



Ascendus®

THIS WAY UP

# The problem:

## Economic Mobility Is Out of Reach for Many

At Ascendus, we believe everyone deserves the opportunity to move up. But for too many households across the U.S., that journey feels impossible.

---

*Today, only 3 in 10 families are financially healthy<sup>1</sup>.*

---

Rising costs, limited access to resources, and a shrinking path to progress are **making it harder than ever to move up**. Intergenerational mobility—the idea that each generation can do better than the last—is slipping away. This gap is even wider for communities of color, immigrants, and low-income families.<sup>2</sup>

<sup>1</sup> The Financial Health Network. 2024 U.S. Trends Report. September 2024.

<sup>2</sup> Mazumder, Bhash, The FRB of Chicago. Intergenerational Economic Mobility in the United States. April 2022.



# The Opportunity:

## Small Businesses Change Lives

Owning a business can be a powerful driver of economic mobility. Entrepreneurs typically have higher income, more savings, and stronger household wealth than non-owners<sup>3</sup>.

Small businesses represent **99.9% of all companies in the U.S.**, generate **nearly half of the nation's GDP**, and have created **12.9 million net new jobs over the last 25 years**. They are responsible for **2 out of every 3 new jobs** and form the backbone of local economies.<sup>4</sup>

---

*But 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<sup>5</sup>**, and **70% have less than four months of operating cash on hand<sup>6</sup>**.

That's where **microlending becomes transformational**—bridging the gap with financial tools for those long overlooked. Every small business needs **access to capital and financial education** to launch, grow, or sustain their work—especially those from underrepresented communities.



<sup>3</sup>The Consumer Financial Protection Bureau. *The Financial Security of Small Business Owners: Evidence from the Making Ends Meet Survey*. January 3, 2025.

<sup>4</sup>Small Business FAQ, SBA Office of Advocacy 2024

<sup>5</sup>Goldman Sachs. *10,000 Small Businesses Voices: Insights & Policy Recommendations*. Retrieved from <https://www.goldmansachs.com/community-impact/10000-small-businesses-voices>

<sup>6</sup>OnDeck. *Small Business Trends: Financial Health & Outlook*. Retrieved from <https://www.ondeck.com/small-business-trends>

## **WHY ASCENDUS?**

Financial Ascension =  
*Microlending + Education + Innovation*

## OUR VISION:

# Financial Ascension For All

Our holistic model blends access to loans, education, and innovative measurement tools to build long-term financial health and real-world outcomes—especially for those who’ve been historically left out of the financial system.

## HOW WE DO IT?

- **Access to Inclusive Loans:** We provide fair, affordable small business loans—averaging \$25,000—tailored to meet our clients' real-world needs. Designed with flexibility and equity in mind, our products help entrepreneurs build credit, gain financial experience, and unlock future capital.
- **Access to Financial Education:** We go beyond funding. Every client receives up to of free, personalized, one-on-one coaching over the life of their loan. Our approach builds confidence, strengthens habits, and guides entrepreneurs toward their business and personal financial goals.
- **Innovative Measurement Tools:** We’re redefining what impact looks like by measuring not just business growth—but financial resilience. Our tools are built to guide and adapt alongside each client’s journey.
  - **Ascendus Borrower Index (ABI):** Our proprietary index tracks capital access across five key paths—manageable debt, credit health, business revenue, loan amount & repayment, and bank access—using 16 performance indicators to guide tailored coaching.
  - **FinHealth Score®:** Developed by the Financial Health Network, this nationally recognized tool assesses financial resilience across spending, saving, borrowing, and planning. It empowers clients—and us—with actionable insights and national benchmarks.

*Together, these pillars are a powerful compass—mapping each client’s unique path to financial health and ascension.*

OPERATIONS & INNOVATION STRATEGY

# High Tech–High Touch: A Bridge to Opportunity



We know that real impact means meeting clients where they are—and helping them move up with confidence.

That’s why we’re investing in **technology that uplifts**. Our digital tools are designed to expand **access to capital, enhance coaching, and support entrepreneurs** on their journey to financial ascension—on their terms.

Technology is a platform that allows us to **scale our mission, reach more communities, and deepen our impact**. It helps us serve not just more clients—but serve them better.

At the core of this transformation is our Operations & Innovation promise—a commitment to **listen first, collaborate with purpose, stay transparent and visible, and support** our clients and staff to be resilient as they adapt and grow.

## OUR PILLARS FOR IMPACTFUL INNOVATION:

- **People-Centered Design:** Prioritize empathy, plain language, and real-time feedback to create human-centered experiences across every touchpoint
- **Integrated Systems:** Connect our CRM, application, coaching, and servicing tools to deliver personalized, timely, and consistent support.
- **Data for Impact:** Leverage tools like the FinHealth Score® and our Ascendus Borrower Index (ABI) to track progress and empower financial coaching.
- **Cybersecurity & Trust:** Protect client data through rigorous privacy protocols, fraud prevention, and a cloud-first infrastructure designed for safety and scale.

This isn’t just tech. It’s access. It’s mobility.

*It’s a future where every small business owner has the tools to grow, thrive, and ascend.*

# Our story of Impact

For over three decades, as a mission-driven **Community Development Financial Institution (CDFI)**, we've walked alongside small business owners—offering not only capital, but also confidence, knowledge, and a trusted guide on the journey to financial health.

---

TOGETHER, WE'VE MADE  
THE FOLLOWING POSSIBLE:

## **\$430+ MILLION**

disbursed to small businesses nationwide

## **55,000+ ENTREPRENEURS**

served with capital and coaching

## **159,000+ JOBS**

created and maintained in underserved communities

## **92% REPAYMENT RATE**

demonstrating the strength and reliability of our clients

## **95 NPS SCORE**

reflecting deep trust and high satisfaction

## **HIGH-TECH, HIGH-TOUCH MODEL**

—with a best-in-class lending platform, digital coaching tools, and proprietary impact measurement systems

## **A PROVEN TRACK RECORD**

of local innovation, scaled nationally

## **ONE OF THE SIX LARGEST MICROLENDING ORGANIZATIONS IN THE U.S.**

as recognized by the Aspen Institute

## **OVER 90% TEAM RETENTION AND AN AVERAGE TENURE OF 7+ YEARS**

—reflecting a people-first culture rooted in purpose and shared success

*This isn't just impact.*

*It's transformation—business by business,*

*household by household, community by community.*

# A Future, *Even Higher*

Our story is still unfolding—and the next chapter is bold, intentional, and focused on scale with purpose. Over the next three years, we're not just growing—we're deepening our impact where it matters most. By the end of 2027, we will create mobility through:

- Empowering **3,000+ small business owners** with life-changing access to capital
- Delivering **personalized coaching** to over **2,500 entrepreneurs**, guiding them through financial decisions that shape their future
- Sustaining an **active portfolio of 4,000 clients**, building long-term relationships, not just transactions
- Deploying **\$88 million in capital**—fueling businesses that reinvest in their communities

This is more than a growth plan. It's a roadmap to an inclusive economy—where underserved entrepreneurs not only survive but soar.

*Because when small businesses rise,  
communities ascend.*

*And we're just getting started.*





## JOIN US

---

*Together, We Can Create a Future  
of Financial Ascension for All*

**Are you an entrepreneur?** Let's grow your business.

**Are you a funder?** Let's invest in lasting impact.

**Are you a community partner?** Let's reach more people—together.

### CONNECT WITH US:

 [info@ascendus.org](mailto:info@ascendus.org)

 [ascendus.org](http://ascendus.org)