES. The main content area features a section titled "Important COVID-19 information:" with a bulleted list of resources for 501(c)(3) organizations and small businesses. Below this is a link to see additional resources. The "Drop us a line:" section includes a link to a contact form, which is circled in red.

**mission driven finance**

HOME ABOUT GET FINANCING INVESTMENT STRATEGIES OUR PORTFOLIO NEWS AND STORIES

## Important COVID-19 information:

- For **501(c)(3) organizations** impacted by COVID-19: We are offering low-to-no-interest loans for nonprofits serving San Diego County. For more information and to apply, please visit [sandiegosbnlp.org/nonprofits](https://sandiegosbnlp.org/nonprofits).
- For **small businesses** impacted by COVID-19, please check out these resources:
  - [Accion Serving Southern California](#)
  - [California Relief Grant](#) (application closes **January 13**, open to **small businesses and 501(c)(3) & 501(c)(6) nonprofit organizations**)

See additional COVID-19 resources [here](#).

## Drop us a line:

If you are interested in **impact-based financing**, we can better assist you if you could tell us more about yourself [here](#).

# Q&A





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# Thank you!

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