THE AMPAC IMPACT - December 31, 2019

SNAP SHOT OF THE AMPAC PORTFOLIO		
	96 Loans Funded	
	$4.6 Million in Loans Funded	
	28% Women	
	25% African American/Black	
	23% Latino	
	63% LMI	
	312 Jobs Created/Retained	
2019	$2.1 Million Loaned	34 Jobs
2019	31 Business Funded	

THE RATIOS - 2018 Audit/Portfolio
Operating Liquidity Ratio 3.3
Current Ratio 2.75
Capital Liquidity Ratio 3.80
Unrestricted Net Asset Ratio 0.13
Total Net Asset Ratio 0.29
Self Sufficiency Ratio 90%
Net Loan Loss Ratio 1%
Portfolio-at-Risk 4%

The Difference YOUR DOLLAR Makes

Good morning Damaris and Brandon,

Thank you, the loan funds have been received into my account.

I would like to first extend my thanks to you both for assisting me through the process of my micro loans. You two are professional and diligent in handling all aspects of financial transactions. You show that you really care to assist businesses grow to their potential.

I want to let you know that as a result of the micro loans through AmPac CDC, my business has grown already. I will now be able to be more creative, and selective on the projects that will be more profitable and that will allow me to create more jobs and opportunities to others.

Thanks again to you both, Hilda and the entire staff at AmPac. You have all contributed to my economic empowerment, through which I will act as a conduit to assist others.

May God Bless AmPac and you all individually with Health, Wisdom and His Favor.

Regards,

BerniE.
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Our WHY? To make communities better and families stronger

Mission: Finance and foster small business success and job growth