

# We close capital gaps that close opportunity gaps

Mission Driven Finance is an impact investment firm empowering community through new models of investing in social change.

## CONNECT the promising organizations that you want to see grow with flexible, impact capital from Mission Driven Finance.

We make commercial loans\* of \$100,000 to \$500,000 to tenacious small businesses and nonprofits in San Diego County that are committed to advancing inclusive economic opportunity and experiencing a capital gap. We look for “**tweens**” – businesses that don’t fit SBA, microloan, or bank criteria and where our investment will be the tipping point enabling a project to proceed.

### IMPACT

We take a systems approach to economic opportunity and look at three key pathways: organizations that **prepare** people for success through access to healthcare, housing, and education; businesses that **provide** quality jobs, hire from their communities, and support employee development; and systems and infrastructure that allow more people to **participate** in a positive growing economy. *If you think they’re doing good for the community, put us in touch!*

### MANAGEMENT

Mission Driven Finance seeks tenacious, coachable borrowers with a deep commitment to advancing economic opportunity.

### FINANCE

Our borrowers are post-revenue and tend toward these three financial categories:

Uncommon Receivable	One Time Hurdle	Existing Cashflow
<ul style="list-style-type: none"> <li>Government reimbursement</li> <li>Long lag time</li> <li>Challenging to factor</li> </ul>	<ul style="list-style-type: none"> <li>Unmet demand</li> <li>Fixed costs</li> <li>High marginal revenue</li> </ul>	<p>Not a fit for other lenders due to</p> <ul style="list-style-type: none"> <li>Size mismatch</li> <li>Business history</li> <li>Personal credit</li> </ul>

**Connect prospective borrowers**  
to Carrie Stokes Holst  
Senior Manager of Impact & Borrower Services  
[carrie@missiondrivenfinance.com](mailto:carrie@missiondrivenfinance.com)  
858.880.0252