



**KINGDOM
CAPITAL NETWORK**

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





We desire to step in as the “friends & family” of small business owners whose communities have historically lacked connection to accessible resources and funding.

Bootstrapped Roots

In our first 3 years...

Businesses Served

40

Loan Capital
Deployed

\$645,000

of Jobs Created or
Retained by KCN Businesses

91



Churches
Represented

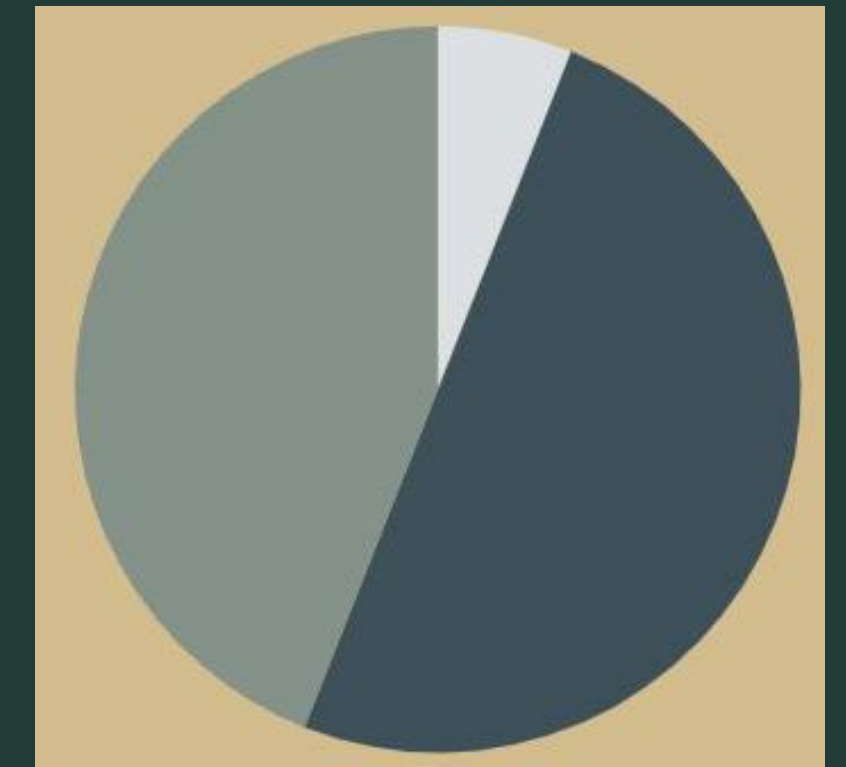
44

Revenue generated by
KCN Businesses in 2023

~\$4,620,000

Mentors

25



* As of end of 2023

How do we serve our Business Owners?

Kingdom Capital is a **holistic approach** to helping business owners grow. We provide them with “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.



How Can You Partner With Us?



**With your help, we can do more
to transform communities.**



We are raising \$1.5M and with it, we will:

- Become fully self-sustainable by becoming a certified Community Development Financial Institution (CDFI)
- Create vehicle for “impact-investments” into KCN businesses
- Create an ongoing program of helping business owners grow in their faith and business acumen
- Begin expanding our program to serve multiple cities



What is a CDFI?

A CDFI is a financial institution with a mission to provide financing and support to underserved communities.



Banks

Are required by the FDIC to allocate a percentage of funds towards community recovery act (CRA) efforts. Banks commonly purchase loans from CDFIs to meet these FDIC benchmarks.



KCN

As a CDFI, KCN would be able to transfer its small business loans to banks, while keeping the same lending terms for its business owners. This would provide instant liquid capital for lending without waiting on loan paybacks by the business owners



Small Business

The small business owner would now become a customer of the bank, allowing them to participate in a more traditional financial institution with greater capital resources. The initial small business loan terms would remain the same.

Use of Capital Over 3 Years

\$1.5MM
by 2027

\$150k

Long-Term Sustainability

- Hire consultant to help us achieve certified Community Development Financial Institute (CDFI) status
- Development of Systems and Automations to maintain certification
- Rollout of impact-investment vehicle

Small Business Loans +

3 City Expansion

Funding for three full cohorts, including small business loans and overhead costs across three different cities

\$1M

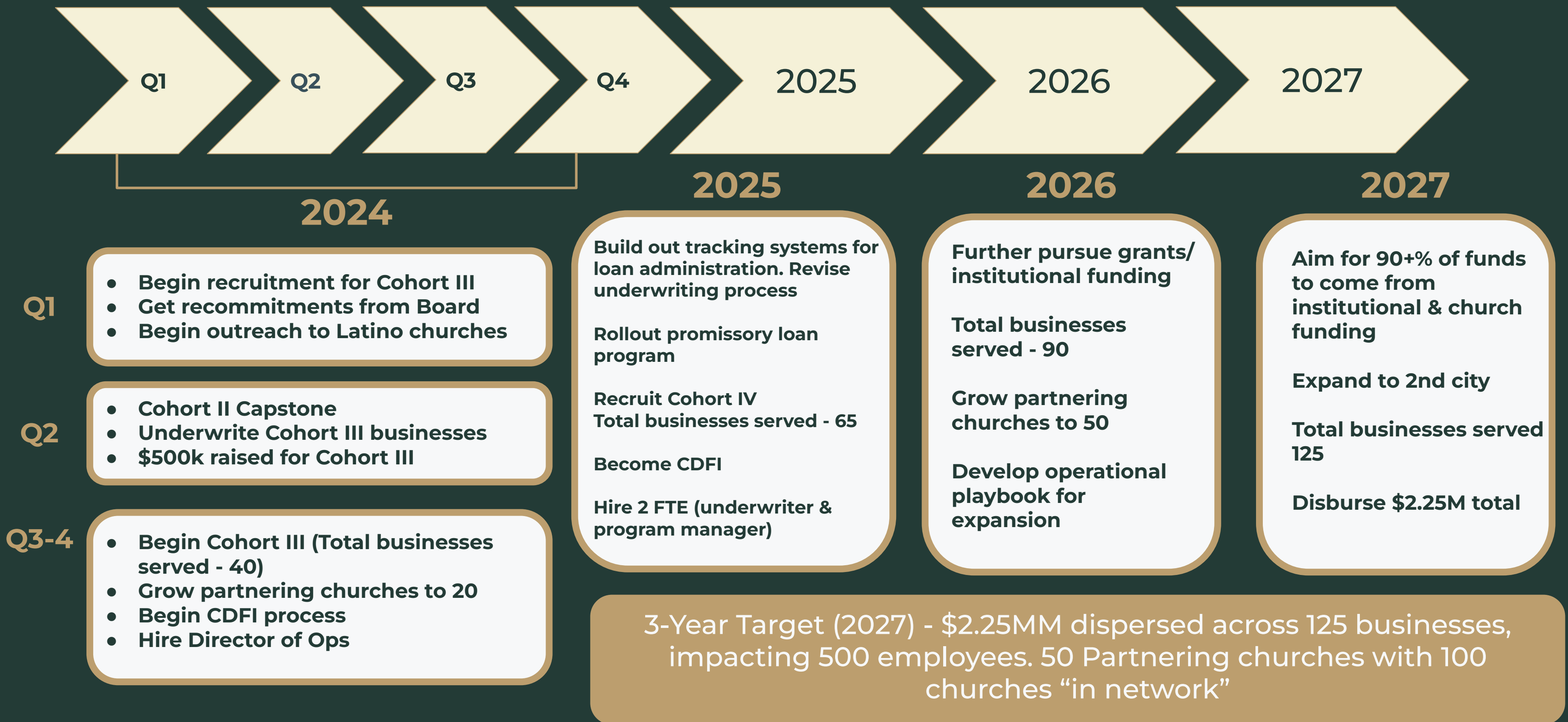
Scaling the Team

3 Additional FTEs

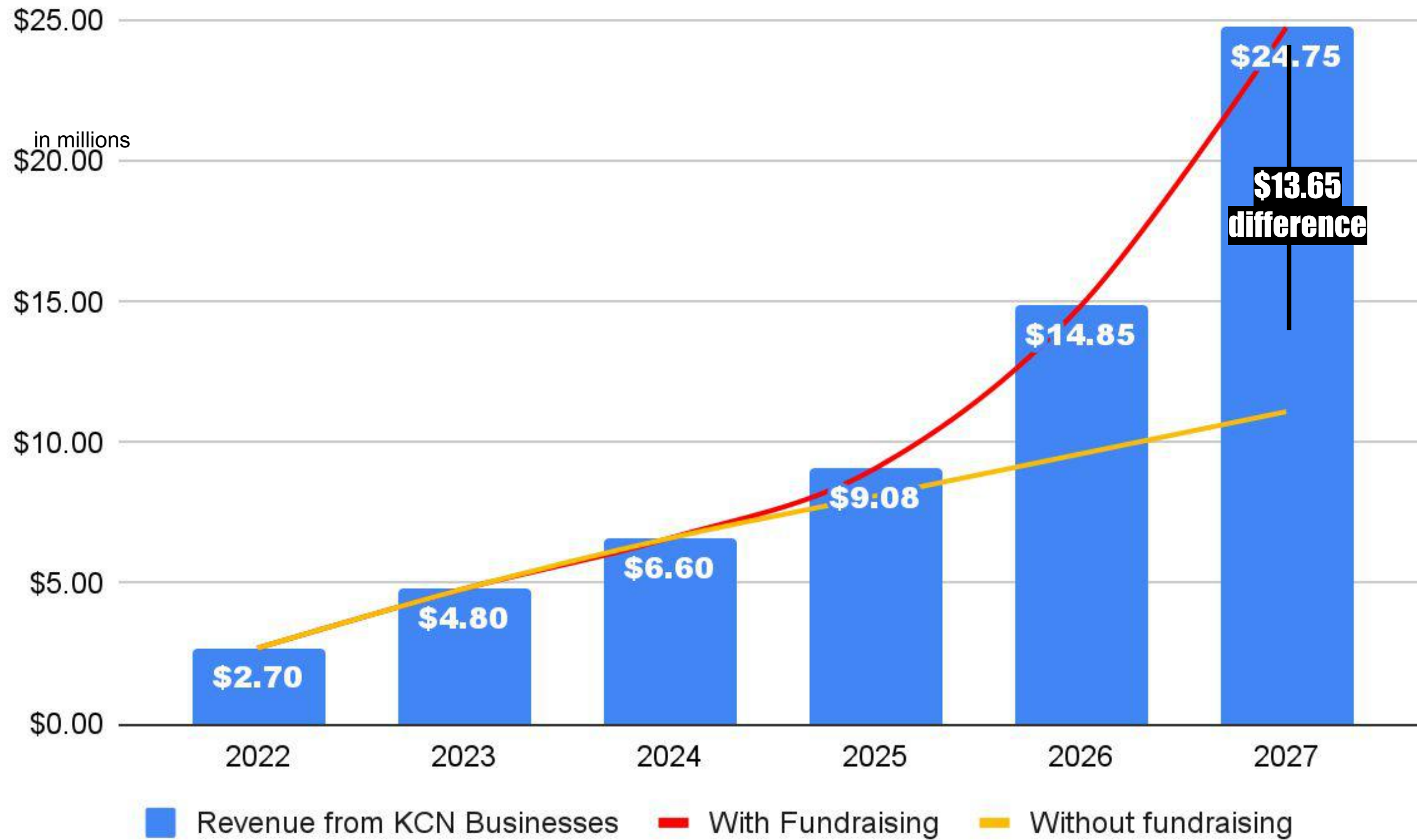
- Director of Operations
- Program Manager
- Underwriter

\$350k

Strategic Initiatives



Impact from KCN Businesses



Kingdom Capital Network

Budgeted Cash Flows

Years ended Dec 31, 2023 to 2027

	Actual 2023	Budget 2024	Budget 2025	Budget 2026	Budget 2027
Impact Funds					
Cash Available for Investing	\$260,000	\$250,000	\$250,000	\$500,000	\$750,000
Total Investments Held	\$582,089	\$832,089	\$1,082,089	\$1,582,089	\$2,332,089
Income					
Contributed Income - Individuals	\$133,281	\$222,000	\$150,000	\$100,000	\$25,000
Contributed Income - Foundations/Grants	\$212,000	\$50,000	\$150,000	\$200,000	\$300,000
Contributed Income - Banks	\$0	\$25,000	\$500,000	\$1,000,000	\$2,000,000
Program Revenue	\$5,500	\$11,000	\$22,000	\$45,000	\$90,000
Total Income	\$350,781	\$308,000	\$822,000	\$1,345,000	\$2,415,000
Expenses					
Payroll & Benefits	\$129,030	\$194,580	\$317,955	\$464,830	\$535,330
Contractors & Professional Services	\$37,501	\$61,700	\$95,000	\$75,000	\$95,000
Office & Facility Expenses	\$9,191	\$13,600	\$86,800	\$106,800	\$106,800
Marketing	\$173	\$5,000	\$8,000	\$8,000	\$10,000
Program Expenses	\$11,155	\$18,000	\$24,000	\$34,500	\$34,500
Total Expenses	\$187,050	\$292,880	\$531,755	\$689,130	\$781,630
Cash Surplus (Deficit) for the Year	\$163,731	\$15,120	\$290,245	\$655,870	\$1,633,370



Thank you!

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