



THREAD CAPITAL

A subsidiary of the NC Rural Center

**We connect
small business to
opportunity through:**

**Capital
Coaching
Connections**



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To learn more,
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www.threadcap.org

PARTNERING TO PROVIDE SMALL BUSINESS LOANS and Strategic Support For Your Clients

WHO WE ARE

We are a nonprofit organization that specializes in offering small business loans to startups and existing businesses and partnering with entrepreneurial support organizations, like yours, to provide capital, coaching, and connections. We have a specific focus on small businesses that are owned by people of color, women, low-income individuals, and rural-based individuals.

WHAT WE OFFER

- Small business loans up to \$100k and startup loans up to \$50k
- A trusted partner who sees your client as a whole person, not just an application or a credit score
- A team and network that cares about your client's success
- Tailored presentations and training for your clients

CREATE A NETWORK OF SUPPORT FOR YOUR CLIENTS.

We understand small business owners need capital, coaching, AND connections to be successful. We partner with organizations like yours to bridge the gap between coaching and capital.

We'll work with you to identify the best financial resources for your clients. We will partner with you and your client every step of the way.

We also offer presentations and workshops on small business loans designed specifically for you and your clients.

LOAN APPLICATION PROCESS FOR SMALL BUSINESS OWNERS



Fill out a short
application



Assess your
needs with
Thread



Submit
Documentation



Receive
Funding

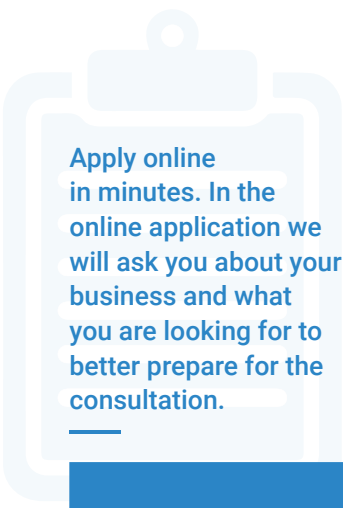
TESTIMONIAL

Working with Thread Capital was an experience I will cherish for the rest of my life. My loan officer is so knowledgeable and really worked hard to get my business approved for funding. I will gladly do business with you all again in the future.

- **Reico L. Graves, Owner, R & B Brothers Logistics LLC**

Reach out to us today to discuss how we can support your clients' goals and needs!

THE THREAD experience



Apply online in minutes. In the online application we will ask you about your business and what you are looking for to better prepare for the consultation.

After the call we will follow up with next steps and required documents for your application. We will also connect you to the right resources that can help you apply for your loan and achieve your business goals.

Sample of required documents

- Identification
- Personal and business tax returns
- Personal and business bank statements
- Income documentation
- Business plan (start-ups and expansions)

Required documents will be discussed during the initial consultation between your client and Thread Capital

If approved, you will sign a loan agreement and receive funding shortly thereafter.

SCREENING APPLICATION

FULL APPLICATION & CONNECTIONS

FUNDING

CONSULTATION

REVIEW

DECISION

FOLLOW-UP

One of our dedicated associates will reach out to set up a call to get to know you, discuss your needs, and review your financial situation.

Once all requirements are submitted, an underwriter will review and provide recommendations on your application.

Our internal credit committee will make a final decision on your application.

Your loan associate will check in on your progress and as your business grows, streamlined refinance options are available for you when you're ready for more capital!

We offer seminars (virtually or in-person) to introduce your clients to small business lending concepts and help them prepare for financing. We tailor our presentations to you and your clients' needs.

When you have clients considering a small business loan, we will work with you and them to identify the best possible solution for their immediate needs. If and when they decide to apply with Thread, we keep you in the loop every step of the way so that you can continue to support your client during the application process and beyond.

We take time to ensure your clients are set up for success and well equipped to take on and support the loan. We will move as quickly as you can.

On average, it takes 30 days to go from application to funding. The process may take less time if the applicant has the required financial documents ready.

But we don't stop there. We will have periodic check-ins to see how your clients' businesses are doing and what else we can do to support you and them.

Our goal is to ensure that you and your clients are in a position to thrive and we want to provide you and them with the tools to do so. Reach out today to see how we can work together to support small businesses in North Carolina.