

LENDonate®

Progress Report 2023

A Collaborative Path Forward



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LETTER FROM CEO

LENDonate: Innovating with Money and Mission to Create Sustainable Success

When I started LENDonate in 2015, I wanted to build a more collaborative financial ecosystem for the nonprofit social sector – to empower mission-driven organizations with the tools and techniques of the investment sphere.

And as our Progress Report demonstrates, this marriage of investment and mission has proven to be powerful. Not only have we helped our nonprofit partners meet their mission goals, but we have also provided investors with a direct way to expand their scope of impact.

We want to shine a light on the undiscovered, underdeveloped opportunities in the nonprofit financial system and explore the range of motivations of our investors, whether that is social impact over investment return or the reverse.

We are fortunate to witness the social sector in action every day, and over the past years, we have enabled numerous unique projects to succeed. These nonprofits have met our rigorous credit underwriting requirements and their compelling missions are thriving by partnering with investors through our platform.

Through the select stories in this report and the data we have compiled, we hope to illustrate the leverage impact we can create while giving nonprofits more financial flexibility. We look forward to expanding our social investments through collaboration and innovation in this critical social sector.



The motivation behind starting LENDonate was to test our theory that we can combine investments and philanthropy to leverage greater impact. I'm happy to report that early results indeed indicate that.

Vivienne Hsu, CFA
Founder & CEO

Impact Investing as an Extension of Philanthropy

The centerpiece of LENDonate’s approach is to acquire impact funds from investors to generate loan capital for nonprofits (NPOs). This nonprofit debt-financing market is neither new nor small; the Federal Reserve reported \$528 billion in debt¹ held by NPOs as of December 2022. What is new, though, is the desire to connect the two spheres of impact investing and philanthropy without compromising either goal. Yet, remarkably, traditional lenders rarely design lending programs or credit underwriting models specifically with nonprofits in mind. There is a general misconception that lending to nonprofits bears higher risk. This is not always true. In fact, to date, LENDonate has had zero² loan defaults.

The LENDonate Solution

Here is how it works – Nonprofits and Investors come together through LENDonate:

- 1 Nonprofit borrowers apply and share their stories and financial documents.
- 2 LENDonate, assesses each borrower’s creditworthiness and assigns an appropriate interest rate (ceiling rate) to qualified loan requests on the Marketplace. Through a bidding process, the Marketplace prioritizes investor offers that are more favorable to the borrowers. Offers may include loan bids at the ceiling rate or at an investor-reduced rate, a pure donation, or loan+donation.
- 3 During the life of the loan, LENDonate services the loan by attributing monthly repayments back to each investor. LENDonate also facilitates an investor-initiated loan-to-donation conversion at no cost, such that 100% of converted funds go to the nonprofit borrower.
- 4 With repayments back in investors’ accounts, they can recycle the funds to other worthy causes!

The result is everybody comes out ahead. Nonprofits receive much-needed funding for critical campaigns from a wider community of supporters. Investors select from a broader set of investment opportunities supporting worthy causes. LENDonate is the next generation impact investment.

¹Federal Reserve Statistical Release: Financial Accounts of the United States Second Third Quarter 2022,” Board of Governors of the Federal Reserve System, last accessed February 16, 2023, <https://www.federalreserve.gov/releases/z1/20221209/z1.pdf>
²Default is when a borrower does not make the required payment on his debt. Occasionally, the lender offers a payment reprieve if the situation is deemed temporary. LENDonate currently has one loan that falls under this classification.

Why Nonprofits Borrow

Like all businesses, having access to credit is essential for many NPOs to execute their missions. Without affordable loan capital, nonprofits may have to forgo growth opportunities, operate in suboptimal real estate space (or pay high rent), or consider predatory loan options.

Nonprofits use borrowed funds to:

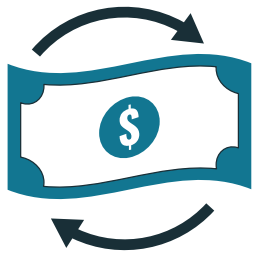


Make real estate purchases.

Approximately 87% of nonprofit debt³ is used to finance real estate, making this the most common use of a loan by nonprofits. This isn’t surprising, since most NPO programs and services are place-based and local to their communities. NPOs often need timely financing to compete for attractive properties, and a good property can make a huge difference in their overall success.

Manage cash flow.

Many government grants are available on reimbursement systems, where NPOs first perform work (and incur costs) and then bill the government or other program sponsors. Government receivables especially are notorious for not being on time⁴, and access to bridge loans can greatly mitigate inevitable cash flow fluctuations.



Expand program services.

When an NPO program is successful, demand for their services will increase, just as it might for a small business. But unlike small businesses, NPOs’ access to growth capital or seed capital to finance expansion is limited. Availability of bridge-to-grant loans or working capital loans allows the non-profit to expand without being financially vulnerable.

By focusing on these loans for creditworthy nonprofits, LENDonate



Puts more resources in the hands of effective, visionary NPO leaders



Connects with impact investors to enable NPOs to reduce borrowing costs



Together create a funding environment that is focused on facilitating their mutual success

³Federal Reserve Statistical Release: Financial Accounts of the United States Third Quarter 2022,” Federal Reserve System.

⁴Nonprofit Sector/Arts and Culture 2015 State of the Sector Survey, - Brochure,” Nonprofit Finance Fund, 2015, <https://nff.org/report/2015-state-sector-survey-brochure>

A Holistic and Collaborative Solution between Investors and NPOs

The expanded relationship with nonprofits has also proven to be a benefit for the **impact investor seeking a double-bottom-line return** (i.e., financial and social ROI). Of course, loans are not a replacement for grants and donations; rather, they can provide leverage that can amplify their impact. Donors can further their investments to align with NPOs' social mission, especially when the investment capital is used by NPOs.

Some investors prefer not to blend the two disciplines as they may have their own investment frameworks. LENDonate offers them a way to invest at market rate because they don't have to be philanthropic minded to benefit from our approach. **Our investment notes fund impact, but they also provide a return of principal and with interest.** The LENDonate Risk Rating of each note is visible, which allows investors to select their own risk/reward tradeoff and enhance the overall diversification of their portfolio.

But perhaps most importantly, a successful loan puts money back into the impact investor's pocket. Those restored funds empower them to make additional investments in the future. Providing NPO loans has a kind of leverage that donations alone cannot hope to equal.

“With LENDonate, I can invest my money in a way that is aligned to my values. Everything worked as I expected and the nonprofit missions have all been very inspiring.”

Irina T.
Lending since 2016



The Measure of Impact

We believe that LENDonate's accomplishments to date will help fortify the nonprofit financial ecosystem so that it may be more efficient and effective in the future. As we look at our favorite success stories, there are several questions we ask to gauge how well we are doing:



Did we help drive more financial access for NPOs and lower their cost?



Did our borrowers become financially stronger? Were they able to meet their goals? Were they saved from staff reduction and/or closure?



Did our investors achieve their personal double-bottom-line goals?

The case studies we share in this Progress Report answer these questions, and also allow us to begin to shine a spotlight on the people and organizations that are working tirelessly to improve their communities. **We are excited to present their stories.**

Image: Children of Promise, NYC



Real Estate Financing with Flexibility

While housing is the most obvious real estate services provided by nonprofits, flexible financing on a wide range of real estate property types is critical to their missions. Here's a look at examples of how LENDonate helped nonprofits in the arts, education and animal-service industry to purchase real estate, allowing them to expand their offerings and serve more people.

Berkeley Repertory Theatre: The Medak Center - Artist Housing

Berkeley Repertory Theatre had a dream: to build housing for its visiting and resident artists. Their ideal location – right next door to its two theatres – would give performers a place to stay and eliminate the need for artists to drive between various rental properties and the theatre, while eliminating lease expenses amidst the local housing crisis.

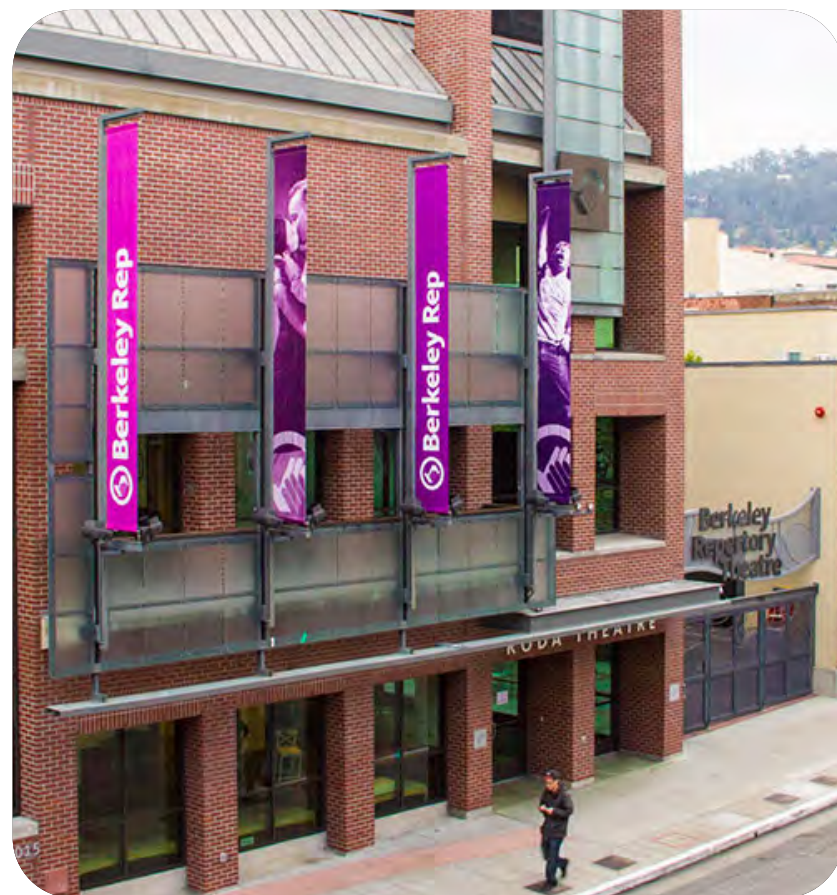
How to fund the project was a big question. The theatre's leadership had tried to source capital for years, with no success and turned to LENDonate for help. We iterated on possible solutions which ultimately led to the organization securing an almost \$38 million tax-exempt private bond to be used for construction and debt consolidation.

\$37,000,000

Real Estate Construction

Berkeley, CA

Tax-exempt Private Bond



“



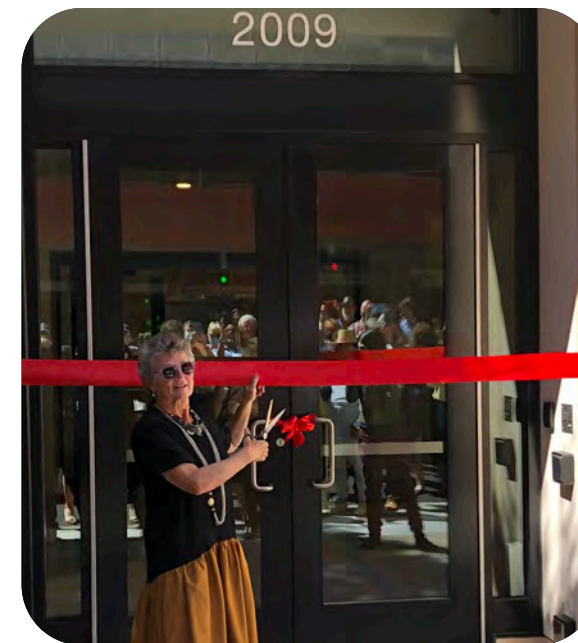
Berkeley Rep has been in search of a solution to our housing dilemma for many years. LENDonate led us to a financing package that made it possible to move from dreaming to doing.

Susie Medak
Former Managing Director, Berkeley Repertory Theatre

”

Berkeley Repertory Theatre dedicated their new artist housing, the Medak Center, in August 2022 to Ms. Medak for her long tenure and dedication.

The seven-floor building is located in the heart of Berkeley's downtown arts district, and includes 45 apartment units, two workshop spaces, and an outdoor terrace for its occupants.



Medak recalled something the late New York theater producer Margo Lion once told her:

“The only thing that kept (Berkeley Rep) from being the perfect place to develop new work is the extraordinary cost of our housing.”

Now, she said, *“we’ve fixed that.”*

⁵How one Berkeley company plans to house traveling artists amid soaring Bay Area housing crisis, San Francisco Chronicle, last modified August 29, 2022, <https://datebook.sfchronicle.com/theater/how-one-berkeley-company-plans-to-house-traveling-artists-amid-soaring-bay-area-housing-crisis>

California Crosspoint Academy: Campus Expansion

In 2019, LENDonate began working with California Crosspoint Academy (CCA) on structuring financing to expand their footprint with two new buildings on their campus. But when COVID hit in 2020, the bank loan fell through.



LENDonate immediately went back to the drawing board and engaged bond partners to explore options. In December 2020, CCA was able to break ground on new construction after raising \$29 million in a tax-exempt public bond issuance.

On a beautiful sunny day in August 2022, CCA's faculty, staff, students, parents and community gathered for the grand opening and dedication of their new Education & Life building, as well as the ground breaking of their Community Event Center. The new building is a vibrant living-and-learning center which houses preschool classrooms and high school student dormitories.

- \$28,000,000
- Real Estate Construction
- Hayward, CA
- Tax-exempt Public Bond

“



With LENDonate's help, we were able to fully fund our project. The two new buildings will support our educational program, allowing us to expand our grade levels from preschool to 12th grade, add a dormitory, and provide the facilities to support our school for the next 10-15 years.

Dr. Robin Hom
Superintendent, California Crosspoint Academy

”

A Pathway to Hope: Hope's Home - Animal Rehab & Sanctuary

New Jersey-based A Pathway to Hope is a unique animal rehabilitation and rescue that focuses on special needs cats and dogs deemed “unadoptable”, often due to medical or behavioral challenges.

They needed funding to purchase a new facility to build a unique rescue/sanctuary - a place for the abused animals to learn and live in a home environment under the supervision of an animal behaviorist as well as a safe haven for the ones deemed “unadoptable”.

Hope's Home opened in 2022, and the new facility has provided more space to save more animal lives and ready them for their forever homes.



- \$ 204,000
- Real Estate Purchase
- North Haledon, NJ
- Payment Dependent Investment Note



Connecting Strategic Growth with Unconventional Capital

Nonprofits often require an influx of new funding sources to achieve their strategic growth plans. This type of funding is challenging to attain because often the projections are unique or “unproven”, making them difficult to conform to traditional lending frameworks. Here are a few examples of how LENDonate was able to provide the funds needed to reach the next level.

Visión y Compromiso: A Vision for Exponential Growth



\$ 100,000

Working Capital

El Cerrito, CA

Payment Dependent Investment Note

The team at Visión y Compromiso (Vision and Commitment, or VyC) had a strong plan for their future – but no easy way to bring it to life. The California-based organization was expanding their training, leadership and advocacy for community health workers. They soon learned that using 100% public funding was not keeping up with their fast-paced growth.

VyC turned to LENDonate for assistance, obtaining a \$100,000 bridge loan. Proceeds from the loan were used to stabilize financial operations and expand their reach, allowing receivables to catch up with growth expenses. The loan was repaid ahead of schedule.

Today, VyC has reached the goal of being self-sustaining and employs hundreds of community health workers.

“



LENDonate provided organizational support when other agencies required excessive applications and collateral.

Maria Lemus
Executive Director, Visión y Compromiso

”

Liberty Launch Academy: Philanthropy-Motivated Investment

In some cases, the lending process is initiated by donors. Such was the case with Liberty Launch Academy, a nonprofit private school in Washington. A donor wanted to make a significant donation from his Donor Advised Fund (DAF) to the school to help purchase a school building but was faced with a unique challenge - the school's 501(c)(3) nonprofit application was pending with the IRS making it ineligible to receive the donation.

Through collaboration with his wealth advisor and a DAF partner, LENDonate was able to facilitate a loan with the DAF funds to close escrow in under 3 weeks and continued to service the loan until the 501(c)(3) approval was received. The loan, principal and accrued interest, was converted to a donation as was the original intent of the donor.

Undisclosed for privacy

Real Estate Purchase

Liberty Lake, WA

Forgivable Payment Dependent Investment Note



“



LENDonate team did an amazing job on a fast real estate transaction for my nonprofit. My CPA and estate attorney were so impressed how professional and thorough the whole team was from introduction, to paperwork, to funding! Great job, LENDonate - you delivered!

Luke Kjar
President, Liberty Launch Academy

”

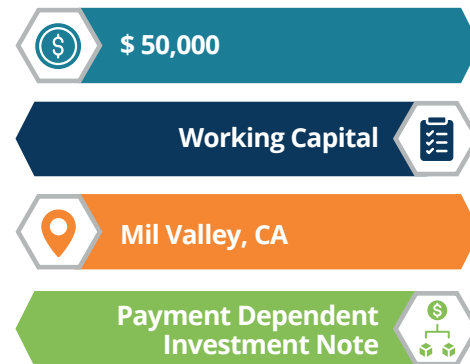
Bridging to Fundraising and Grants

Grant awards, government reimbursements and fundraising proceeds can be delayed for a variety of reasons. LENDonate works with organizations to obtain the funds they need immediately by bridging timing gap until the funding is received.

SHE-CAN: Bridging to Fundraising Event

Building female leadership in post-conflict countries: that is the SHE-CAN mission. In order to meet their five-year plan for growth, the nonprofit needed a short-term, bridge loan to continue to expand their program of training and deploying educated, empowered female leaders in their home countries.

The nonprofit repaid the loan with proceeds from their fundraising event, which raised several times borrowed.



“



LENDonate helped us prepare for our annual fundraising event without worrying about financial barriers. It was a huge success, and we all are grateful for the financial peace of mind during a stressful time.

Barbara Bylenga
Founder and Executive Director, SHE-CAN, Inc.

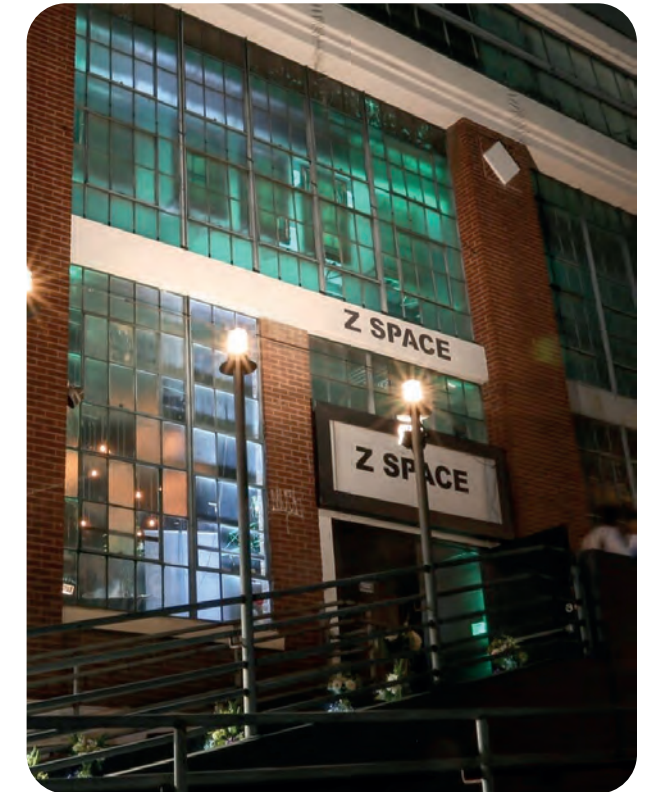
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Z Space: Bridging to Grant Receivable

Z Space is a multifaceted nonprofit performance space that empowers artistic risk, collaboration, and camaraderie amongst artists, audience, and community in the service of creating, developing, and presenting new work.

The creative outlet experienced several financial setbacks including the loss of rental bookings as smaller arts groups left San Francisco for more affordable locations as well as an internal reorganization.

Through LENDonate, Z Space was able to obtain a loan that allowed them to pay off some high-interest-rate debt and stabilize their financial situation. Z Space subsequently received a foundation grant of over \$1M.



“



By providing quick access to affordable money, LENDonate's distinct loan-to-donation option enables us to think bigger.

Lisa Steindler
Executive Artistic Director (2007 to 2021), Z Space.

”

COVID Interruptions

COVID-19 created new challenges for nonprofits throughout the U.S. Some of the nonprofit organizations focused on helping people in poverty were faced with skyrocketed demand while others experienced major operational and revenue disruptions. Here's a look at how we helped two organizations support their communities through these stressful times.

Leave No Paws Behind: Replacing High-Cost Loan

Leave No Paws Behind (LNPB) is on a mission to make sure all pets are cared for, especially those who are aging, terminal or dealing with special needs. In May 2020, LNPB launched its low-cost veterinary clinic, opening their doors in the middle of a pandemic at a time when people needed help with their pets the most. Feeling they had no other option, LNPB took out some high-interest loans to help with some critical costs for the new veterinary clinic.

With the help of LENDonate's network, they were able to obtain the funds it needed to pay off the high-cost loans. Funds were also used to expand the new state-of-the-art veterinary facility, so they can continue to offer excellent medical at low and affordable costs enabling families to keep their pets at home rather than surrendering them to the shelter.



- \$ 475,000
- Debt Refinance & Working Capital
- West Covina, CA
- Payment Dependent Investment Note

“



LENDonate was nothing short of amazing! At a time when borrowing money was difficult for businesses, especially for nonprofits, we were forced to take on high-interest loans. Our LENDonate loan made it possible for us to pay off those loans and restore our cash flow!

Toby Wisneski
CEO, Leave No Paws Behind

”

Children of Promise, NYC: Replenishing Cash Reserves

Children of Promise, NYC (CPNYC) is the first and only after school program and summer day camp in NYC specifically designed to meet the needs, interests, and concerns of children left behind by a parent serving time in prison.

During COVID, the nonprofit experienced delays in receiving government funds - their primary source of revenue. As a result, they quickly depleted their cash reserves - and needed to find a way to bridge the gap until funding resumed. Through LENDonate, investors lent \$300,000 to keep the nonprofit up and running.

Funds were also used to replenish cash reserves and ensure the organization could continue providing advocacy and support to children and youth impacted by mass incarceration.



- \$ 300,000
- Working Capital
- Brooklyn, NY
- Payment Dependent Investment Note



Funding a Partner

Key to strengthening the social sector, we partner with other lenders where they have social missions similar to ours. They then provide loans in the areas they support.

MCE Social Capital: Funding Mission-Aligned Partner

Investing in the potential of women is one of the most effective means of advancing global development. Since its inception in 2006, MCE Social Capital has helped generate economic opportunities for women and rural families living in poverty around the world. By seeking mission-aligned capital from impact investors that want a low risk, fixed income investment with tremendous global impact, MCE can then offer loans at an affordable rate to those in need.

Through LENDonate, the nonprofit received a loan for Sol Organica, a Nicaraguan company working to improve the livelihoods of tropical fruit farmers in that country. Thanks to Sol Organica, more than 500 smallholder farmer families in Nicaragua has access to new markets, training, and technical assistance, which leads to higher productivity and more income stability.



- \$ 250,000
- Loan Capital
- San Francisco, CA
- Payment Dependent Investment Note

If Sol Organica experiences any unexpected shocks that affect its revenue and the business cannot repay its loan from MCE in full, MCE's community of philanthropic Guarantors would cover the loss to ensure that MCE maintains its record of 100% repayment of principal and interest to its investors.

Capital Good Fund: Replacing High-Cost Loan

Capital Good Fund (CGF), a nonprofit Community Development Financial Institution (CDFI), offers microloans, financial and health coaching to families in Rhode Island, Florida, Massachusetts, Delaware, Illinois, Texas, Colorado, New Jersey, Connecticut, and Georgia.

During the pandemic, LENDonate partnered with them by providing a loan to the organization at below 3% interest rate. In turn, CGF used the funds to generate more microloans for low-income individuals with little or no access to loan capital otherwise. These microloans, an alternative to loans offered by predatory lenders, enabled many families to stay afloat while they waited for the country to reopen and jobs to restart.

- \$ 162,500
- Crisis Relief Loan Capital
- Providence, RI
- Payment Dependent Investment Note



BUZZWORD ALERT:

“Serving the Underserved” Unlike Capital Good Fund, some lenders who claim to “serve the underserved” do so at high costs to the borrowers.



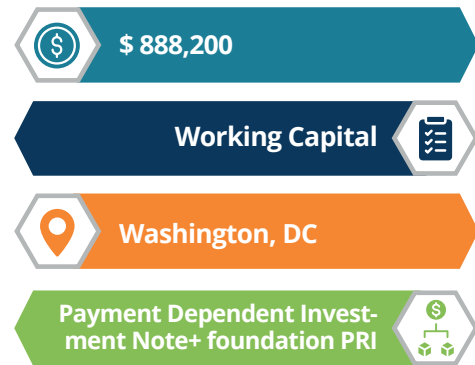
Reaching Beyond Our Borders

While LENDonate only invests in 501(c)(3) nonprofits based in the US, these organizations can create lasting impact far beyond our borders.

FINCA International: Lighting Up Uganda

Founded in 1984 FINCA International is a nonprofit organization with a mission to alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living. In Uganda, 75% of families live without access to electricity.

With this working capital loan, FINCA was able to deliver clean energy solutions to more than 80,000 Ugandans via its BrightLife initiative. These clean energy solutions are projected to avoid more than 14,000 tons of CO₂ emissions and save customers nearly US\$2 million when compared against dangerous and harmful kerosene lanterns. BrightLife is reimagining what the next generation of rural households in Uganda and beyond may look like.



IN MEMORIAM: Rupert Scofield, 1949-2022

On November 27, 2022, Rupert Scofield, FINCA's co-founder and CEO, "founding father" of microfinance, passed away. In his last act as CEO of FINCA International, Rupert penned a letter to his "FINCA family" that reads less as a farewell and more as a call to arms.

"The past 40 years have been more than we had a right to dream of, the next 40 hold the potential to be nothing less than revolutionary," he wrote. "I am not just hopeful for that revolution. I am relying on you to lead it."

You can read more about Rupert and his final call-to-action [here](#).

Bulamu Healthcare: Mobilizing Healthcare in Uganda

Bulamu means "well-being" in the local language of Luganda. Bulamu's response is to provide patients and healthcare facility partners with ways of caring for the sick that are at once compassionate, outcomes-oriented, and cost-effective. Since 2016, Bulamu Healthcare has treated more than 300,000 patients in Uganda and other developing countries.

In 2021, LENDonate investors supported Bulamu's mission by lending funds for the purchase of a vehicle and anesthesia machine. The private vehicle was essential during COVID when public transportation was restricted while the anesthesia machine helped them provide surgeries to low-income patients in Mayuge, Uganda. Healthcare is a human right.



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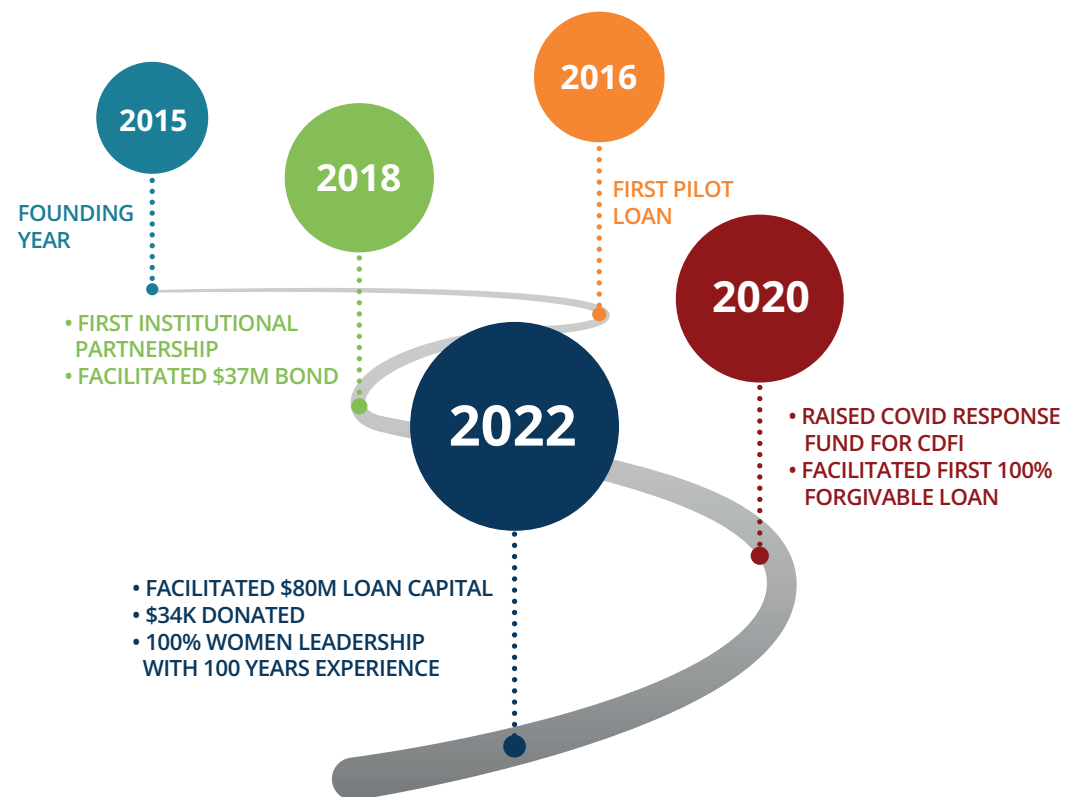
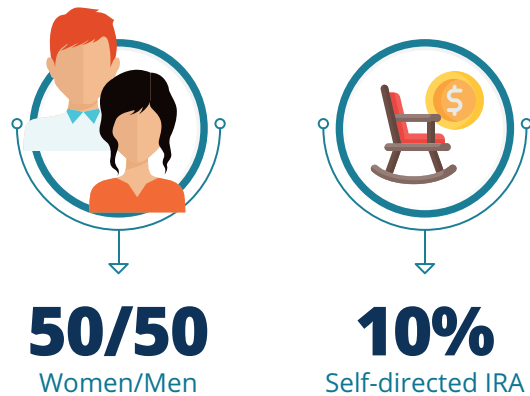
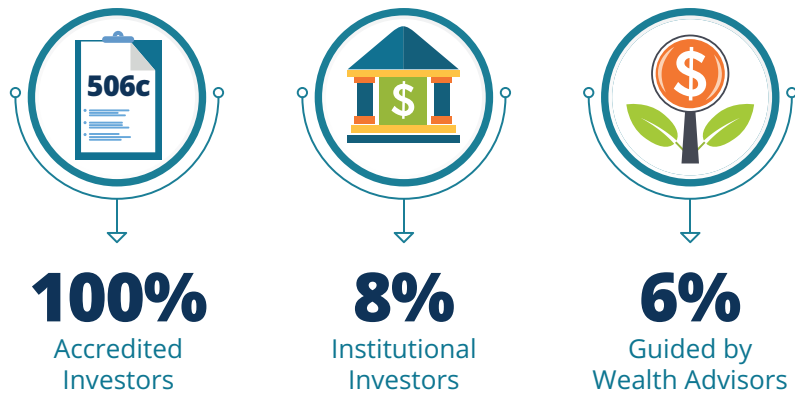


LENDonate's service helped us to expand faster in two crucial directions at the same time, by purchasing both a vehicle and an anesthesia machine for our teams. Our operations had grown to national scale in Uganda and thanks to LENDonate, now our teams have the support they deserve.

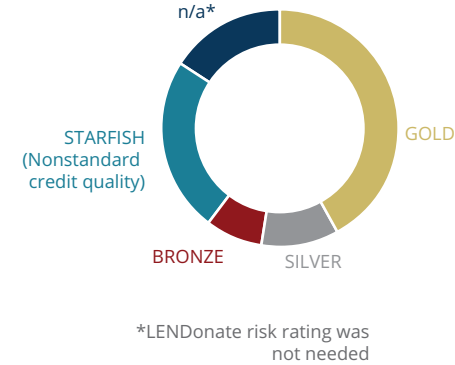
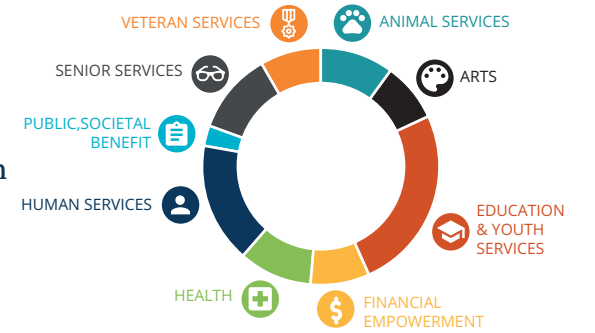
Richard Siegler
President & CEO, Bulamu Healthcare

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REIMAGINING THE FINANCIAL ECOSYSTEM

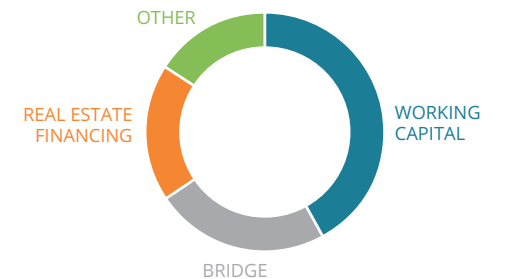


Our loans support a diversity of causes with the majority in education and human services.



While LENDonate prefers high-quality (secured) loans, we also consider programs with high-impact that are beyond standard credit underwriting.

We offer the nonprofits flexibility in use and timing of the loan proceeds.



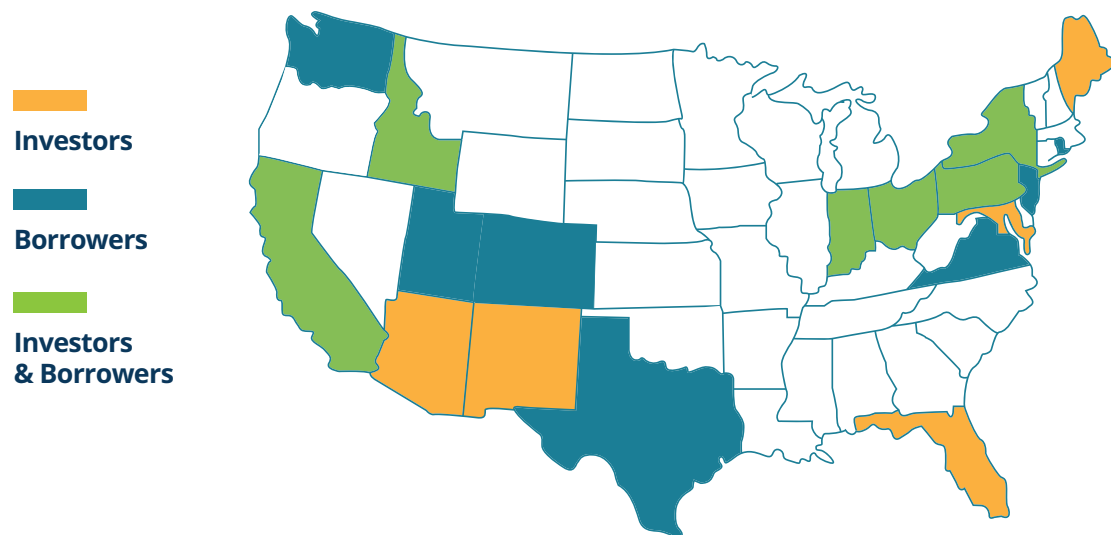
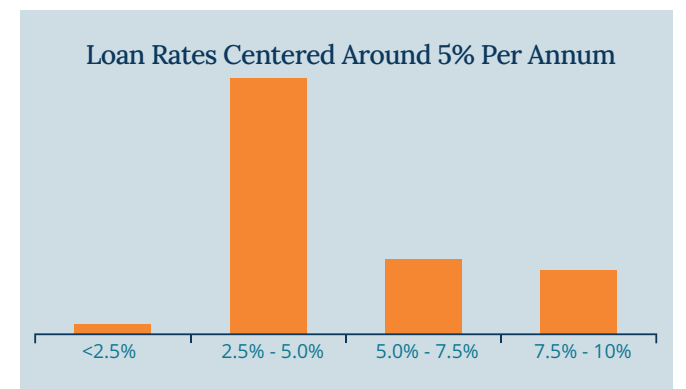
LENDonate Borrowers - Deserving but Often Overlooked



And yet **71%** of them had no other affordable option

95% Loans received below Ceiling Rate interest

84% Loans received 100% requested capital



Results as of December 2022. Percentage is calculated using the number of loans rather than the loan dollar amounts.

Our Mission

LENDonate’s mission is to create a new market that will allow capital to flow more freely in the nonprofit (NPO) sector. Through an extensive network of investors and nonprofit organizations, LENDonate seeks to develop a dynamic, expressive marketplace that connects affordable capital with impactful projects.

LENDonate’s marketplace lending platform allows individuals and institutions to tailor their financial support for these 501(c)(3) NPOs as loans, donations or a combination. As the conduit for all financial activities on its platform, LENDonate offers innovative and seamless ways to interact with NPOs, including upfront donations, loans with interest income, and options for Investors to convert some or all of their loans into donations during the life of the loan.

With this flexibility, LENDonate also includes profit-seeking Investors into this network, expanding capital access with “non-philanthropic funds” by creating compatible risk/return tradeoff from each investor’s perspective.

Our Vision

LENDonate’s vision is to harness the power of nonprofit networks -- a desire to contribute to social good -- onto one single platform. This platform facilitates their desired philanthropic actions, from offering grants and donations to making market-rate capital accessible to qualified projects.

The integral roles that LENDonate plays are

- 1) to encourage collaboration to improve funding efficiency,
- 2) to facilitate information disclosures through the underwriting process such that investors may assess each investment’s quality to select its desired financial and social ROI,
- 3) to service all financial transactions and communication including any recovery so that LENDonate becomes a trusted clearinghouse for all nonprofit financial transactions.

LENDonate’s philosophy is that while there are funding platforms that will provide high-cost funds to high-risk borrowers, LENDonate focuses on higher quality borrowers and NPOs that LENDonate can help improve their credit profile.

Our Partnerships

LENDonate seeks to be a one-stop shop for nonprofit organizations seeking creative funding solutions. To achieve that, we forge partnerships across the financial industry to ensure we provide the best solutions to our borrowers and investors.

Our partners include traditional lenders, bond professionals, foundations, fundraising professionals, wealth advisors, and other asset managers who can support the funding process and capital needs of LENDonate clients. We develop mutually-beneficial partnerships so NPOs can come straight to LENDonate for an integrated solution. Our partners are key players in our effort to transform nonprofit funding models.

Our Commitment to Investors

LENDonate’s product development plans include a range of loan features that are typical and familiar to investors (e.g. term loans, interest only loans, etc.), as well as features that are unique to LENDonate (e.g., loan-plus-donation combination). Although LENDonate supports philanthropic transactions, we are equally committed to traditional investors on our platform. The LENDonate Risk Rating framework can help investors better understand the credit quality of our investments.

LENDonate Team

With over 100 years of combined experience, the LENDonate management team brings a wealth of financial services experience and expertise to each of our clients.



Vivienne Hsu, CFA
Founder and CEO



Lynette Pang, CFA
Chief Operating Officer



Gwen Wong
Chief Credit Officer



Sarah Weller
Product Manager



LENDonate.com
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