



COMMUNITY LOAN CENTER
OF AMERICA
Affordable Small Dollar Loans

Introduction & Overview



The Community Loan Center of America combats predatory payday and auto title lending while providing a sustainable and scalable social enterprise.



Community Loan Center Terms

- \$1,000 Loan Maximum
 - Or up to half of borrower's monthly gross pay
 - One Year Loan term
- 18% Interest (21.83% APR)
- \$20 origination fee
- Relaxed underwriting
- No collateral
- No Prepayment Penalties
- Repayments \$23.38/week to \$94/month

What We Do and Who Does What?

- Rio Grande Valley CLC (Franchisor)
 - Owns and Maintains Software and Intellectual Property
 - Contracted to Fund and Service All Loans on Behalf of Local Lenders
- Texas Community Capital/CLC America (Sub Franchisor)
 - Sublicense Software and IP to Local CLC Lenders
 - Provides Training and Creates Intellectual Property, including Marketing Materials, Co-Branding, and Program Guidelines
- Local CLC Lenders (Franchisee- e.g. CLC West Central Indiana)
 - Recruit Employers to Participate in Program
 - Raise Loan Capital to Originate the Loans
 - Become a Licensed Lender via State Regulatory Agency (e.g. Texas OCC)
- Employer (Customer)
 - Markets to employees and Verifies Employment for Local Lender

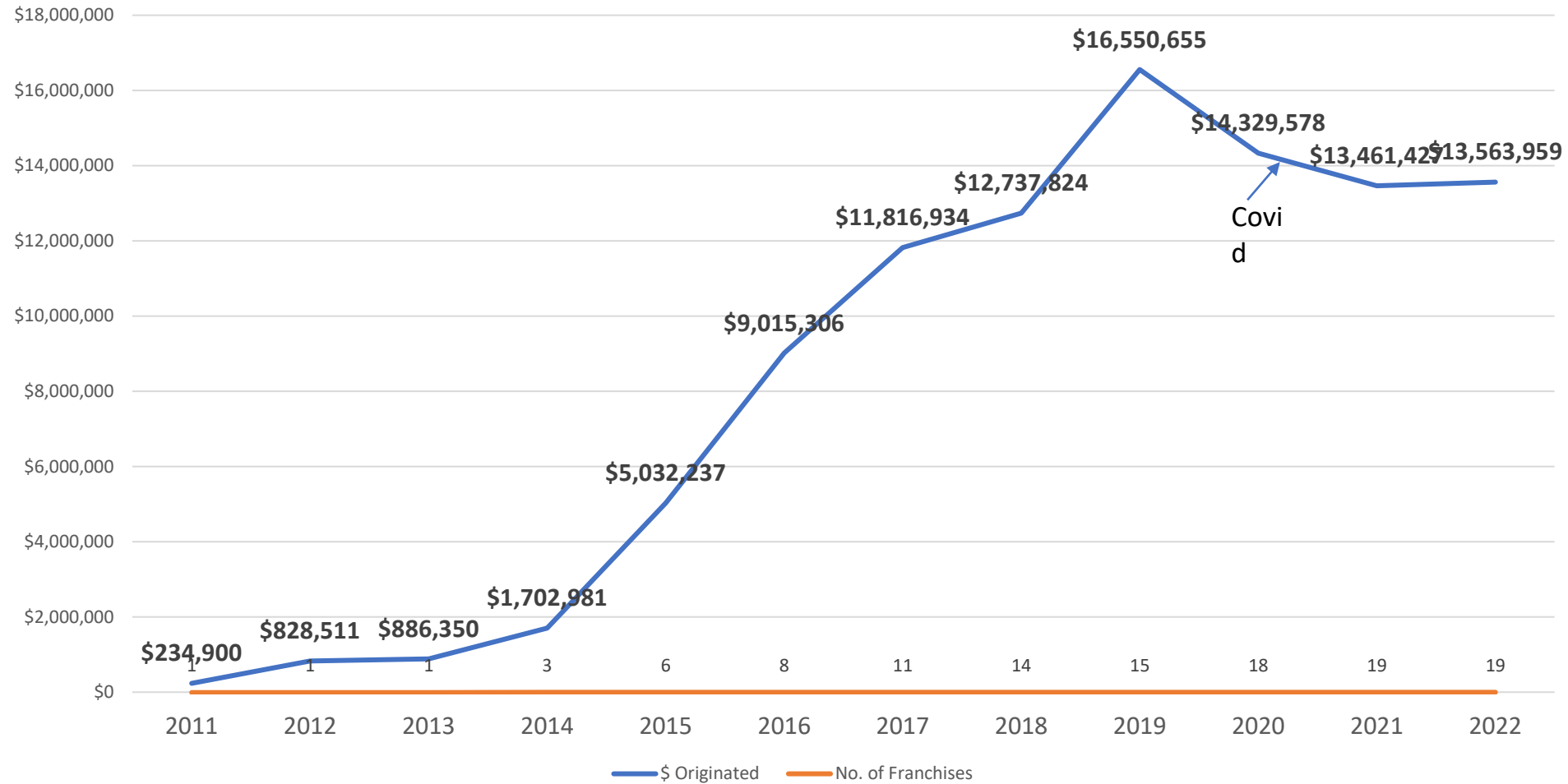
CLC Program Success

- Over 105,000 loans to date across 8 states
- Over \$1000 million loaned to borrowers across the network
- Active at over 200 employers covering over 135,000 employees
- 3 of the 11 largest cities in the US now offer the CLC program to their employees
- 4% Loan Loss Network Wide
- Saved borrowers over \$72 million compared to Texas Payday Loans

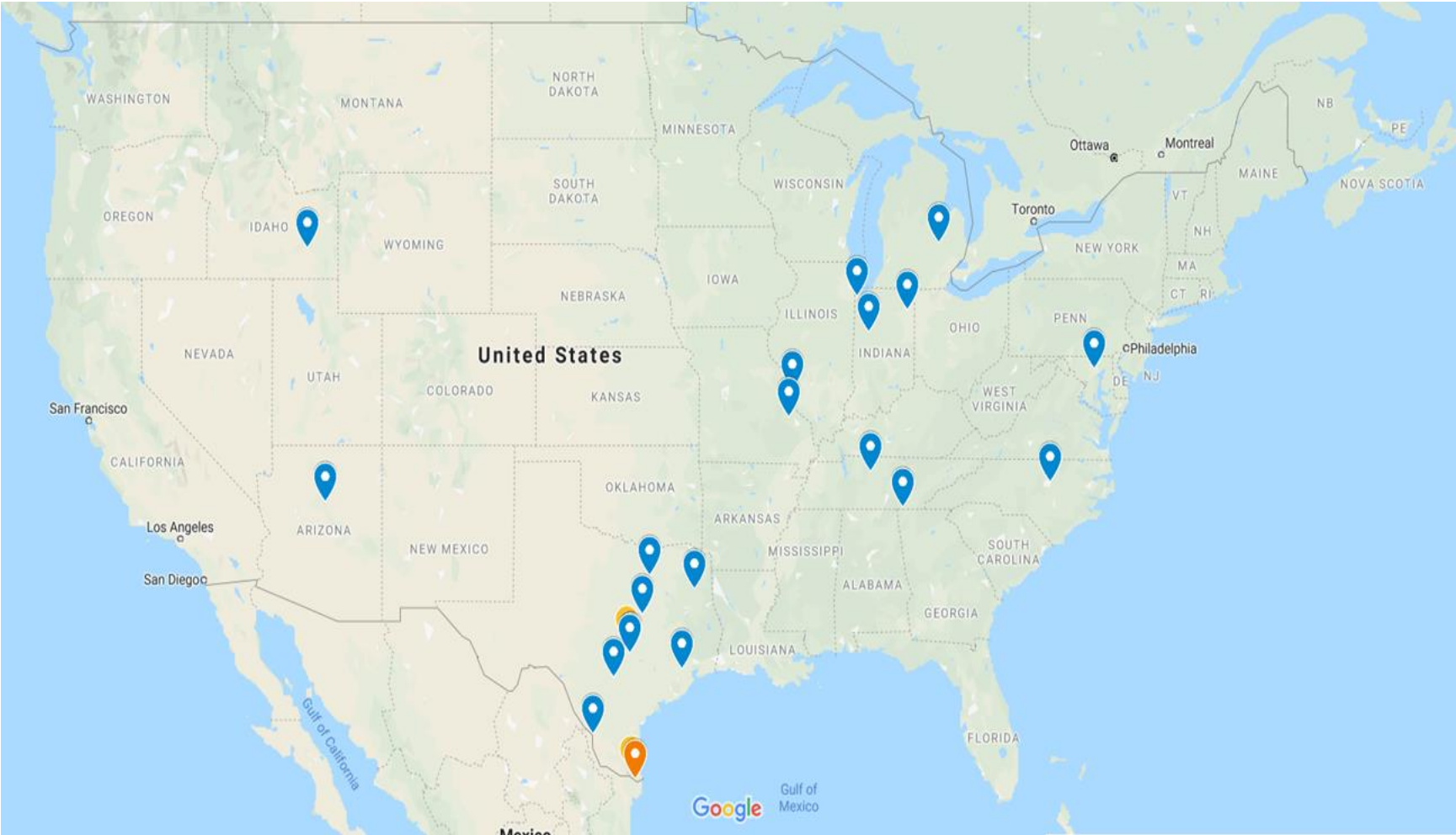
CLC Research Results – CFPB Financial Wellness

- CLC borrowers look like payday loan borrowers, yet rate themselves 11 points higher than payday loan borrowers
- Increasing savings and decreasing debt have largest impact on financial well being
 - 41% of CLC borrowers increased savings (55 FWBS)
 - 66% of CLC borrowers reduced debt
 - 49% “somewhat” (53) 17% “a lot” (58)
 - 78% used CLC more than once. Additional loan usage coincides with greater financial well being.
- 44% Increased Credit Score

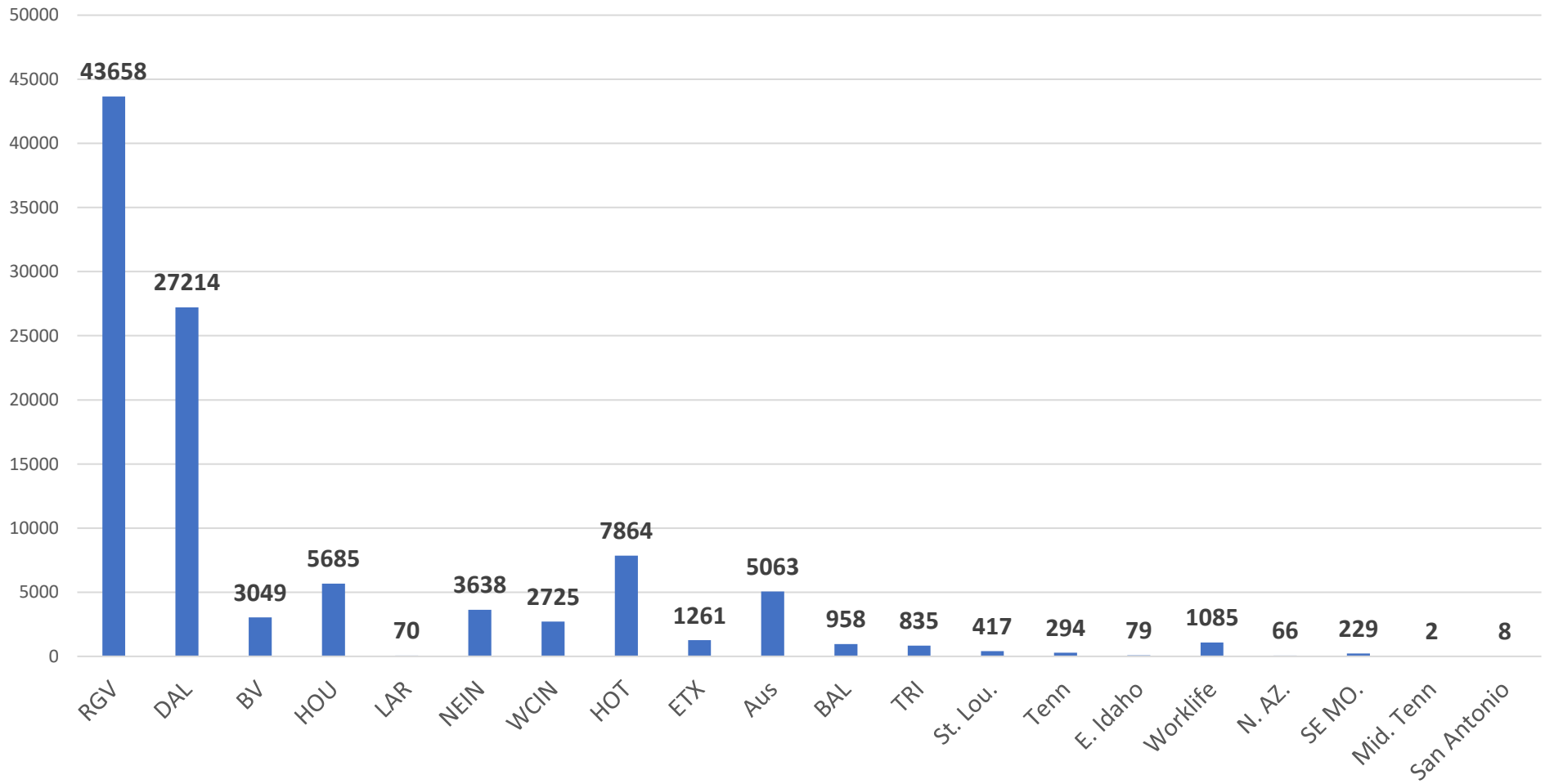
CLC Franchise Network Originations by Year



Nationwide Expansion



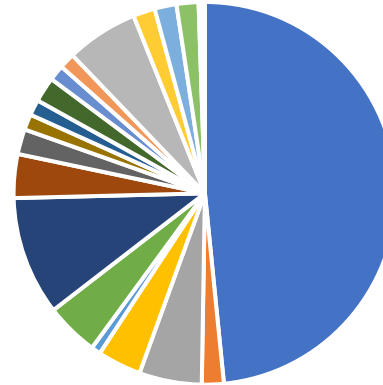
Loans by Franchise 10/1/2011 to 12/31/2022



Employees & Employers

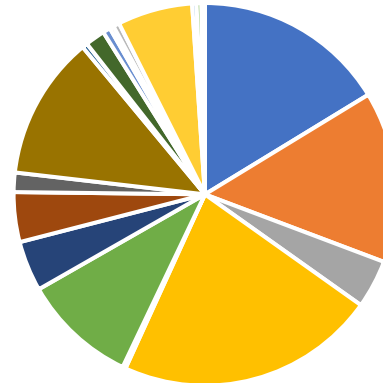
Franchise	Employers	Employees	% of Employees
RGV	183	19651	16.28%
DAL	7	17451	14.46%
BV	20	4934	4.09%
HOU	14	26528	21.98%
LAR	3	319	0.26%
NEIN	17	11660	9.66%
WCIN	38	5124	4.25%
HOT	14	5076	4.21%
ETX	8	1977	1.64%
Aus	5	14657	12.14%
CHESA	5	541	0.45%
TRI	8	2014	1.67%
St. Lou.	5	764	0.63%
SE-Tenn	5	421	0.35%
E. Idaho	23	627	0.52%
Worklife	7	7651	6.34%
N. AZ.	7	445	0.37%
SE MO.	7	496	0.41%
Mid. Tenn	1	300	0.25%
San Antonio	1	49	0.04%
Totals	378	120685	100.00%

Employers



- RGV
- DAL
- BV
- HOU
- LAR
- NEIN
- WCIN

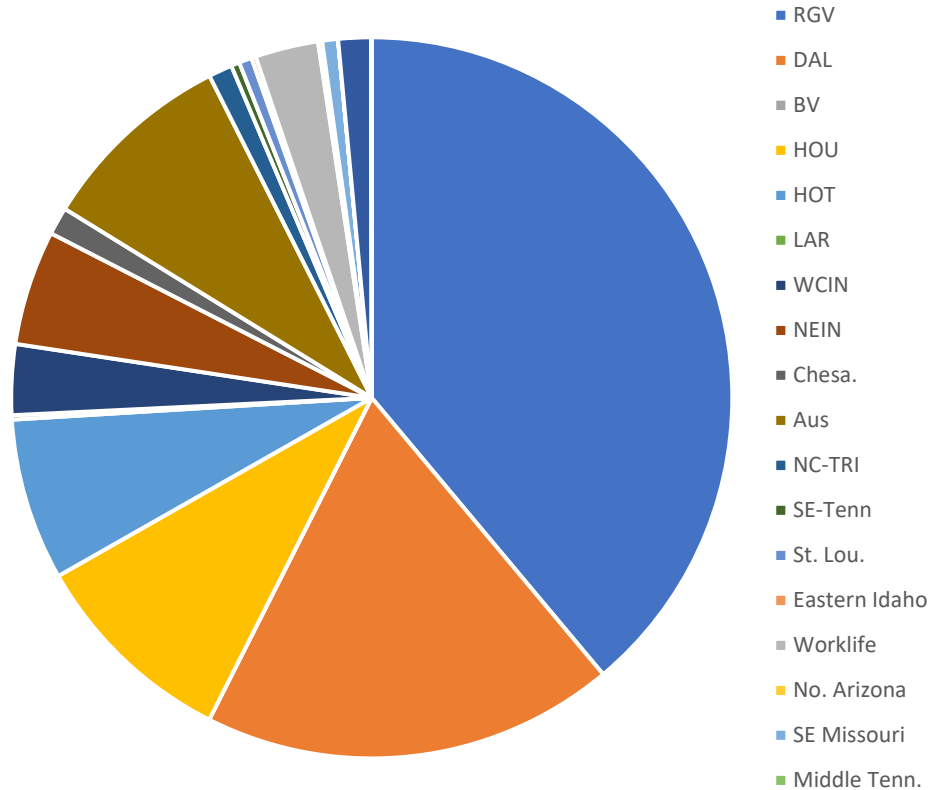
Employees



- RGV
- DAL
- BV
- HOU
- LAR
- NEIN
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- ETX

Percent of Loan Volume 2021 & 2022

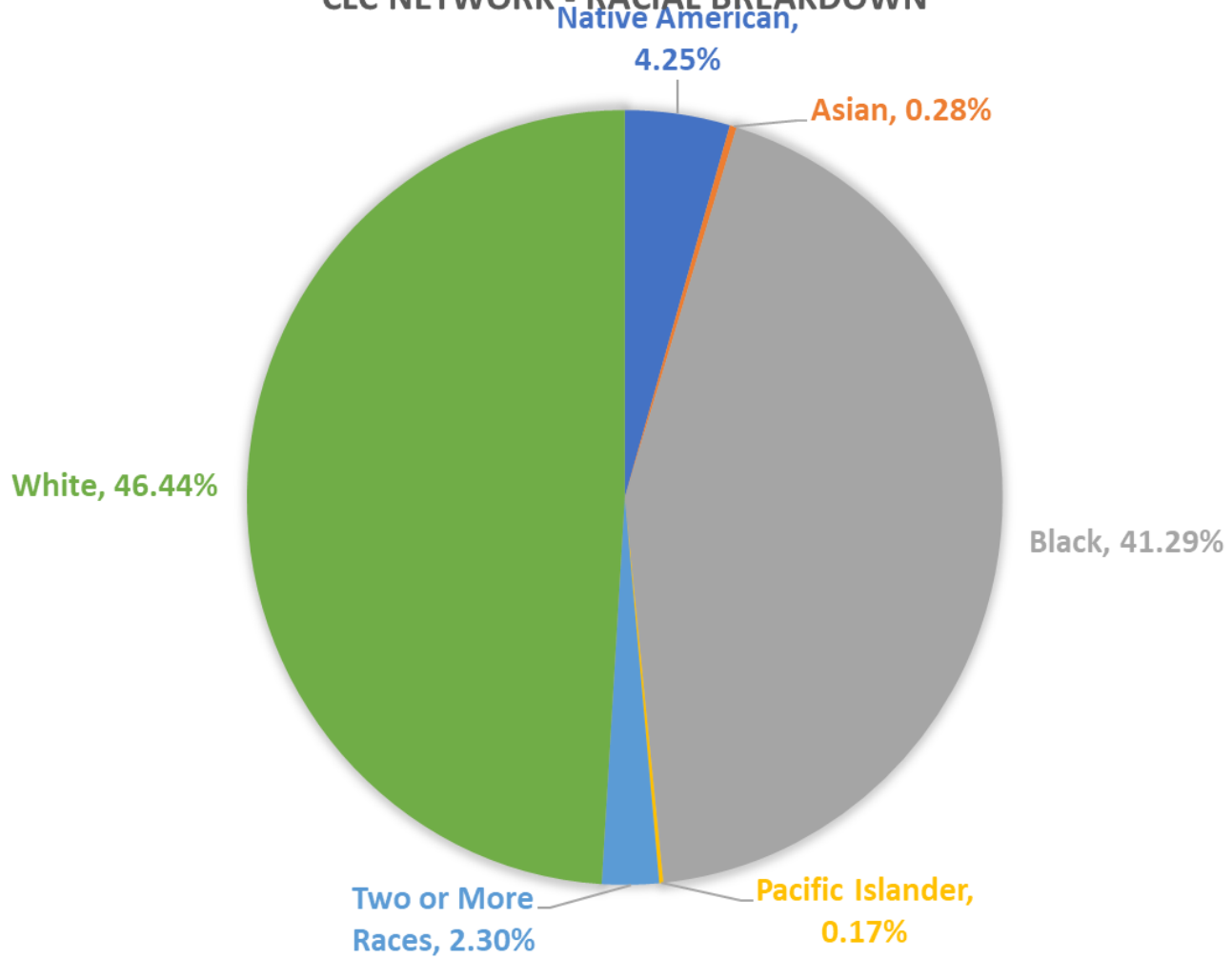
Franchise	Loan Volume	% of Total Volume
RGV	\$10,514,892	38.91%
DAL	\$5,010,443	18.54%
BV	\$0	0.00%
HOU	\$2,520,889	9.33%
HOT	\$1,962,446	7.26%
LAR	\$52,937	0.20%
WCIN	\$854,861	3.16%
NEIN	\$1,391,630	5.15%
Chesa.	\$335,487	1.24%
Aus	\$2,373,725	8.78%
NC-TRI	\$287,056	1.06%
SE-Tenn	\$102,164	0.38%
St. Lou.	\$155,278	0.57%
Eastern Idaho	\$53,663	0.20%
Worklife	\$765,109	2.83%
No. Arizona	\$50,143	0.19%
SE Missouri	\$190,254	0.70%
Middle Tenn.	\$1,000	0.00%
ETX	\$396,009	1.47%
San Antonio	\$7,400	0.03%
Total	\$27,025,386	100.00%



Renewal Rates: Per Loan & \$ Value of the Renewal

	Total No. Loan	Renewal Loans	% Renewed	\$ Originated	\$ Renewed	% of \$ Renewed	Average Size of Renewal
RGV	6090	3530	58%	\$5,804,970	\$2,127,133	37%	\$602.59
DAL	1749	859	49%	\$1,712,268	\$705,066	41%	\$820.80
HOU	1407	908	65%	\$1,393,653	\$540,601	39%	\$595.38
HOT	1094	668	61%	\$1,049,735	\$407,944	39%	\$610.70
LAR	40	13	33%	\$36,137	\$7,551	21%	\$580.87
WCIN	427	207	48%	\$409,386	\$127,163	31%	\$614.31
NEIN	865	390	45%	\$828,565	\$241,172	29%	\$618.39
CHESA	186	113	61%	\$178,912	\$64,566	36%	\$571.38
ETX	219	113	52%	\$208,808	\$68,871	33%	\$609.48
AUS	1151	550	48%	\$1,130,117	\$456,172	40%	\$829.40
NC-TRI	82	12	15%	\$80,458	\$7,849	10%	\$654.06
STLC	78	44	56%	\$75,292	\$26,510	35%	\$602.50
SE-TENN	63	34	54%	\$60,614	\$20,681	34%	\$608.27
EIDAHO	43	9	21%	\$40,875	\$7,444	18%	\$827.15
WORKLIFE	423	168	40%	\$408,393	\$110,788	27%	\$659.45
NAZ	41	11	27%	\$39,150	\$6,459	16%	\$587.15
SEMO	108	60	56%	\$101,626	\$32,275	32%	\$537.92
M-TENN	1	0	0%	\$1,000	\$0	0%	\$0.00
SA	4	4	100%	\$4,000	\$2,105	53%	\$526.13
Combined Av	14071	7693	55%	\$13,563,959	\$4,960,351	37%	\$644.79

CLC NETWORK - RACIAL BREAKDOWN

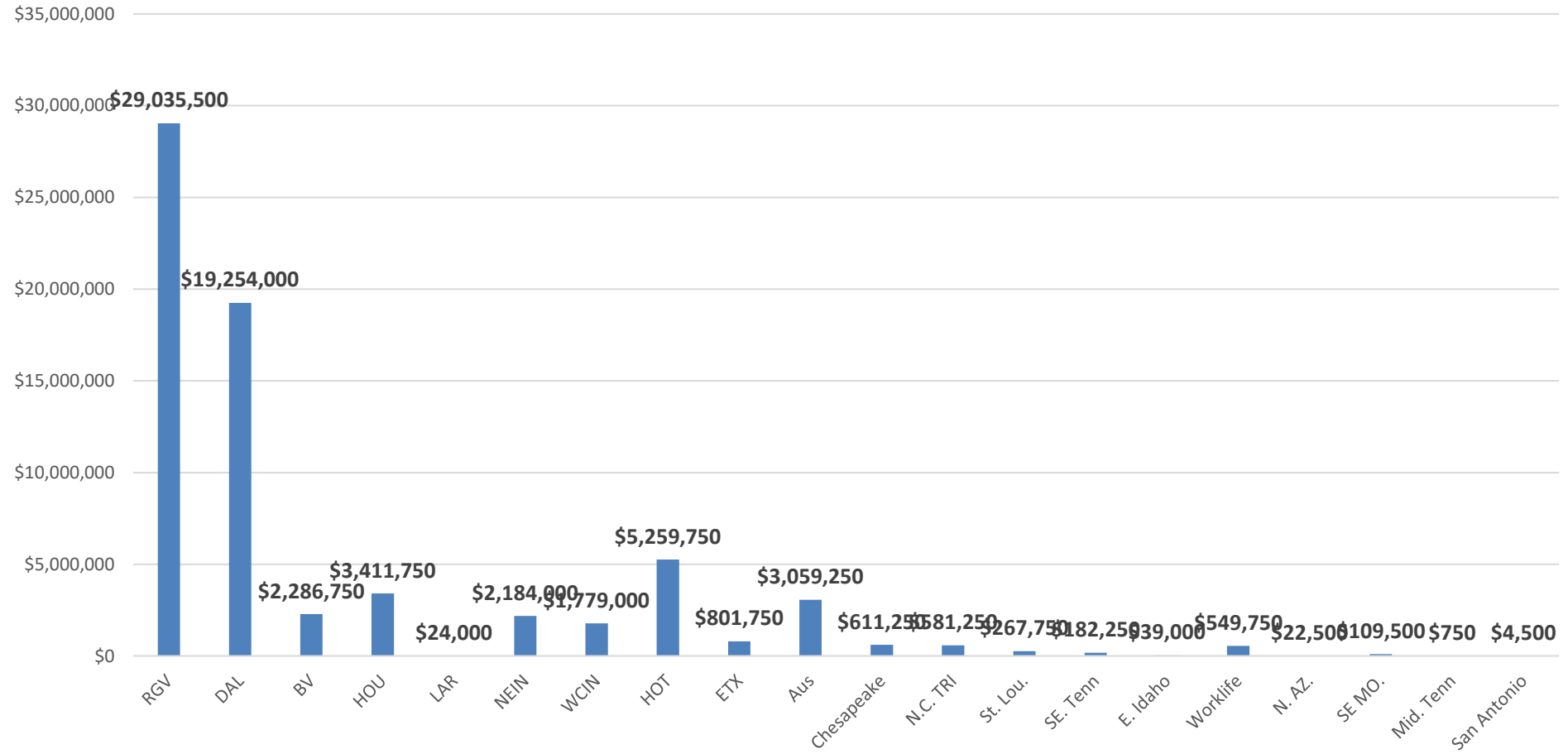


CLC Loans by Race By Lender

	Native American	Asian	Black	Pacific Islander	Two or More Races	White		Latino
RGV	0.30%	0.04%	1.19%	0.09%	1.08%	97.29%		95.90%
Dallas	0.78%	0.73%	68.85%	0.17%	1.96%	27.50%		32.80%
Austin	1.72%	0.54%	39.84%	0.48%	4.25%	53.17%		47.02%
Chesapeake	0.00%	0.00%	92.47%	0.30%	3.01%	4.22%		12.37%
Houston	0.45%	0.86%	80.86%	0.12%	1.56%	16.14%		26.02%
HOT	1.4%	0.32%	43.44%	0.38%	2.74%	51.72%		31.68%
LAR	0%	0%	0%	0%	0%	100%		97.50%
WCIN	0.35%	0.35%	13.80%	0%	1.52%	83.98%		9.80%
NEIN	0.43%	0.50%	36.27%	0.50%	5.25%	57.06%		10.26%
NC-TRI	0.65%	1.30%	48.70%	0.65%	3.90%	44.81%		21.95%
SE-Tenn	0%	0%	87.50%	0%	1.92%	10.58%		95.90%
St. Lou.	0.62%	0.00%	95.68%	0.00%	1.23%	2.47%		3.85%
Eastern Idaho	7.41%	0.00%	0.00%	0.00%	1.85%	90.74%		18.60%
Worklife	2.19%	0.67%	24.79%	0.51%	8.09%	63.74%		59.29%
No. Arizona	64.00%	0.00%	0.00%	0.00%	4.00%	32.00%		19.51%
SE Missouri	0.00%	0.00%	3.08%	0.00%	0.88%	96.04%		95.91%
Middle Tenn.	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%		0.00%
ETX	0.49%	0.00%	48.05%	0.00%	0.49%	50.98%		10.46%
San Antonio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
Mean	4.25%	0.28%	41.29%	0.17%	2.30%	46.44%		36.25%

Savings in Fees & Interest as compared to a payday loan in Texas

\$69,464,250



Bringing the CLC to Your City/Region

- Complete Application & Commit to Being Local Lender
 - Local Lender to be State Licensed
- Goal to raise \$150,000 in Loan Capital
 - Administrative Support for 1 FTE
- Recruit Employers (public and private)
 - 1,000 Employee Initial Goal
 - Main funding will come from Banks, Foundations, Public Sources, and other institutional investors.
- Local Partnerships to recruit employers
- Provide Financial Counseling/Coaching when requested
- Report borrower credit history to at least one credit bureau

CLC Revenue

- 18% interest on \$1,000 loan (\$96.41/loan)
- \$9.50 of the \$20/loan orig. fee

CLC Fees

- \$10.50/loan of the \$20 loan origination fee
 - Paid by borrower to RGVCLC for software, etc.
- Servicing Fee .45%/mo. of Loan Balance
 - For 12 month \$1,000 loan, total fee is \$30
- Annual Franchise Fee \$2,500
- Any State Licensing Fees

Contact

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