

### Commercial Lending Information

The following information is typically requested when a business is applying for a commercial loan. It is valuable to prepare the listed items and supporting documentation in advance of an appointment with a lending institution or granting organization.

#### **BUSINESS FINANCIAL INFORMATION**

- Interim Balance Sheet and Income Statement
- Three Years Calendar/Fiscal Year End Balance Sheets and Income Statements
- Three Years Federal Tax Returns **INCLUDING SIGNED 4506 FORMS**
- Current Accounts Receivable Aging
- Current Accounts Payable Aging
- Three months bank statements for main operating account
- Existing Business Plan (if any)

#### **CORPORATION**

- Articles of Incorporation
- Bylaws
- Current List of Officers

#### **PARTNERSHIP**

- Partnership Agreement

#### **LIMITED LIABILITY COMPANY**

- Articles of Organization
- Operating Agreement

#### **SOLE PROPRIETORSHIP**

- Certification of Assumed Business Name (filed copy)

#### **CONSTRUCTION/REHAB**

- Construction/Rehab Cost Analysis

#### **RENTAL PROPERTIES**

- Income and expense statement for subject property
- Rent Roll

#### **PERSONAL FINANCIAL INFORMATION**

- Signed and Dated CURRENT Personal Financial Statement
- Three Years Personal Federal Tax Returns **INCLUDING SIGNED 4506 FORMS**
- Last 3 Years W-2's for Each Individual
- Last 2 Months Bank/Brokerage Statement for Each Individual
- Copy of Divorce Decree or Bankruptcy Discharge (if any)

**APPLICANT COMPANY INFORMATION**

|   |     |  |   |
|---|-----|--|---|
| Company name:   |     | Business Telephone Number:                     |   |
| Address (please include billing address if different)   |     |  | Date Established                                  |
| City  | Zip | Number of employees currently: <u>REQUIRED</u> | APPROX. # JOBS CREATED WITH LOAN: <u>REQUIRED</u> |
| Business organized as:<br><input type="checkbox"/> Corporation <input type="checkbox"/> Proprietorship<br><input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Corporation |     | Type of business/Industry                      |   |

**OWNERSHIP OF THE BUSINESS**

List below all officers, partners, and all stockholders owning 20% or more of the business.

| Name | Title | % Owned |
|------|-------|---------|
|      |       |         |
|      |       |         |

**AFFILIATES**

List below all businesses in which the applicant company or any of its owners have any ownership interest. Do not include stock held in publicly traded companies.

| Name | Title | % Owned |
|------|-------|---------|
|      |       |         |
|      |       |         |

**PROPOSED USES OF LOAN OR ESTIMATED PROJECT COSTS**

|                                   |    |   |                                     |    |   |
|-----------------------------------|----|---|-------------------------------------|----|---|
| Vacant land acquisition           | \$ | - | Acquisition of existing building    | \$ | - |
| New building construction         | \$ | - | Payoff existing loan                | \$ | - |
| Acquisition of existing land and  | \$ | - | Payoff bank loan:                   | \$ | - |
| Building improvements and repairs | \$ | - | Other debt payment                  | \$ | - |
| Purchase of machinery and         |    |   | <b>TOTAL PROJECT COSTS</b>          | \$ | - |
| Purchase inventory                | \$ | - | <i>Less owner's investment into</i> |    |   |
| Working capital                   |    |   | <b>TOTAL LOAN REQUEST</b>           | \$ | - |

**ADDITIONAL INFORMATION**

*Are you currently seeking financing from other financial institutions?*

| Name of Institution | Date of Request | Loan Amount |
|---------------------|-----------------|-------------|
|                     |                 |             |
|                     |                 |             |
|                     |                 |             |

*What is the expected annual draw/salary of the owner(s) in the next two years?*

| Name | Year 1 | Year 2 |
|------|--------|--------|
|      |        |        |
|      | \$ -   | \$ -   |
|      | \$ -   | \$ -   |
|      | \$ -   | \$ -   |

Is owner(s) a U.S. Citizen?  Yes  No  
 If no, give name and alien registration number for each individual who is not a US citizen:

\_\_\_\_\_

\_\_\_\_\_

Has any owner(s) been charged with or convicted of any criminal offense?  Yes  No  
 If yes, please furnish details in a separate exhibit.

Any outstanding judgments, tax liens, garnishments, child support payments, BK or other legal proceedings against the business, owner(s), officer(s), or partner(s)?  Yes  No  
 If yes, please furnish details in a separate exhibit.

**BUSINESS INDEBTEDNESS**

*Please provide ALL of the following information on any indebtedness which your business currently has. Do NOT include any personal indebtedness. Attach an additional page if necessary.*

| Description                        | LOAN # 1 | LOAN # 2 | LOAN # 3 |
|------------------------------------|----------|----------|----------|
| Account #                          |          |          |          |
| Creditor                           |          |          |          |
| Original amount of debt            |          |          |          |
| Original date of debt              |          |          |          |
| Current balance of debt            |          |          |          |
| Interest rate of debt              |          |          |          |
| Monthly payment required           |          |          |          |
| Is the debt current or past due?   |          |          |          |
| To be refinanced by this requested |          |          |          |
| Collateral                         |          |          |          |

**HISTORY OF BUSINESS**

Provide a brief description of the nature of your business including the products that you offer.

|  |
|--|
|  |
|  |
|  |

Describe your customer base.

|  |
|--|
|  |
|  |
|  |

| List key customers: | List key competitors | List key Suppliers: |
|---------------------|----------------------|---------------------|
|                     |                      |                     |
|                     |                      |                     |
|                     |                      |                     |

List any major past accomplishments.

|  |
|--|
|  |
|  |
|  |

What are your future plans for growth/expansion?

|  |
|--|
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How will this loan benefit your company?

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|---|
| <b>Will the funding of this loan create any new employment opportunities? Describe.</b> |
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|   |

**THREE YEAR PROJECTION OF EARNINGS \*\***

*If you are requesting a term loan, 3-5 year projections are required. If you are requesting a line of credit you must submit 12 month cash flow projections.*

*Note: A computerized spreadsheet may be substituted for this form.*

| INCOME & EXPENSES                       | FIRST YEAR | SECOND YEAR | THIRD YEAR |
|---|------------|-------------|------------|
| <b>Gross receipts</b>                   |            |             |            |
| Opening inventory                       |            |             |            |
| Material                                |            |             |            |
| Direct labor                            |            |             |            |
| Purchases                               |            |             |            |
| Overhead                                |            |             |            |
| Totals                                  |            |             |            |
| Less ending inventory                   |            |             |            |
| <b>Cost of goods sold</b>               |            |             |            |
|   |            |             |            |
| <b>Gross profit</b>                     |            |             |            |
|   |            |             |            |
| <b>Expenses</b>                         |            |             |            |
| Officer's compensation                  |            |             |            |
| Salaries and wages                      |            |             |            |
| Payroll taxes                           |            |             |            |
| Other employee benefits                 |            |             |            |
| Rent                                    |            |             |            |
| Depreciation                            |            |             |            |
| Office supplies                         |            |             |            |
| Utilities                               |            |             |            |
| Telephone                               |            |             |            |
| Repairs & maintenance                   |            |             |            |
| Insurance                               |            |             |            |
| Bad debts                               |            |             |            |
| Miscellaneous*                          |            |             |            |
|   |            |             |            |
| <b>Total expenses</b>                   |            |             |            |
|   |            |             |            |
| <b>Operating profit</b>                 |            |             |            |
|   |            |             |            |
| Interest expense                        |            |             |            |
| Income taxes                            |            |             |            |
| Net profit                              |            |             |            |
| Less owner withdrawals                  |            |             |            |
| <b>Net profit remaining before loan</b> |            |             |            |

\*If sum is in excess of \$10,000 please itemize.

\*\* Please include projected balance sheets

**MANAGEMENT RESUME**

*Note: A resume may be substituted for this form.*

|                          |                     |                      |
|--------------------------|---------------------|----------------------|
| <b>Name:</b>             |                     |                      |
|                          |                     |                      |
| <b>Address:</b>          |                     |                      |
|                          |                     |                      |
| <b>Previous address:</b> |                     |                      |
|                          |                     |                      |
| <b>Phone (home)</b>      | <b>Phone (work)</b> | <b>Email Address</b> |
|                          |                     |                      |

**Employment history**

|                            |  |                          |  |
|----------------------------|--|--------------------------|--|
| <b>Employed from:</b>      |  | <b>Company:</b>          |  |
| <b>Employed to</b>         |  | <b>Position:</b>         |  |
| <b>Reason for leaving:</b> |  | <b>Responsibilities:</b> |  |
|                            |  |                          |  |
|                            |  |                          |  |
| <b>Employed from</b>       |  | <b>Company</b>           |  |
| <b>Employed to</b>         |  | <b>Position</b>          |  |
| <b>Reason for leaving</b>  |  | <b>Responsibilities</b>  |  |
|                            |  |                          |  |

**Education**

|                       |                         |
|-----------------------|-------------------------|
| <b>School:</b>        |                         |
|                       |                         |
| <b>Attended from:</b> | <b>Course of study:</b> |
|                       |                         |
| <b>Attended to:</b>   | <b>Degree obtained:</b> |
|                       |                         |
| <b>School:</b>        |                         |
|                       |                         |
| <b>Attended from:</b> | <b>Course of study:</b> |
|                       |                         |
| <b>Attended to:</b>   | <b>Degree obtained:</b> |
|                       |                         |

By the Board of governors of the Federal Reserve System, dated December 1, 1989, the fund must inform you that if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact us within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation.

**REPRESENTATIONS / AUTHORIZATIONS**

*I/we certify that all of the statements made in this application are true.*

*I/we authorize the Funder to make any necessary credit investigations.*

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 Signature of applicant

Date

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 Signature of applicant

Date

**PERSONAL FINANCIAL STATEMENT**

**IMPORTANT: Read directions before completing this statement**

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s),

As of

| SECTION 1: INDIVIDUAL INFORMATION |  | SECTION 2: JOINT PARTY INFORMATION |  |
|-----------------------------------|--|------------------------------------|--|
| Name                              |  | Name                               |  |
| Residence Address                 |  | Residence Address                  |  |
| City, State & ZIP                 |  | City, State & ZIP                  |  |
| Position/Occupation               |  | Position/Occupation                |  |
| Business Name                     |  | Business Name                      |  |
| Business Address                  |  | Business Address                   |  |
| City, State & ZIP                 |  | City, State & ZIP                  |  |
| Home Phone                        |  | Home Phone                         |  |
| Business Phone                    |  | Business Phone                     |  |
| Email Address                     |  | Email Address                      |  |

| SECTION 3: STATEMENT OF FINANCIAL CONDITION                        |      |  |      |
|--|------|--|------|
| ASSETS<br><small>(Do not include assets of doubtful value)</small> |      | LIABILITIES                            |      |
| Cash on hand and in banks  |      | Notes payable to banks - secured       |      |
| IRA or other retirement accounts                                   |      | Notes payable to banks - unsecured     |      |
| U.S. Govt. Marketable Securities - Schedule A                      |      | Due to brokers                         |      |
| Non-Marketable Securities - Schedule B                             |      | Accounts payable to others - secured   |      |
| Securities held by broker in margin accounts                       |      | Accounts payable to others - unsecured |      |
| Restricted or control stocks                                       |      | Accounts and bills due                 |      |
| Partial Interest in Real Estate - Schedule C                       |      | Real Estate Mortgages Payable          |      |
| Loans Receivable   |      | Unpaid income tax                      |      |
| Automobiles  |      | Other unpaid taxes and interest        |      |
| Other Personal Property  |      | Other debts                            |      |
| Cash Value Life Insurance - Schedule E                             |      |  |      |
| Other Assets - Itemize   |      |  |      |
|  |      |  |      |
|  |      |  |      |
|  |      | Total Liabilities                      | \$ - |
|  |      | Net Worth                              | \$ - |
| Total Assets   | \$ - | Total Liabilities and Net Worth        | \$ - |

| SOURCES OF INCOME FOR YEAR ENDED   |      | PERSONAL INFORMATION   |  |
|--|------|--|--|
| Salary, Bonuses & Commission   | \$ - | Do you have a will? Y/N ____ , If so, name of executor:  |  |
| Dividends  | \$ - |  |  |
| Real Estate Income   | \$ - | Are you a partner or officer in any other venture? If so, describe:                                |  |
| Other Income (Alimony, Child Support, or Separate Maintenance):  |      |  |  |
| Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation |      | Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe: |  |
|  | \$ - |  |  |
|  | \$ - |  |  |
| Total Income:  | \$ - | Are any assets pledged other than as described on schedules? If so, describe:                      |  |
| <b>CONTINGENT LIABILITIES</b>  |      | Income tax settled through (Date):   |  |
| Do you have any contingent liabilities? If so, describe:   |      | Are you a defendant in any suits or legal actions?   |  |
| As endorser, co-maker or guarantor?  | \$ - | Personal bank accounts carried at:   |  |
| On leases or contracts?  | \$ - |  |  |
| Legal Claims   | \$ - |  |  |
| Other Special Debt   | \$ - | Have you ever been declared bankrupt? If so, describe:   |  |
| Amount of contested income tax liens   | \$ - |  |  |



**SCHEDULE A - U.S GOVERNMENTS & MARKETABLE SECURITIES**

| Number of Shares of Face Value (Bonds) | Description | In the Name of | Are These Pledged? | Source of Value | Market Value |
|--|-------------|----------------|--------------------|-----------------|--------------|
|  |             |                |                    |                 |              |
|  |             |                |                    |                 |              |
|  |             |                |                    |                 |              |

**SCHEDULE B - NON-MARKETABLE SECURITIES**

| Number of Shares of Face Value (Bonds) | Description | In the Name of | Are These Pledged? | Source of Value | Market Value |
|--|-------------|----------------|--------------------|-----------------|--------------|
|  |             |                |                    |                 |              |
|  |             |                |                    |                 |              |
|  |             |                |                    |                 |              |

**SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE (PLEASE INCLUDE ATTACHMENT IF NECESSARY)**

| Address & Type of Property | Title in Name of | % of Ownership | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Balance |
|----------------------------|------------------|----------------|---------------|------|--------------|-------------------|------------------|
|                            |                  |                |               |      |              |                   |                  |
|                            |                  |                |               |      |              |                   |                  |
|                            |                  |                |               |      |              |                   |                  |

**SCHEDULE D - REAL ESTATE OWNED (PLEASE INCLUDE ATTACHMENT IF NECESSARY)**

| Address & Type of Property | Title in Name of | % of Ownership | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Balance | Monthly Payment |
|----------------------------|------------------|----------------|---------------|------|--------------|-------------------|------------------|-----------------|
|                            |                  |                |               |      |              |                   |                  |                 |
|                            |                  |                |               |      |              |                   |                  |                 |
|                            |                  |                |               |      |              |                   |                  |                 |

**SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

| Name of Insurance Company | Owner of Policy | Beneficiary | Face Amount | Policy Value | Cash Surrender Value |
|---------------------------|-----------------|-------------|-------------|--------------|----------------------|
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |

**SCHEDULE F - BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

| Name & Address of Lender | Credit in The Name of | Secured/Unsecured? | Original Date | Original Bal. | Current Bal. | Monthly Payment |
|--------------------------|-----------------------|--------------------|---------------|---------------|--------------|-----------------|
|                          |                       |                    |               |               |              |                 |
|                          |                       |                    |               |               |              |                 |
|                          |                       |                    |               |               |              |                 |

For the purpose of procuring credit or any other financial accommodation from you from time to time, direct or contingent, the undersigned represents that the following is a true statement of the financial condition of the undersigned and of all facts herein set forth, and for such purpose agrees that you may at any time hereafter assume that the conditions and affairs of the undersigned have continued to be substantially as good as herein set forth and that there has been no change materially impairing the ability of the undersigned to pay all claims and demands against the undersigned, unless you shall have been notified in writing to the contrary by the undersigned, and for such purpose the undersigned further agrees to notify you immediately in writing of any substantial change in the condition or affairs of the undersigned. In consideration of your granting any such credit or other financial accommodation to the undersigned, direct or contingent, the undersigned agrees with you as follows: as security for the payment of all liability of the undersigned to you, direct or contingent, now existing or hereafter arising, you are hereby given a lien upon, and/or rights of set-off against, any deposit or other account of the undersigned with you and all claims, money, stocks, bonds, commercial paper, instruments and other property of the undersigned which has or shall for any purpose come into your possession, custody or control, whether or not accepted for the purpose for which the same is delivered or intended. In any one or more of the following events, any and all obligations and liabilities of the undersigned to you, direct or contingent, now existing or hereafter arising, shall thereupon, unless you shall otherwise elect, become and be due and payable forthwith without any demand or notice to the undersigned: if it shall appear at any time that any of the statements herein contained is untrue; or if the undersigned fails to notify you of any material change in the condition or affairs of the undersigned as above agreed; or if any change occurs in the condition or affairs of the undersigned which materially impairs the ability of the undersigned to pay all claims and demands against the undersigned; or if the undersigned assigns any account or transfers or encumbers any assets so as, in your opinion, to materially affect the business or financial condition of the undersigned; or if the undersigned shall die; or if the undersigned shall become insolvent (however such insolvency may be evidenced), or make a general assignment for the benefit of creditors, or suspend the transaction of his, their or its usual business; or fail to pay any obligation to you when the same becomes due; or if a petition in bankruptcy, or a petition of application for composition, extension or reorganization shall be filed by or against the undersigned; or if any judgment or writ or warrant of attachment shall be entered or issued against the undersigned; or if a receiver shall be appointed of any of the property of the undersigned. No delay on your part in exercising any power or right hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any power or right hereunder preclude other or further exercise thereof or the exercise of any other power or right. You are authorized to make all inquiries you deem necessary to verify the accuracy of statements made herein and to determine the undersigned's creditworthiness at any point during the life of the loan until paid in full.

A SIGNATURE IS REQUIRED ON THIS FORM IN ORDER TO SUBMIT A COMPLETE LOAN PACKAGE AND BE CONSIDERED FOR FINANCING

Signature (Individual) \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ D.O.B. \_\_\_\_\_  
 Date Signed \_\_\_\_\_

Signature (Other Party) \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ D.O.B. \_\_\_\_\_  
 Date Signed \_\_\_\_\_



| contact  | company   | email                               | Type   |
|--|---|-------------------------------------|--|
| <b>Funding Sources</b>                               |   |                                     |  |
| Organizations that have provided lending to awardees |   |                                     |  |
| * Angelia Sharp                                      | <b>Detroit Development Fund</b>   | asharp@detroitdevelopmentfund.com   | Business Loans \$50,000 - \$150,000; Real Estate Lending                     |
| * Jason Barnett                                      | <b>Invest Detroit</b>   | Jason.Barnett@InvestDetroit.com     | Business Loans \$100,000+  |
| * Anthony Batiste                                    | <b>LISC</b>   | ABatiste@lisc.org                   | Real Estate Lending  |
| Ian Weisner  | Capital Impact Partners   | iwiesner@capitalimpact.org          | Real Estate Lending \$1,500,000+   |
| <b>Microloan Funds</b>                               |   |                                     |  |
|  |   |                                     | Loans <\$50,000  |
| * Meaghan McLaughlin                                 | <b>Michigan Women's Foundation</b>                                      | mmclaughlin@miwf.org                | Micro loans \$2,500-\$50,000   |
| * Amanda Brewington                                  | <b>ProsperUS Detroit, Southwest Economic Solutions</b>                  | abrewington@swsol.org               | Startups \$5,000-10,000, up to \$25,000 existing businesses                  |
| * Deborah Jones                                      | <b>BizLoan Fund</b>   | djones@detroitcommunityloanfund.com | Micro loans \$5000-50k   |
| Marcus A. Jackson                                    | CIBC  | Marcus.Jackson@cibc.com             | Façade loan options  |
| Erin Grant   | Fifth Third   | Erin.Grant@53.com                   | Micro loan options   |
| James Davis  | CEED  | jdavis@miceed.org                   | \$5000-50k   |
| <b>Financial Consulting</b>                          |   |                                     |  |
| Carla MacDonald                                      | Lifeline Business Consulting  | carla.lifelineconsulting@gmail.com  |  |
| Paul Jones   | Tiva Capital  | pjones@tivacapital.com              |  |
| <b>Specialty Funds</b>                               |   |                                     |  |
| Josh Patton  | Ascentium Capital   | joshpatton@ascentiumcapital.com     | Program for energy efficient equipment, 0% interest for loans up to \$50,000 |
| Todd O'Grady   | MiSaves   | togrady@pscinc.com                  | Loans from \$5000-6,000,000 for Food Entrepreneurs                           |
| Jean Chorazyczewski                                  | Michigan Good Food Fund   | jeanc@fairfoodnetwork.org           | Non-profit Lending + child-care funds  |
| Alexis Dishman                                       | IFF   | adishman@iff.org                    | 401k loans   |
| Kelly Krueger  | Tenet Financial Group   | kelly@tenetfinancialgroup.com       |  |
| <b>Banking Contacts</b>                              |   |                                     |  |
| Nikki Edwards  | JPMorgan Chase  | nikki.edwards@chase.com             |  |
| Portia Powell  | Chemical Bank   | Portia.Powell@chemicalbank.com      |  |
| Marvin Rushing                                       | Comerica  | MCRushing@comerica.com              |  |
| L Andre Gibson                                       | Community Reinvestment Fund   | agibson@crfusa.com                  | National CDFI  |
| Gary Seifert   | Diversified Members Credit Union  | gseifert@dmcu.com                   |  |
| Gerald Wasen   | First Independence  | gwasen@firstindependence.com        |  |
| Lisa Bialczyk-McCallum                               | Huntington Bank   | Lisa.McCallum@Huntington.com        | SBA Lender   |
| Jeff Talicska  | Level One   | jtalicska@levelonebank.com          | Flexible Line of Credit  |
| Corey A. Leon  | National Development Council  | cleon@ndconline.org                 | Grow Detroit Fund, CDFI  |
| Dale Brown   | PNC   | dale.brown@pnc.com                  |  |
| Brad Phleeger  | First State Bank  | bphleeger@thefsb.com                |  |
| Jim Kinnard  | Main Street Bank  | jkinnard@msbmi.com                  |  |
| Ryan Kroge   | Bank United   | RKroge@BankUnited.com               | SBA Lender   |
| <b>Crowdfunding Platforms</b>                        |   |                                     |  |
| Patronicity  | <a href="https://www.patronicity.com/">https://www.patronicity.com/</a> |                                     |  |
| Ioby   | <a href="https://www.ioby.org/">https://www.ioby.org/</a>               |                                     |  |
| Kiva   | <a href="https://www.kiva.org/">https://www.kiva.org/</a>               |                                     |  |