

# Our Mission

We exist to equip small business owners with Kingdom Capital for renewal of the city.



# Our Vision

A life-giving ecosystem of Kingdom-minded businesses



# Our Beliefs

People are at the heart of every small business.

God cares about
 business and chooses to
 utilize work as a primary
 way to advance His
 Kingdom.

2. Sustainable, healthy, and growing businesses are necessary to improve communities and promote human flourishing.



3. **Small businesses** have the greatest ability to **scale** and **find solutions** to micro & macro issues in the world.



"Since the very beginning KCN has challenged me to advocate for myself and my business. I never thought God cared about my work. And now I see God cares and wants to be welcomed in everything we do."

- Chelcee Davis Hicks, Cohort 2





## Our Roots

Minority small business owners struggled acutely in Covid-19.

A diverse group of faith leaders and professionals came together in Austin and asked,



"Can the Church serve as the friends and family to those in small business who might not have friends and family in business?"



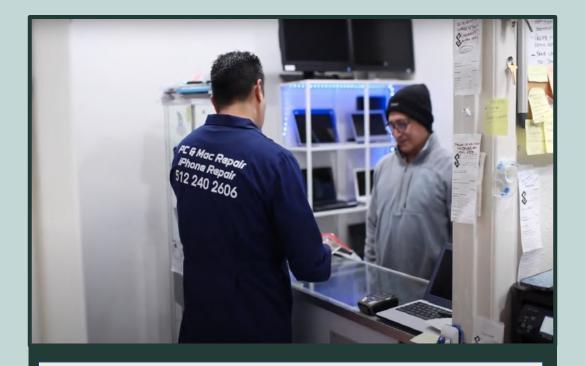
### The Church in Austin Unified



We saw the opportunity to support church members in their work not as something external to our faith, but at its core.



KCN views this work as a direct way to support and serve marginalized members of our communities...



And as a way to engage both the Church and non-believers through work in a Monday - Saturday kind of faith.

"KCN has encouraged me to redeem, renew, and restore humanity through entrepreneurship."

- Michael Hicks, Cohort 2



## **Bootstrapped Roots**

In our first 3 years...

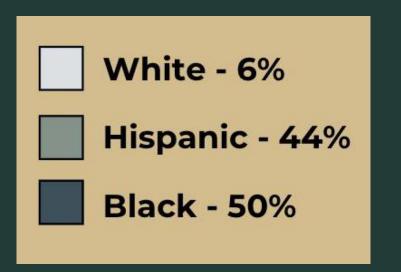
Businesses Served

Loan Capital Deployed # of Jobs Created or Retained by KCN Businesses

40

\$645,000

91



Churches Represented Revenue generated by KCN Businesses in 2023

Mentors

44

~\$4,620,000

25

<sup>\*</sup> As of end of 2023

## Examples of Businesses Served

Salons/Hair
Food
Consumer Packaged Goods
Plumbing
Construction & Remodeling
Cleaning
Financial Services
Car Repair
Lawn Care
Event Management
Photography/Videography

# Victor & Irma Garcia's Story

#### Victor & Irma

The Pits Car Wash & La Señora del Zacahuil

"The meetings we had with KCN were very edifying to us."

- Irma Garcia



## Pedro's Story

"Since joining Kingdom Capital Network, God has been opening doors and guiding our steps forward on the journey to use Four Brothers for His Kingdom."

- Pedro Barrientos

#### **Pedro Barrientos**

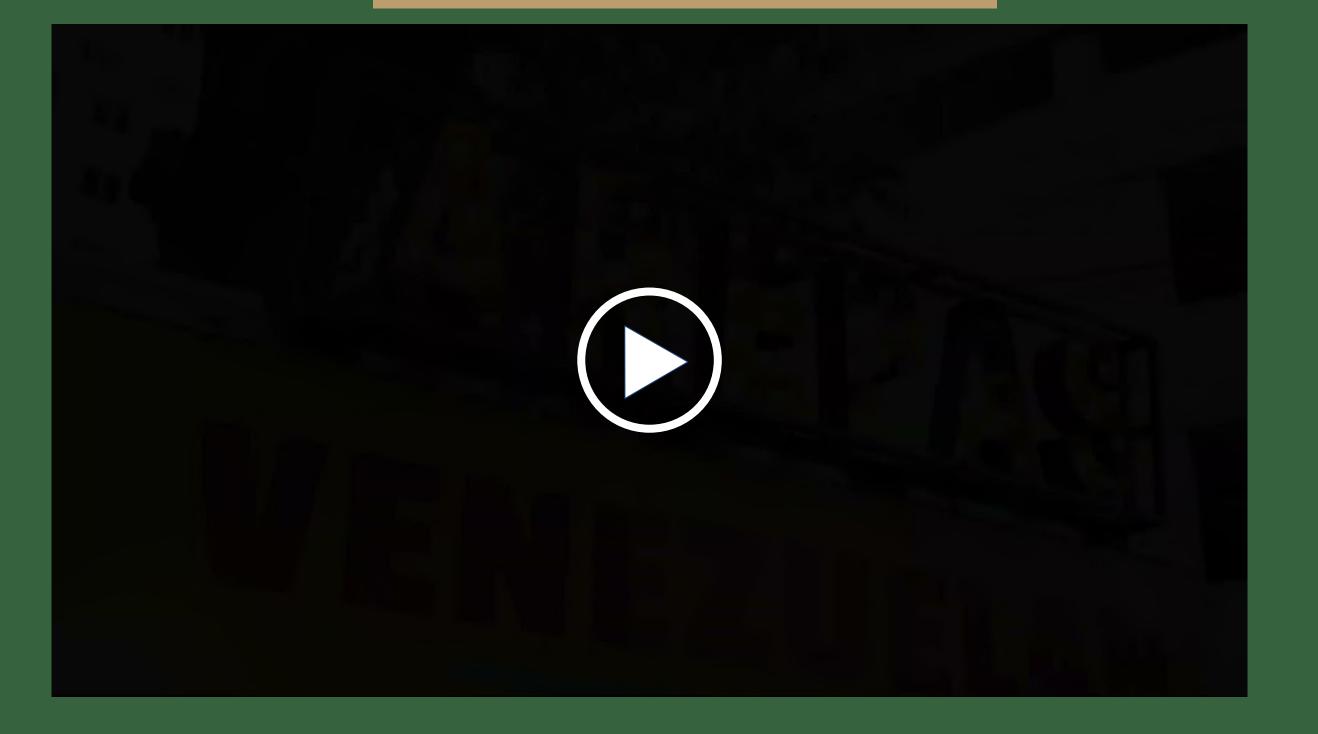
CEO
Four Brothers Venezuelan Food







Opened new San Antonio location



# What is Kingdom Capital?

Kingdom Capital is a <u>holistic approach</u> to helping business owners grow. We like to use the the term "RISE Capital", or capital that's Relational, Intellectual, Spiritual and Economic.



#### Relational

We provide business owners with the opportunity to interact with and learn from business owners in different industries through peer groups and 1-on-1 mentorship.

#### Intellectual

We teach business skills to increase business acumen and success in the marketplace.

#### **Spiritual**

We provide leadership development content around the integration of faith and work.

#### **Economic**

We distribute affordable-interest loans to historically under-resourced Christian small business owners.



## Relational

We are a high-touch organization that believes relationships and familial culture are key to the success of KCN businesses and our organization. KCN members have the opportunity to grow in their business relationship in several ways:

**PEER COHORT** – KCN businesses are introduced and connected to fellow Christian business owners within the cohort and in network (alums) across various industries.

**MENTORS** – Participating business owners are thoughtfully matched with a local mentor. These mentors are active members of local churches ready to leverage their business acumen to cultivate a spiritual friendship with cohort participants.





## Relational

### **MENTORS**



#### **PEER**

COHORT





KCN partners with
Economic Growth
Business Incubator (EGBI)
to provide business
courses to help KCN
members become more
adept business owners.
These topics include, but
are not limited to...



## Intellectual



Protecting Your
Business

Building an
Online Presence

Financial
Bookkeeping
Basics

Business Tax
Planning

Prospecting and Sales

Utilizing Capital



KCN business owners
participate in a
9-month cohort
engaging in spiritual
formation content and
homework around
faith & work.

Topics include >>

## Spiritual

01.
Why Work
Matters to God

Biblical, intrinsic value of work.

04.
Redemptive
Work

Joining God's Kingdom at your work. Three ways to work (Praxis).

02. God at Work

God's story of work.

The beginning,

corruption, and
redemption of work.

05.
Vibrant
Spirituality

Cultivating character that sustains
Kingdom Work.

03. Work Shapes You

Work & Sanctification.
God's work in us
through work.

06. Ethical Work

Aligning your work with God's character & holiness.



### Economic

Currently, Kingdom Capital Network is set up to function as an urban American microlending program.

KCN partners with Business & Community Lenders (BCL), a 501c3 and registered CDFI, to underwrite and administer all loans.

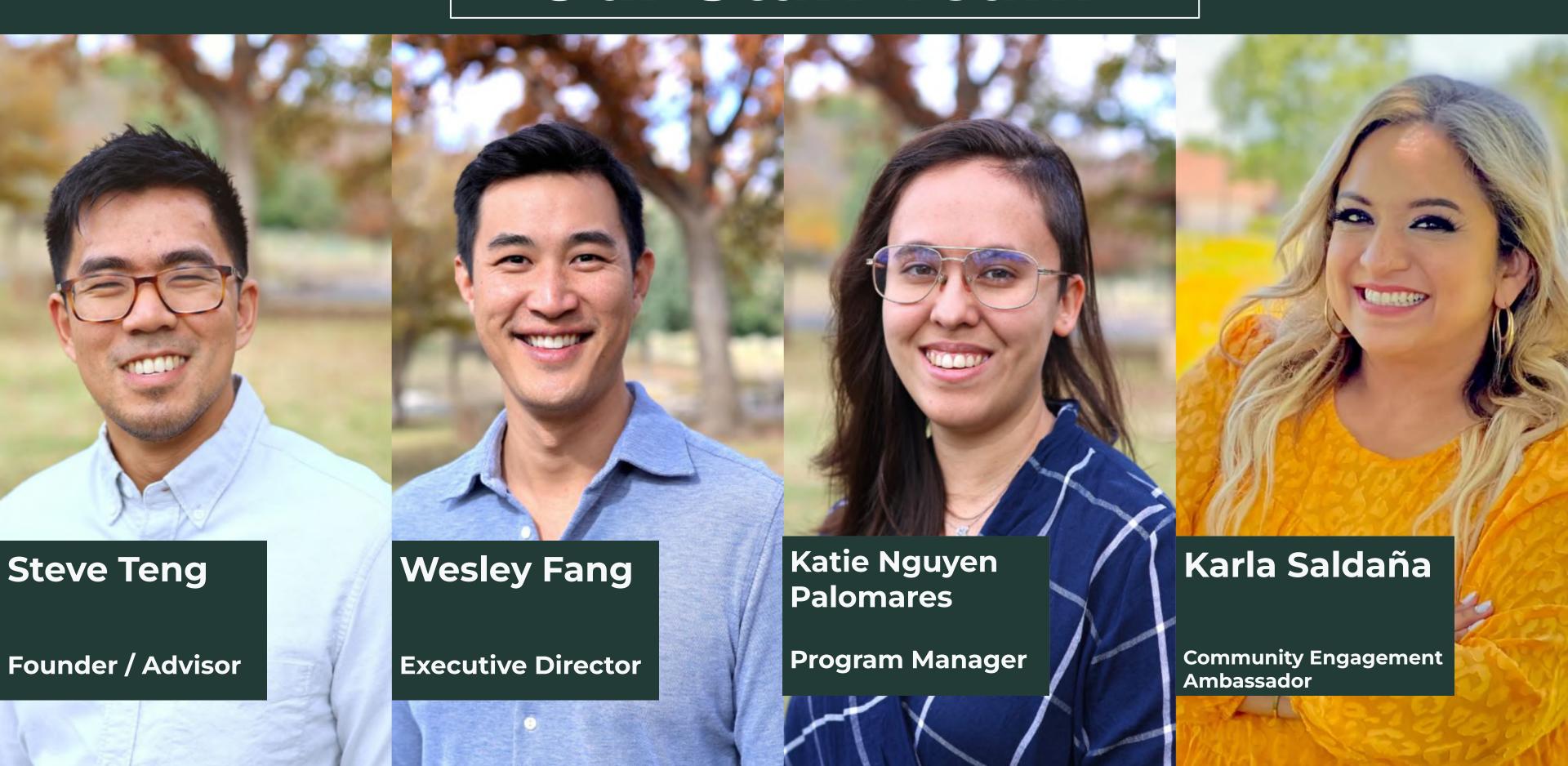
#### **Loan Terms**

- **Amount**: Up to \$50k depending on business needs
- Typically a 5-year payback term
- Interest rate: PRIME rate at the start of the cohort (lower than what any traditional lender will offer.)

#### **Loan Default**

We communicate our grace-based approach up front: business owners can struggle and even fail where relationship and ongoing engagement in their faith community is maintained without fear of loss of collateral.

## Our Staff Team



## Our Board Members

Service. Expertise. Community.

Our board consists of community leaders from diverse backgrounds and experiences and acts as support to our mission of empowering Kingdom-minded small businesses to serve their communities.





Senior Instructional Senior Pastor of Mt. Designer @ Six Red Zion Baptist Church Marbles

Rev./Dr. Daryl Horton



Entrepreneur @ Business Assets Enterprises, LP Economic **Empowerment Cause** Leader at Greater Mount

Zion

Mark Gibson Alysia Friday



Managing Director @ Focus Strategies Investment Banking Former Elder at



Taylor Clark Pastor Edwin Pope



Pastor @ Victory Center Church Founder @ Digital Genetix

Jessica Sperling



Software Engineer @ Intuit

Chris Turnley



**Executive Vice** President @ UFCU



# Thank you!

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