

LEND^onate

INVESTMENT NOTICE

For Accredited Investors Only

Investment Closing Date: October 20, 2022



www.indiahome.org






INVESTMENT TERMS

**\$1,000,000 NOTE
7% PER ANNUM
CEILING RATE
3-YEAR TERM,
INTEREST ONLY**

PROJECT

Enriched Housing for Seniors - helping South Asian Seniors have culturally tailored housing with supportive services.

-  India Home (IH) is purchasing a 2-family residence located at 87-86 153rd Street, Jamaica, New York. It is a 2-story building with a basement, built in 1920 with intended use by 2-families.
-  Once licensing approval is received, IH plans to demolish this building to construct a supportive service center and senior housing facility. IH plans to own and operate this new building, consulting with the Parker Jewish Institute for Healthcare and Rehabilitation, which was founded in 1907 as a shelter for homeless older people. The Institute with its pioneering spirit has grown over the years to now offer superior, state-of-the-art geriatric patient healthcare services in a warm and supportive environment.
-  In the interim, it will be used as co-living residence providing accommodations for 4 to 6 seniors.

MISSION

To improve the quality of life for vulnerable elders of South Asian origin in New York who find themselves socially isolated and struggling to access necessary services.

HISTORY & LEADERSHIP

Dr. Vasundhara Kalasapudi, MD is a geriatric psychiatrist and Executive Director of India Home. While working in various psychiatric settings providing care for developmentally disabled and otherwise vulnerable populations, Dr. Kalasapudi realized that there were no culturally appropriate medical services for her patients, including her aging parents. In 2007, India Home was born. IH helps immigrant South Asian elders deal with one of the toughest problems of growing old in America – social isolation and loneliness. They improve the quality of life for seniors by providing them with an array of services in a warm and caring, culturally sensitive environment.

In 2008, IH established the first senior center catering to South Asian values and culture at the Services Now for Adult Persons (SNAP) of Eastern Queens. Today, it is the standard bearer, for other South Asian groups seeking to replicate their model of community service.

Major grants received in the last 3 years include: CDC Foundation, Public Health Fund of NY, New York Community Trust, Leslie Samuels Foundation, Kedia Family Foundation.

USE OF PROCEEDS

The proceeds from this offering by LENDonate will be lent to India Home to purchase real estate to build a supportive service center and senior housing facility.

REASON TO SUPPORT

In New York City, South Asian immigrants are the fastest growing population and the most overlooked group of elderly. From 1990 to 2010, this community ballooned to over 400,000. Many South Asians who migrated to the US in the 1960's and 1970's are now reaching retirement age. Many elderly are now migrating to the US in large numbers because of the Family Reunification Act. The aging of this population makes it imperative that service providers, organizations, and government understand their unique health and social service needs. They are concentrated in Queens, Jamaica, Jackson Heights, Astoria, Flushing, and Bellerose.

This elderly population has limited resources, including less education and limited English skills, lack of knowing how to navigate complex government benefits such as Medicare and food stamps. This causes depression, isolation, and unique mental health issues. IH gives them hope and comfort through their array of services, socialization, and ongoing advocacy. This Medical Center and senior housing with services will help this ever-growing population of aging South Asians.

CAPITAL STACK

Purchase Price is \$2,150,000 plus closing costs and other 3rd party expenses.

India Home	\$500,000 down payment
LENDonate	\$1,000,000 secured senior debt*
Third-party Crowdfunding Platform	\$600,000 to 800,000 unsecured debt

*The leadership of India Home is committing to join other investors in financially supporting the LENDonate campaign.



SOURCE OF REPAYMENT

LENDonate's loan to IH will be repaid through construction and permanent financing after getting the approval for licensing through the NY Department of Health. Those repaid funds will then be used to repay investors in the Payment-Dependent Investment Notes.

COLLATERAL

The LENDonate loan is secured by having first mortgage on the purchased property along with a UCC-1 filing on all organization assets.

ABOUT LENDONATE

LENDonate's mission is to create a new financial ecosystem that allows capital to flow more freely in the social sector by developing an expressive marketplace that connects affordable capital with impactful projects.

LENDonate raises capital by offering and selling Payment-Dependent Investment Notes to accredited investors in an exempt offering in reliance on Rule 506(c) of Reg D under the 1933 Securities Act. LENDonate lends the proceeds to borrowers, with payment of principal and interest to investors dependent on the borrower's payment of principal and interest to LENDonate. LENDonate holds California Finance Lender license no. 60DBO-75670. This is not an offering of securities, and the borrower described here is not making any securities offering. Offers are made by LENDonate via an Offering Memorandum that can be viewed at LENDonate.com, as that Offering Memorandum is supplemented for the project described here.

Doing Good, Only Better



LENDonate Composite Risk Rating

The Composite Risk Rating takes into account the Borrower risk rating along with the duration of the loan and strength of collateral.



This loan rating denotes high credit quality. A Gold rating generally means the borrower either has excess demonstrable cash flow and liquidity to support the size of the loan, or the loan is fully secured by strong collateral, or both. LENDonate's ceiling rate for loans in this category is no more than the U.S. Prime Rate plus 1.5%.



This loan rating denotes stable credit quality. A Silver rating generally means the borrower either has adequate demonstrable cash flow and liquidity to support the size of the loan, and the loan is secured by documented expected earned income, such as accounts receivable. The loan may also be partially secured by pledged assets. LENDonate's ceiling rate for loans in this category is between the U.S. Prime Rate plus 1.5% and the U.S. Prime Rate plus 4%.



This loan rating denotes acceptable credit quality. A Bronze rating generally means the borrower either has acceptable but less dependable cash flow and liquidity to support the size of the loan, or has documented expected revenue, such as service contracts or grant receivables. Liquidity and cash-flow protection may be narrow, and market access for refinancing is likely to be less well-established. The loan may also be partially secured by pledged assets. LENDonate's ceiling rate in this category is the U.S. Prime Rate plus 4% and the



Starfish

This loan rating denotes a nonstandard credit quality that is not quantifiable by traditional credit models. The significance of this rating is that each loan is unique and requires careful review of underlying investment risk by the investor.

A Starfish rating generally means the borrower does not possess the requirements for the Gold, Silver or Bronze ratings, but has mitigating factors worthy of consideration. These factors may include the loan's significant impact to the nonprofit or social cause, the financial strength being dependent on program outcome (PRI), and/or the uncertainty of timing and size of expected cash inflow.