

Microloan Committee

Meeting Agenda
8:30 a.m. – 10:00 a.m.
Via Conference Call
Friday, September 12, 2025

I. Dashboard:

Current Balance Available to Lend - **\$144,000**
Loan Amount Disbursed for FY25 - **\$86,000**
Number of Applications in Process - **5**
Number of Loans - **Current 27 / 83 Overall**
Number of Inquires YTD - **76**

II. Reports:

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

III. Application Review:

Healthy Nourishments 2Go, LLC/Carlos & Natasha Carpio

Request: Terms (Months): **72** Amount: **\$ 50,000.00**
Jobs Retained: **2** Jobs Created: **2** Total Jobs: **4**

IV. Modification Request:

The Geeky Ferret, LLC /Jefferey & Nicole Webb

Request: Borrower is requesting a 90-deferral of payments for September, October & November 2025. Due to a conflict with their landlord, they had to move the business to another location which created unexpected costs. This deferral would give them time to catch up.

Original Balance: **\$50,000** Current Balance: **\$ 45,541.18** Fee Balance: **\$25.00**

V. 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.