

## Values-Aligned Investing

We specifically created Jade Lending to allow our generation of successful women entrepreneurs to support the next generation; not through hand-outs but through access to what we know was the most difficult asset to get as we started – capital as cash.

Our investors start by lending us their money for five years at a time. Jade Lending then qualifies and offers women- and/or minority-owned businesses highly customized loans – at rates and terms better than they can find elsewhere in the market. In addition to the return of their principle and interest, our investors are also encouraged to participate in the selection and mentoring of our borrowers.

Jade Lending concentrates on the 99% of women- and/or minority-owned businesses that are ready to sustainably grow, if they only had the financial support. We focus on their potential.

Please join us in the opportunity to make a positive impact with your money through Jade Lending.

### Contact Us

Carrie Peele at [carrieppee@jadelending.com](mailto:carrieppee@jadelending.com)  
or 919-616-2100 for more information.

Investments in the Jade Fund are not charitable donations. Jade Lending manages your investment to support qualified borrowers.

Jade Lending LLC is a North Carolina limited liability company.  
[www.JadeLending.com](http://www.JadeLending.com) EIN 86-2870854



# Jade

LENDING

**Jade Lending is a social impact lending platform whose mission is to support and fuel the growth of women- and minority-owned businesses.**

**Less than 1% of startups are funded by angel investors and VCs. The SBA funds only 1.43%. In contrast, 57 percent of startups are funded by personal loans and credit, while 38% raise funding from family and friends.**

**Jade Lending** addresses the need for capital availability for the vast majority of start-up companies that are unable or unwilling to trade equity for cash flow. We provide loans on flexible terms along with a network for mentoring, resources and referrals. We are not venture capitalists or angel investors, nor do we require any equity stake in any business to which we lend.

[www.JadeLending.com](http://www.JadeLending.com)

## We are a Very Different Lender

We are different than all other institutional lenders; we're not driven to make the most money we can on loans to our supported businesses. Our accredited investors have pooled their hard-earned funds to lend to our entrepreneurial borrowers under unique and customized payment terms. Our goal is to help as many women- and minority-owned companies succeed and grow. Our investors support this goal by sharing their wealth, and we support our investors by promising a full return of their principle and nominal annual interest after five years of use.

**Jade Lending manages individual capital funds.**

**The first fund, Jade Fund, is a \$3MM capital fund that provides customized and flexible-term loans to women- and/or minority-owned businesses.**

Jade Lending offers small businesses, that are unlikely to qualify for or desire equity capital, growth capital with individually customized flexible repayment terms. Loans are proportional to future revenues and cash flows. Repayment terms are also proportional to incoming revenues – jointly decided and adjustable. Our Jade Lending investors offer a network for advice, resources and referrals to our borrowers. Our goal is to help women- and minority-businesses grow. It is our first and biggest measure of success for Jade Lending.

## Who are our Candidate Borrowers?

- For-profit companies, owned and run by women and/or minority leaders
- Unlikely candidates for acquisition or equity-sharing
- Successful business plans needing infusion of capital for demonstratable growth
- Located in North Carolina, Mid-Atlantic Region
- Local stable employers, committed to their communities
- \$10K to \$50K loans to be repaid over 1 to 3 years

## About Jade Lending

Two well-experienced businesswomen came together in the middle of 2020, during a global pandemic that decimated small businesses, particularly women- and minority-owned small businesses, to start Jade Lending.

Their business history, in particular challenges they met on the way to success, motivated them to want to address the fundamental, systemic challenges that limit the success of small businesses.

Jade Lending is women -owned and women-led. The diversity of the entrepreneurs in whom the fund invests is reflected in the diversity of the investors, advisors and investor committee including black, brown, indigenous Indian and Latinx women, and people with disabilities.