



INFORMATION SESSION

People on the Move

@MDFinanceSD





Housekeeping

- If your computer audio is not working, try dialing in using your phone.
- Your microphones will be muted to ensure the best audio quality for everyone.
- To ask a question, use the **raise hand** function or type it into the **chat box** at any time. Questions will be addressed after the program overview.
- **This session is being recorded.** The slides and recording will be available on the People on the Move page of the Mission Driven Finance website. An email will follow with further instructions.
- **Don't worry if you can't stay the whole time.** This information will be publicly available after the session and we'll make sure to get your questions answered.



What you can expect today

- Welcome & introductions
- Overview of the People on the Move program
- Eligibility criteria
- Application process
- Questions
- How to stay in touch



A partnership and a pilot program



MSSH

Continuing the legacy of the patron saint of immigrants, Mother Cabrini



MDF

Connecting capital and community



Test

Appetite for this kind of impact capital



Inspire

Investors to participate in immigrant success

“ Today love must not be hidden, it must be **living, active, and true.**”

Saint Frances Xavier Cabrini

Foundress

MISSIONARY SISTERS OF THE
SACRED HEART OF JESUS





INTRODUCING

People on the Move

Commercial loans to support immigrants, refugees, asylees, low-income economic migrants, and survivors of trafficking



➤ Business & nonprofit support

- Financing for U.S. based organizations
- Intentionally improving the lives of people on the move

➤ Critical capital size

- \$50,000 to \$250,000
- 6% interest rate
- 6-month to 4-year terms
- Low restrictions on uses of capital

➤ Inclusive & flexible

- No personal credit scores
- No personal guarantees
- Revenue-based financing available
- Islamic financing structures available
- Support for Spanish, French, Vietnamese, and Cantonese speaking borrowers





➤ Commercial loans for U.S. based businesses & nonprofits

- **Planning to grow impact**
- **Financially aligned**
 - Consistent or growing revenues
 - Seeking \$50,000–250,000
 - Less than 30% of budget used for existing debt
- **Strong & compassionate relationship to people on the move**
 - Ownership, leadership, or team have deep knowledge or lived experience
 - Community-based solutions & direct service



➤ Commercial loans for U.S. based businesses & nonprofits

Activities that intentionally improve the lives of people on the move

- Providing training, jobs, and/or access to critical services
- Immigrants, refugees, asylees and asylum seekers, low-income economic migrants, undocumented individuals, survivors of trafficking
- Some programs may be outside the U.S.



NOT eligible:

- Individuals applying for personal financing
- Organizations based outside the U.S.
- Discriminatory or exploitative policies and practices



NOT eligible:

Certain industries & lines of business

- Tanning salon
- Massage parlor
- Golf course or country club
- Hot tub facility
- Race track
- Gambling facility
- Weapons
- Alcohol, tobacco, and cannabis
- Abortion, contraceptives, and embryonic stem cell research
- Pornography / adult entertainment



Is People on the Move financing right for my organization?

- Not a grant, not forgivable like the PPP
- What do you need this loan for?
- Where will revenue come from to repay within 4 years?



Is People on the Move financing right for my organization?

\$100k
loan



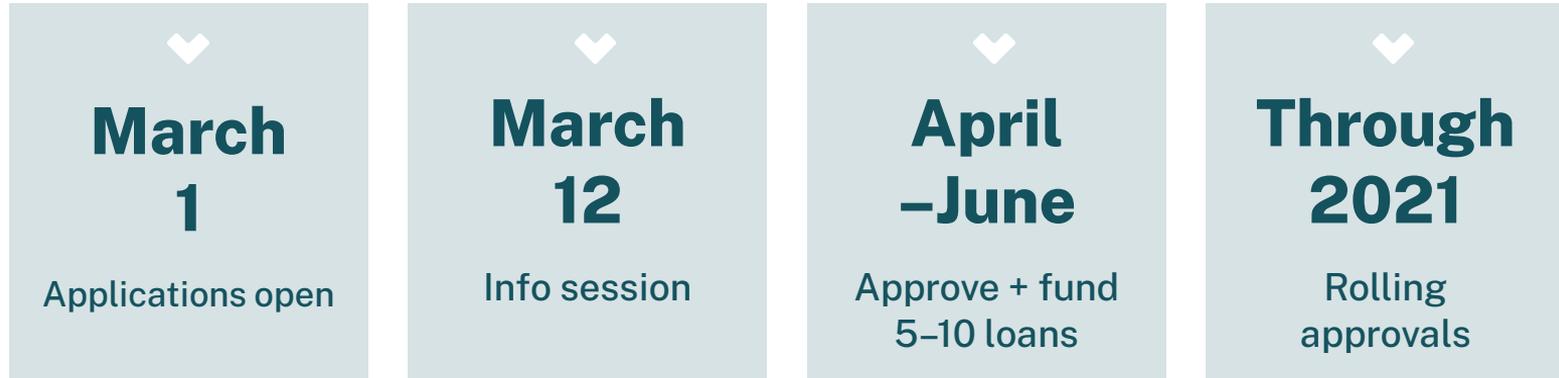
6%
interest rate



\$2,208
monthly
payments
for 4 years



Anticipated timeline





**Questions?
Comments?**



Thank you!

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finance

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