MCCF Operating Committee Information/Report

Used to Protect Personally Identifiable Information During Public Discussions of the Loan Pool Using Demographic, Financial, and Business Operations Information

Item	Description	Verified By:
Type of Business:	Bilingual Marketing Firm	MBW Team
NAICS Code	541613	MBW Team
Race/Sex: ***Mission Match: (Low-Moderate Income, BIPOC, Woman-owned, Veteran)***	• WBE • MBE • LMI • Catalyst	MBW Team
Business area of operation: City of Asheville or Buncombe County	City of Asheville and Buncombe County	MBW Team
Business Start Year, how long in business?	2025	MBW Team
EBITDA (Earnings before interest, taxes, depreciation and amortization)	**See Model Below**	MBW Team
Loan Amount requested:	**$25,000**	MBW Team
Purpose of loan:	Funds will be used to provide sufficient working capital, initial advertising, and equipment purchase to scale business to expand capacity via hiring staff. Total for working capital reserve is $**16,500.** Total for advertising allowance is **$3,000.** Total for equipment purchase is **$5,000**.	MBW Team
Collateral:	1st position blanket UCC-1 lien on business assets.	MBW Team

	Value (at purchase price) of fixed assets to be purchased, including computers and office equipment, is $5,000.	
Amortization and Payment amount:	A total term of 48 months, monthly payment of $575.73.	MBW Team
Credit analysis; Score, Credit issues ie: judgments, liens, bankruptcy(ies), late payments, collections, etc. Please specify.	Score of Co-Borrower 1 is 742, score of Co-Borrower 2 is 736. Credit is satisfactory.	MBW Team
Jobs:	Full-time Retained:1 Full-time Created: Part-time Retained: Part-time Created: 3	MBW Team
Technical Assistance provided. (specify type and amount of hours)	Client has graduated from MBW's Foundations course in Spanish, and has attended MBW's Marketing & Branding Essentials Course, for 20+ TA hours. In addition, 5+ coaching hours have been provided, and 5+ lender TA hours. Total TA hours exceed 30+.	MBW Team
Guaranty Amount:	$21,250	MBW Team

Other comments: This is a startup bilingual marketing firm with minimal operations at the end of 2025, and majority of operations in Jun-Aug 2026. Operators possess 15+ years of experience in media and marketing industry. Despite minimal operations, business is already operating above breakeven and there is a sufficient historical DSCR in YTD 2026 for loan repayment.

Historicals:

2026 YTD P&L (majority Jun-Aug)
Revenue $22,489
Expenses $13,239
Net Income $9250
No addbacks

2026 DSCR: 2.01