

LEND^onate

INVESTMENT NOTICE

For Accredited Investors Only



HEALING TO YOU

<https://healingtoyou.org>

Bringing the Healing To You

ABOUT THE BORROWER

MISSION AND VISION

Healing To You provides mobile medical and mental health services to adults and children impacted by domestic violence. Their goal is to close the gap in access to healthcare services to promote well being and heal the impact of trauma.

Healing To You envisions a future free of violence in the home for children and adults to be able to thrive in life. We hope to interrupt the generational cycle of abuse by providing supportive services early.

HISTORY AND PROGRAM

Healing To You is dedicated to Cari's O'Bachan ("grandmother" in Japanese). Yoshiko was a survivor of domestic violence.

Healing To You's mobile clinic is the only service provider of its kind in California, combining high-quality medical and mental health services to support the healing and recovery of domestic violence shelter residents. Mobile health care services include Covid-19 testing and vaccines, adult and pediatric primary health care, mental health support, early childhood developmental screenings, and infant massage education.

LEADERSHIP

Founder, Cari Teran, M.S., LMFT has over 20 years of experience treating children and adults exposed to abuse and trauma who are experiencing depression, anxiety, and other mental health issues. Noticing the gap in access to medical and mental health services in domestic violence shelters, Cari founded Healing To You to partner with DV shelters.



INVESTMENT TERMS

**\$750,000 NOTE | 10% CEILING RATE
1 YEAR TERM, INTEREST ONLY**

USE OF PROCEEDS

Loan proceeds will be used to purchase two mobile medical clinics and provide capital for start up expenses related to payroll and supplies.

REASON TO SUPPORT

This loan will enable Healing To You to implement their program; it is estimated that they will serve 8,640 children and adults impacted by domestic violence annually. Even though this is a new organization, it has received significant grant awards by the California Governor's Office. Their mobile clinic is the only service provider of its kind in California. By providing supportive services early and closing the gap to access, they hope to interrupt the generational cycle of abuse.

PRIMARY SOURCE OF REPAYMENT

The loan will be repaid through confirmed grant funding from the California Governor's Office of Emergency Services.

SPECIAL INVESTMENT FEATURE

Healing to You will have the option to extend the loan for up to 6 months at an additional 2% per annum interest during the extension period. This additional interest will be accrued and due upon loan payoff.

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.

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.

Gold

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%.

Silver

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%.

Bronze

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 U.S. Prime Rate plus 6%.



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.