

Microloan Committee

Meeting Agenda
8:30 a.m. – 10:00 a.m.
Via Conference Call
Friday, August 8, 2025

I. Dashboard:

Current Balance Available to Lend - **\$129,500**
Loan Amount Disbursed for FY25 - **\$86,000**
Number of Applications in Process - **4**
Number of Loans - **Current 27 / 83 Overall**
Number of Inquires YTD - **67**

II. Reports:

- Portfolio Summary (located at <https://smartstartpasco.com/monthly-meeting-documents>)
- Delinquency Report (located at <https://smartstartpasco.com/monthly-meeting-documents>)

III. Loan Modification Requests:

La Belle Hair Co, LLC/ Shanna Gilliard

Request: Borrower is requesting an extension of the reduced payment amount of \$300.00 monthly through the end of the year. This would include September, October, November & December (4 months). The business closed down (June 30, 2025) earlier than planned due to family medical issues and Shanna is expecting to be out of the current financial situation by the end of the year.

Original Balance: **\$50,000.00** Current Balance: **\$38,203.98** Fee Balance: **\$0.00**

IV. Other items:

- a. Borrower Updates/Good News Stories
- b. Discuss the possibility of adding CO.STARTERS or a business course as a part of the microloan application process.