

A pair of black sneakers with white soles and laces stands on a dark asphalt surface. A large, white, upward-pointing arrow is painted on the ground, starting from the sneakers and pointing towards the top of the frame. The entire image has a dark, monochromatic purple tint.

The Path to Ascension: *The Journey Up*

Ascendus®
THIS WAY UP

From Access To Ascension

For more than 30 years, Ascendus built a legacy of expanding access to capital and education. We helped thousands of small business owners take their first steps toward stability, equity, and opportunity. But over time, something shifted.

We saw something we couldn't unsee. And once we saw it – once we understood the limits of access alone – we knew we had to do more.

We realized that access without mobility is not progress. Inclusion is essential – but it's not the destination. True progress means movement. It means ascension. That insight reframed everything. It became our North Star.

The Path to Ascension was born from this moment of clarity – built not only to open the door to capital, but to walk with entrepreneurs as they climb toward financial independence and generational stability.

The Time Is Now

ECONOMIC MOBILITY IS OUT OF REACH FOR MANY

Today, 70% of households in the U.S. are navigating financial instability, burdened by rising costs, stagnant wages, and systemic barriers.

The data tells a story we can no longer ignore. Families are living paycheck to paycheck. The median household savings balance is just \$8,000 – yet rising costs from inflation, high-interest credit, and policy changes threaten to erode even that. A 10% global tariff, for instance, could cost American families between \$1,190 and \$4,700 annually – a hit that could wipe out up to 59% of household savings.

At the same time, interest rates remain high. With business credit card APRs averaging 20%, a \$5,000 balance can translate into over \$1,000 in interest annually – even with minimum payments. These financial pressures are compounded by proposed federal budget cuts: \$26.7 billion in housing assistance, \$230 billion from SNAP, and major reductions in

Medicaid and ACA premium subsidies. Each of these cuts directly undermines the stability of the very communities small businesses serve.

Intergenerational mobility – the idea that each generation can do better than the last – is slipping away. These challenges are even more pronounced for communities of color, immigrants, and low-income families, who continue to face structural barriers to long-term financial security.

THE MOBILITY BUILDERS ARE UNDER STRAIN

Owning a business remains one of the most powerful drivers of economic mobility. Entrepreneurs tend to have higher incomes, greater savings, and stronger household wealth than non-owners. Small businesses represent 99.9% of all U.S. companies, generate nearly half of the nation's GDP, and have created 12.9 million net new jobs over the past 25 years. They are responsible for two out of every three new jobs and form the backbone of local economies across the country.

Behind these numbers are people – dreamers, doers, and community builders.

Yet many remain excluded from traditional financial systems, and access to capital continues to be one of the greatest barriers to small business success.

In fact, 77% of small businesses report concerns about their ability to access capital, and 70% have less than four months of operating cash on hand.

The Path to Ascension: A Support System

The problem we saw – and continue to see – is that access alone does not lead to mobility. That insight became the foundation of our strategic support system: the Path to Ascension.

It's a comprehensive, stage-based approach designed to guide small business owners from their first step toward financial stability to long-term independence. It's built to meet entrepreneurs where they are and move with them – through fair access to capital, financial coaching, and tools – as they reach transformational financial milestones.



Our approach to fair capital access, delivered through mission-aligned microlending, is central to the Path to Ascension. When paired with one-on-one coaching, these services become more than financial products – they become the building blocks of community wealth, confidence, and long-term financial health.

By aligning our work to the realities small business owners face, we've created a framework that evolves with them – and with the economy – while remaining grounded in one unwavering purpose: to make financial ascension possible, not just imaginable.

A Journey Designed to Soar: One Stage at a Time

To turn insight into impact, we designed the Path to Ascension as a journey built in stages – each one reflecting a distinct moment in a business owner's financial trajectory.

Rather than offering one-size-fits-all solutions, this support system recognizes that entrepreneurs need different kinds of support depending on where they are in their journey. From early credit-building to business stabilization and long-term financial independence, each stage aligns with specific needs, tools, and opportunities.

❶ **Foundation** – Entry into the financial system through fair, flexible capital and early credit-building tools. Ideal for those establishing their financial foundation.

❷ **Build** – focused on providing capital for day-to-day operations or expansion

❸ **Advance** – Taking it to the next level. Designed for entrepreneurs ready to consolidate, stabilize, or scale with more advanced solutions.

❹ **Graduation** – A transition stage for clients moving toward long-term financial independence and partnerships with traditional financial institutions.

This approach gives us the flexibility to support business owners where they are – and grow with them. It allows us to embed new products, respond to changing economic conditions, and ensure every entrepreneur has a pathway not just to access, but to mobility. Whether laying a financial foundation, expanding operations, stabilizing growth, or preparing to graduate into the traditional financial system – every stage of the Path to Ascension is backed by a targeted solution.

❶ Foundation Stage: Laying the Groundwork for Credit and Confidence

For entrepreneurs who don't yet qualify for a small business loan, the Foundation Stage offers the Get Ready Line of Credit – a low-barrier entry product designed to support those who don't yet qualify for a small business loan. The Get Ready product helps build credit, strengthen financial behaviors, and establish trust with the formal financial system. It's more than capital; it's a foundational step that prepares entrepreneurs for future investment and long-term financial success. By meeting people where they are, the Get Ready Line of Credit opens the door to business ownership for those who have been excluded – and lays the groundwork for upward mobility.

How We Support Clients in This Stage:

- A \$500 Line of Credit
- Personalized coaching and action plans focused on budgeting, credit-building, and repayment habits
- A path to a credit limit increase to \$5,000 within three months of on-time payments

This product offers an affordable, structured alternative – paired with guidance – to build financial readiness safely and responsibly.

② Build Stage: Fueling Operations and Unlocking Growth

For business owners who are actively running or expanding their operations, the Build Stage offers the capital and support needed to drive sustained progress.

Our core lending products are designed for small business owners who are ready to grow but face persistent barriers to accessing traditional financing. These microlending offerings are flexible, accessible, and intentionally built for entrepreneurs navigating lack of access to traditional financing. Our products are always paired with personalized coaching, helping borrowers strengthen financial practices and use capital strategically. This combination of capital and capacity-building maximizes the likelihood of success and strengthens local economic communities.

How We Support Clients in This Stage:

- Access up to \$50,000 in capital through flexible Business Term Loans and evergreen Lines of Credit – tailored to support business growth and financial stability.
- Fixed interest rates provide predictable monthly payments.
- No prepayment penalties – repay early without additional cost.
- Flexible use of funds for inventory, hiring, marketing, equipment, or other operational needs.

As part of the Path to Ascension, we also offer targeted support for key sectors.

The *Childcare Provider Initiative* is a vital component of our business lending work. It delivers tailored financing and business guidance to childcare providers – enterprises that play a critical role in early childhood development and workforce participation.

By supporting these businesses, we help expand access to childcare, enable parents and caregivers to stay in the workforce, and strengthen the local economy through job creation and educational continuity.

③ Advance Stage: Strengthening, Stabilizing, and Scaling Up

With a track record of strong financial management, entrepreneurs can unlock access to the Advance stage, with loans up to \$100,000.

This isn't just more capital – it's a milestone that reflects credit growth, trust, and readiness for the next level of business. At this stage, clients often use funds for growth-oriented investments: expanding their team, entering new markets, or making long-term strategic moves.

Every loan in this stage is backed by tailored technical assistance, helping clients navigate challenges and prepare for future opportunities.

How We Support Clients in This Stage:

- Access to up to \$100,000 in flexible capital
- Tailored technical assistance aligned with business goals
- Support for debt consolidation, stabilization, or strategic expansion
- Guidance through more complex financial decisions and opportunities

④ Graduation Stage: Bridging into Traditional Lending Solutions

The final phase of the Path to Ascension reflects a client's growing financial strength and readiness to access broader financial services through traditional institutions. Graduation is not an ending – it's a continuation of the business journey with expanded options for financing, strategic planning, and long-term growth.

At this stage, entrepreneurs are positioned to take full advantage of financial products at mainstream institutions and can do so with greater confidence, having built stronger credit profiles and business acumen with our support.

How We Support Clients in This Stage:

- A structured referral process to an Ascendus-trusted bank partner
- Continued post-loan support to prepare for the transition
- Coordination that allows Ascendus to reinvest capital into new clients, creating a sustainable lending cycle

Graduation allows business owners to pursue larger-scale financial solutions – such as commercial loans, credit-building tools, or savings products – often at more competitive terms. It also reinforces a key goal of Ascendus’ model: helping clients build the knowledge and track record needed to successfully navigate the wider financial system.

By supporting this transition, we expand access – not just for one entrepreneur, but for many. Each graduation strengthens our lending ecosystem and helps us continue building economic opportunities for future business owners.

Measuring Progress: Tools That Reflect the Journey

We’re redefining what impact looks like by measuring not just business growth, but financial progress. Our tools are built to guide and adapt alongside each client’s journey.

- **FinHealth Score®:** This tool provides a snapshot of a business owner's overall financial health score, helping us identify areas for support and celebrate areas of strength.
- **Ascendus Borrower Index (ABI):** The ABI tracks key indicators – such as credit history and cash flow management – to understand where each client is on their path to stronger financial outcomes.
- **Personalized One-to-One Coaching:** We go beyond funding. Every client receives up to 20 hours of free, personalized coaching over the life of their loan. Our approach builds confidence, strengthens habits, and supports



entrepreneurs in achieving their business and personal financial goals.

Together, these pillars act as a **compass** – mapping each client's unique path to financial health and long-term success.

There's Only One Direction: Up!

At Ascendus, we work with business owners who are building something meaningful - often with limited resources, but with limitless determination.

The Path to Ascension is a long-term support system that fuels purposeful mobility - combining capital, guidance, and practical tools to help entrepreneurs move upward on their own terms.

Because when small businesses grow, communities grow with them.

THIS WAY UP, TOGETHER.

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