



United Way of
South Central Michigan
Calhoun | Clinton | Eaton
Ingham | Jackson | Kalamazoo

Kalamazoo

Small Business Loan Fund

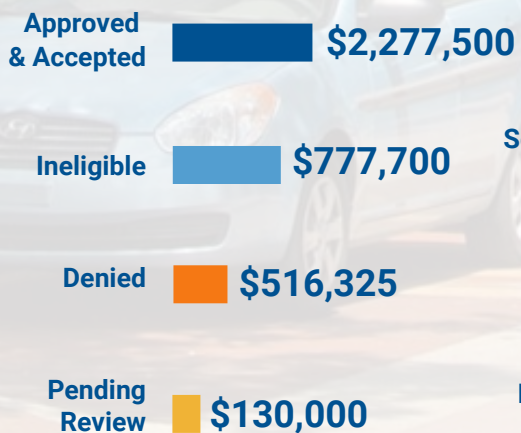
as of Dec. 14, 2022

Total funding disbursed

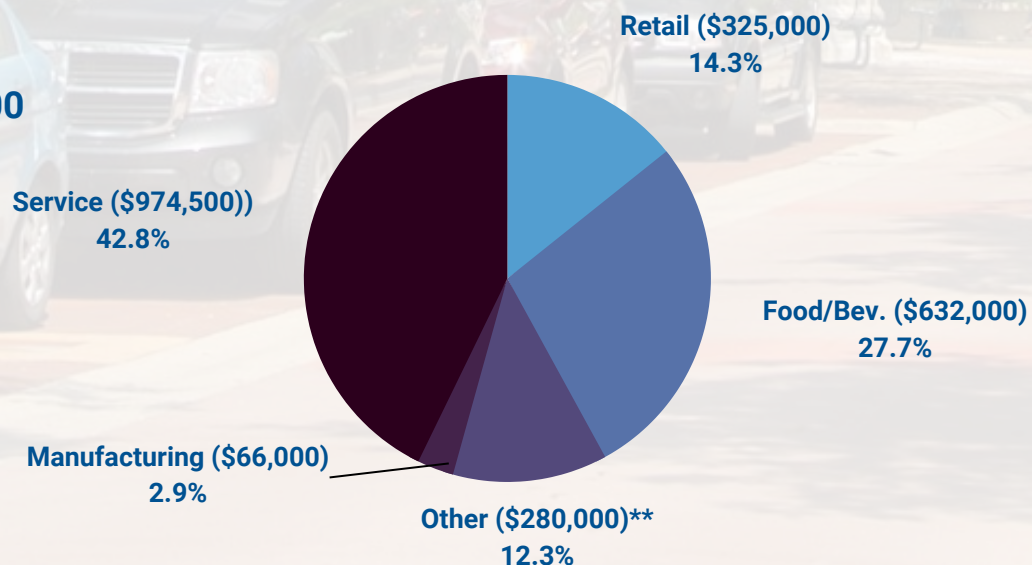
\$2,277,500

| | |
|---|-----|
| # of Businesses Submitted | 182 |
| # of Businesses Approved and Accepted | 122 |
| # of Businesses Pending Review | 6 |
| # of Businesses Denied | 14 |
| # of Businesses Ineligible | 31 |
| # of Businesses that Declined (were approved but decided not to accept loan) | 9 |

\$ Investment Summary



Funding by Industry*



*Includes businesses approved & accepted

**Other: Arts & performing arts, dance, entertainment, legal and compliance services, massage therapy, medical & laboratory, rental (hotel, real estate, residential)

Race/Ethnicity*

Funds Allocated
\$2,277,500

Borrowers
130



| | | | | |
|---------------------------------|-------------|-------|----|-------|
| Asian | \$30,000 | 1.3% | 3 | 2.3% |
| Black or African American | \$898,000 | 39.4% | 45 | 34.6% |
| Black and Hispanic | \$10,000 | .4% | 1 | .8% |
| Hispanic or Latinx | \$46,000 | 2.0% | 3 | 2.3% |
| Middle Eastern or North African | \$35,000 | 1.5% | 2 | 1.5% |
| Prefer Not to Answer | \$237,000 | 10.4% | 12 | 9.2% |
| White | \$1,021,500 | 44.9% | 64 | 49.2% |

*Includes co-borrowers

Gender Identity*

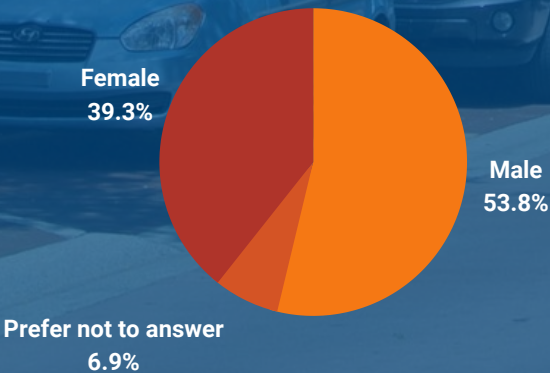
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Borrowers
130

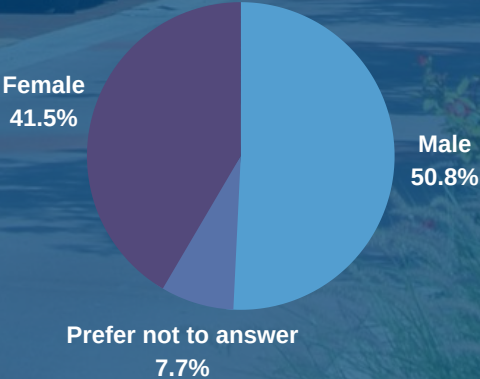


| | | |
|----------------------|-------------|----|
| Female | \$896,000 | 54 |
| Male | \$1,224,500 | 66 |
| Prefer Not to Answer | \$157,000 | 10 |

% Funding Allocated by Gender Identity



% Borrowers by Gender Identity



Demographic Breakdown of Borrowers

| | Female | Male | Prefer Not | Total |
|---------------------|-----------|-----------|------------|------------|
| BIPOC | 54 | 31 | 1 | 86 |
| White | 31 | 33 | 0 | 64 |
| Prefer Not | 1 | 2 | 9 | 12 |
| TOTAL | 86 | 66 | 10 | 162 |
| BIPOC and/or Female | 54 | 31 | 1 | 86 |

% of Approved & Accepted Loans (count) where at least 1 borrower is BIPOC and/or Female: 61.5%

Funded Businesses

- 2nd Chance Lawn Care
- 359 Corp. (dba Central City Tap House)
- 600 LLC (dba 600 Kitchen and Bar)
- A & S Cleaning and Hauling
- Acree Boutique
- Amy Zane: Store & Studio, LLC (dba Earthly Delights at Amy Zane)
- Andrea Beardslee, LMT
- Aundreyes' Kitchen and Catering
- Ballet Kalamazoo, LLC
- Big Baby's Delights
- Bigg Baby Taxi Service
- Big Vic's Year Round Lawn Care
- Bird Nest, LLC (dba The Stamped Robin)
- Blue Eyes Group, LLC (dba Wine Loft)
- Bookbug, LLC
- B&W Charters, Inc.
- C's Perfect Tie and Accessories
- Capital Security & Private Investigation
- CARSTAR Kalamazoo
- Cherri's Choccol'art, LLC
- Clock N Lock Escape Rooms, LLC
- Colors & Cocktails, LLC
- Color Adventures, LLC (dba Art Bayou)
- Compassion at Home Healthcare
- Craft Investments, LLC
- Crawlspace Theatre Productions, L3C
- Crispy Tax Services
- Crosstown Auto and Truck Parts, LLC
- Custom Crocs with Tot
- Delish Soul and Seafood
- Desiderata, LLC
- Dino Bravos
- Dominicanmamynails
- Dream of Kalamazoo Hair Salon
- Drop of a Dime Delivery
- DSM Woodwork
- Econolodge Hotel Ayushi, Inc.
- Elite Beauty Inc. (dba Kali Beauty Supply)
- Factory Coffee
- Fido Cafe, LLC
- Fortitude Graphic Design
- Fresh and Clean LLC
- Futech Income Tax Services
- Genemarkers, LLC
- Global Cleaning Pros, LLC
- Godfathers Pizza
- Golden Needle Tailor Shop
- Grand Unique Laundry, LLC
- Green Door Distilling Company, LLC
- Guess Who's Dancing Fitness, LLC
- Harding Mechanical 1, LLC
- He Reigns
- House of Soul and Seafood
- Howard Rose
- Inspiring Massage & Spa
- Jimmica Tax Pro Services
- Kalamazoo Athletic Wellness
- Kalamazoo Family Tree Wellness

Funded Businesses (cont'd)

- Kalamazoo Psychology, PLLC
- Kalamazoo Station, LLC (dba The Station)
- Klassy Kidz Entertainment
- K'zoo in the Mitten, LLC
- LFG Bar, LLC
- LFW Consulting, LLC
- LifeCycles LLC
- Little Chick Shoe Shop, Inc.
- Live Your Song, LLC
- Loti Inc. (dba Big Apple Bagels)
- Lulubarzboutique
- Nekton Investments
- Nove Communications, Inc. (dba LFK Marketing)
- Magic Bubbles Cleaning
- Makers, LLC
- Martell's, LTD
- Martini's Pizza, LLC
- Monica's Slice of New York
- PHG-Kalamazoo, LLC
- Principle Food & Drink
- Public Skool (dba Dabney & Co.)
- Ramen & Rice
- Razor Ray
- Rentalex of Michigan, Inc.
- RSA of Kalamazoo
- Rustica, LLC
- Safe Haven Home Care, LLC
- Second Chapter, Inc.
- Shawn Craft, PC
- Sherman's Pet Care
- Southwest Foot & Ankle Specialists PC
- Suzanne's Organics Salon
- T2 Marketing Management (dba The Aroma Labs)
- Teleshia House of Styles
- The Holmer (dba Rocket Fizz)
- The Crew Family Restaurant and Bakery
- The Salty Owl Studio
- The Union, LLC (dba The Union Cabaret & Grille and Cityscape Event Center)
- TIA Consult, LLC
- Titanic Tacos
- Tulips Little Pop Up Shop, LLC
- We're Here Contracting
- Wm. D. Nord Jewelers, Inc.
- Zoo City Cycle & Sport, Inc.