



# E-COMMUNITY LOAN PORTFOLIO

LOAN STATISTICS FOR PERIOD 2007 – 2020

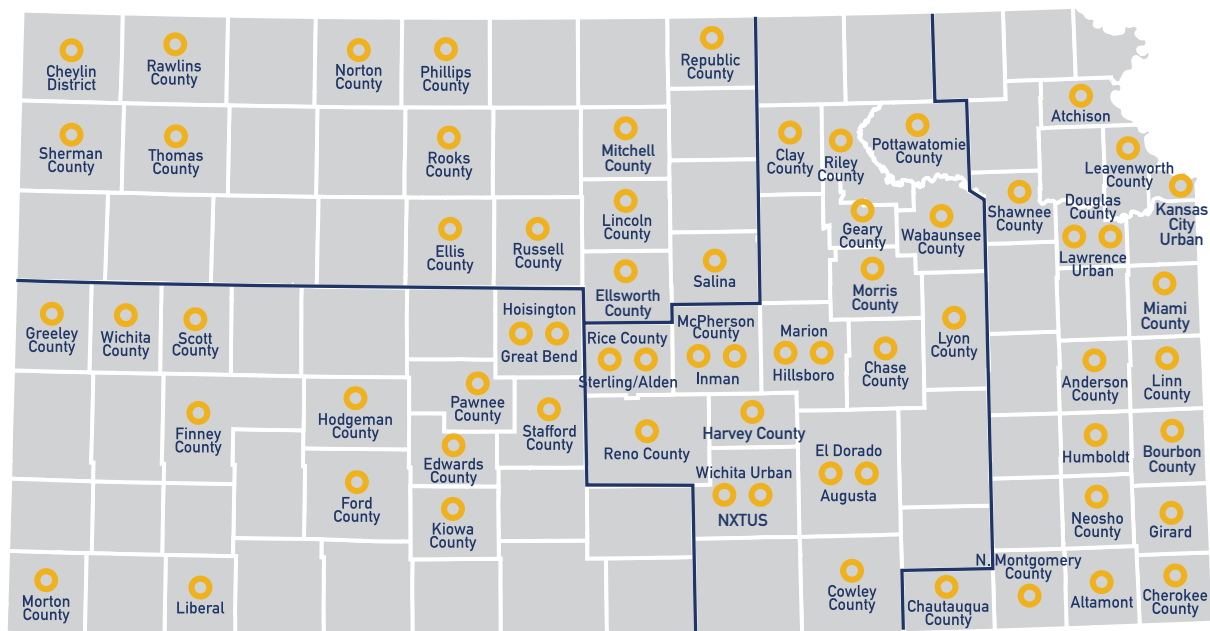




# COMPONENTS OF AN E-COMMUNITY

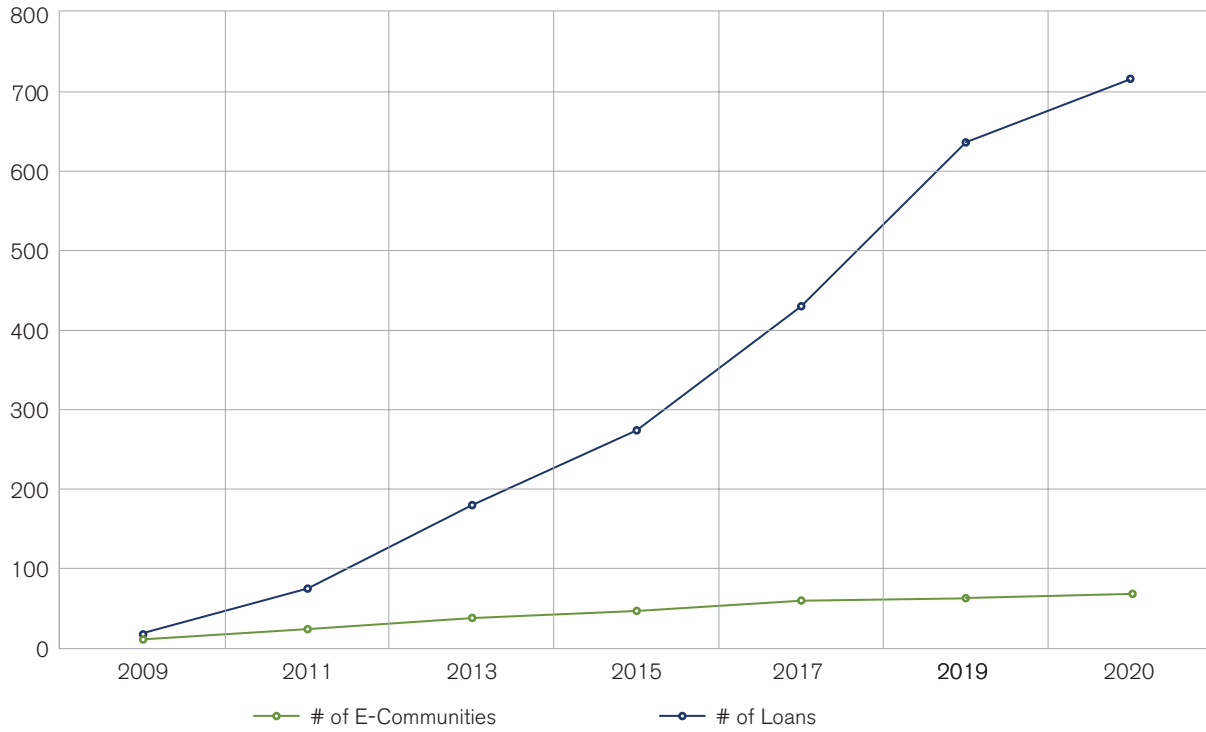
A NetWork Kansas E-Community has made a decision to proactively pursue entrepreneurship as an economic development strategy. The following components are present in all 66 E-Communities:

- Local leadership teams, committed to meeting regularly to provide the overall direction and leadership for the E-Community and to discuss ways to create a flourishing environment
- Local financial review board, tasked with acting as the loan committee for E-Community loan applications
- Locally-controlled revolving loan fund
- Active engagement with local sources of public and private funding
- Access to a statewide network of more than 500 partners, focused on connecting entrepreneurs and small business owners to the education, expertise and economic resources they need
- Access to entrepreneurship programming designed to benefit different types of
- Access to funds to support the development and/or implementation of special projects and initiatives





# TOTAL E-COMMUNITY LOANS



	E-Comms	Loans
2009	12	20
2011	25	76
2013	39	181
2015	48	275
2017	61	431
2019	64	637
*2020	66	707

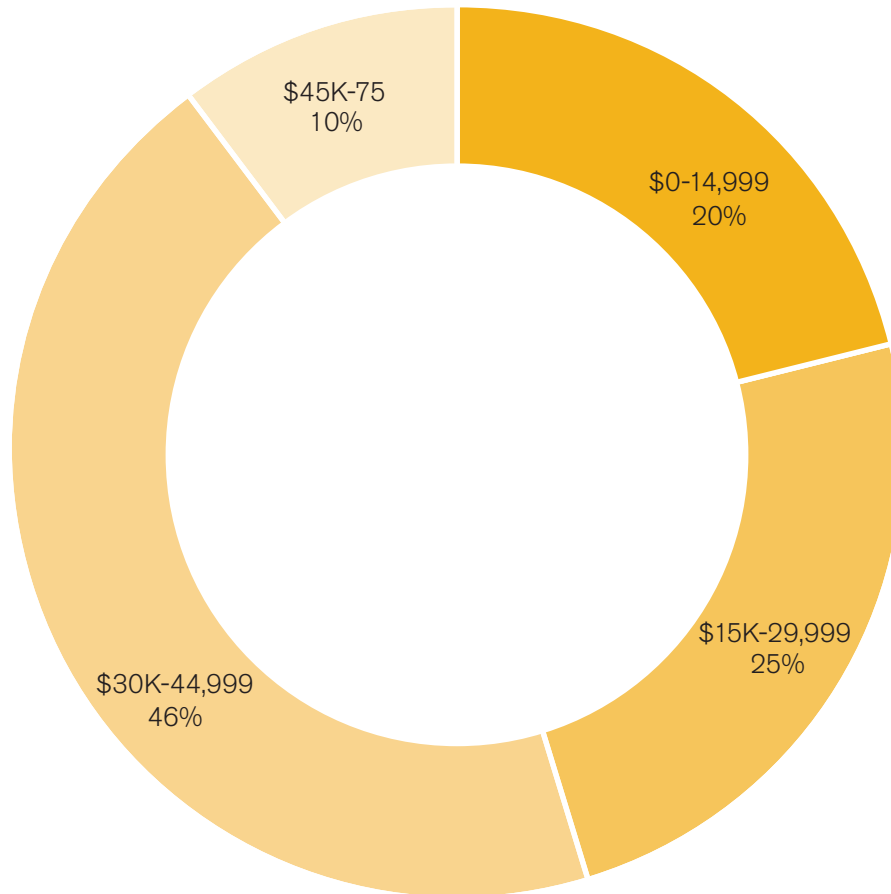
**\*Note:** Data was calculated every other year except 2019 due to Covid. Data resumes at year 2020.

	Loan Amount	Interest Rate	Length of Loan
Minimum	\$1,200.00	0.00%	0.5 Years
Maximum	\$45,000.00	9.20%	30.0 Years
Median	\$30,200.55	2.50%	7.0 Years
Average	\$32,499.98	2.80%	7.4 Years

E-Community loans can provide no more than 60% of the total loan package. The other 40% minimum must come from a financial institution (bank/credit union) and/or public source of capital (i.e. city/county revolving loan fund, microloan, USDA, Certified Development Company, Foundation, etc). These statistics only represent the E-Community portion of the loan package.



# LOAN AMOUNT

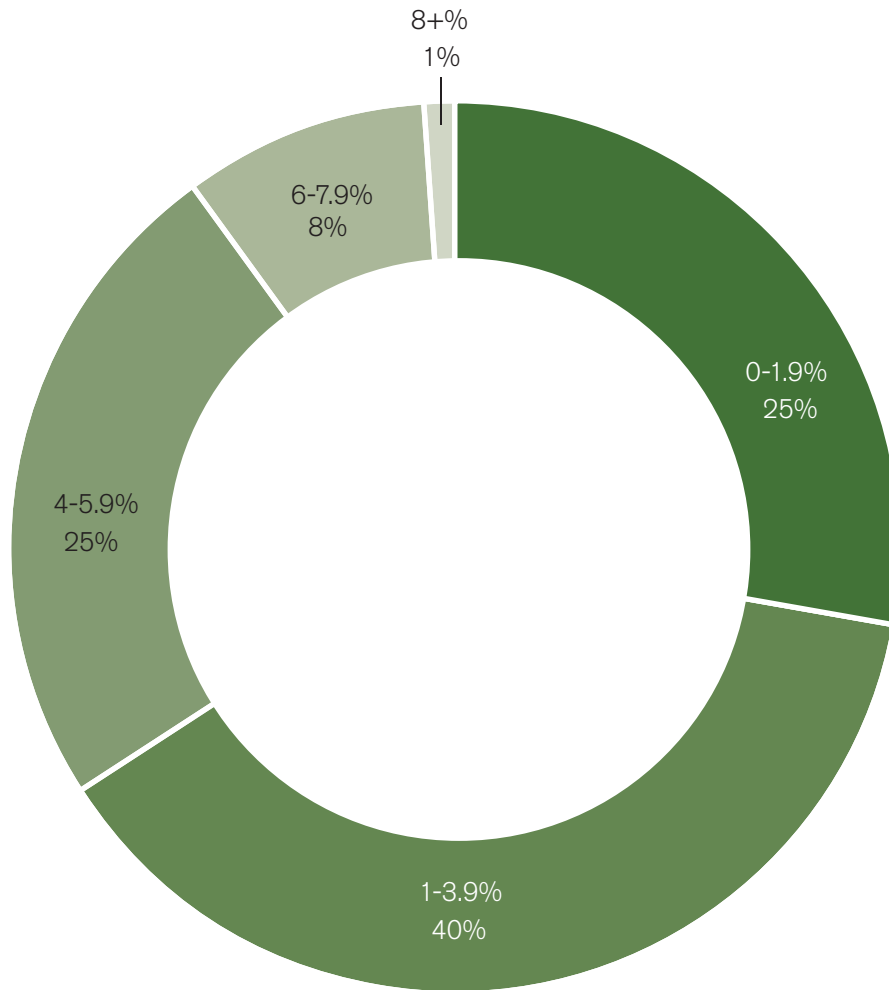


Amount	# of Loans	% of Loans
\$0-14,999	141	20%
\$15K-29,999	175	25%
\$30K-44,999	322	46%
\$45K-75K	69	10%
TOTAL	707	100%

**Note:** Currently the E-Community loan maximum amount is \$45K. For a brief period, NetWork Kansas piloted \$75K maximum loan amounts.



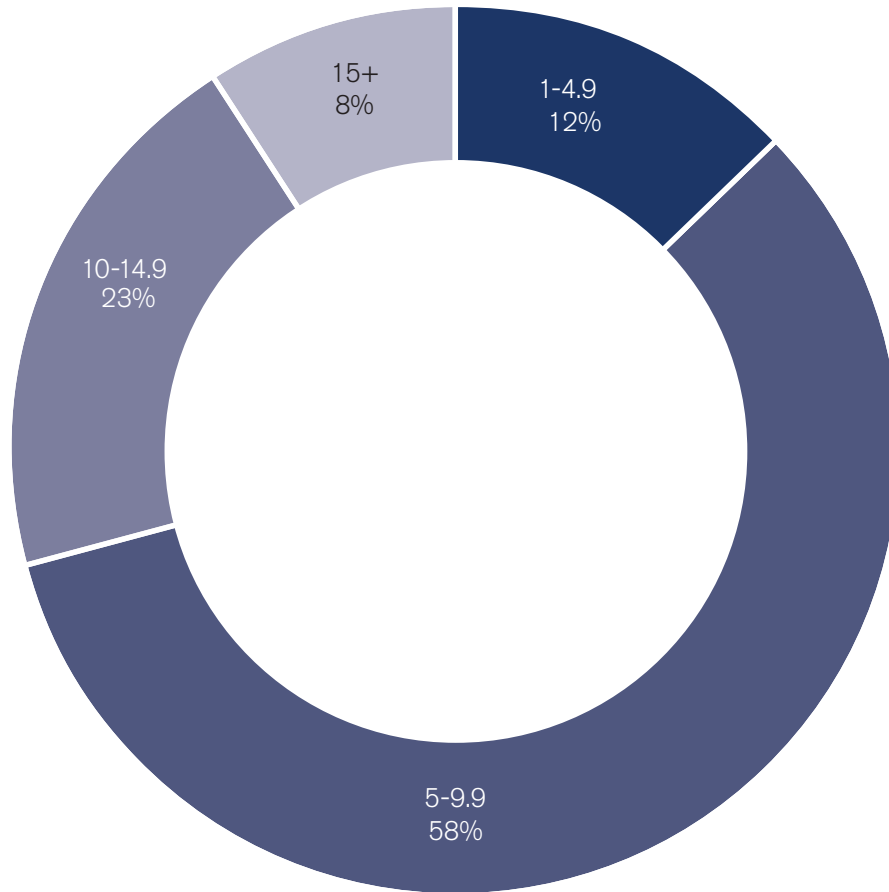
# INTEREST RATE



Rate	# of Loans	% of Loans
0-1.9%	179	25%
2-3.9%	286	40%
4-5.9%	177	25%
6-7.9%	60	8%
8+%	5	1%
TOTAL	707	100%



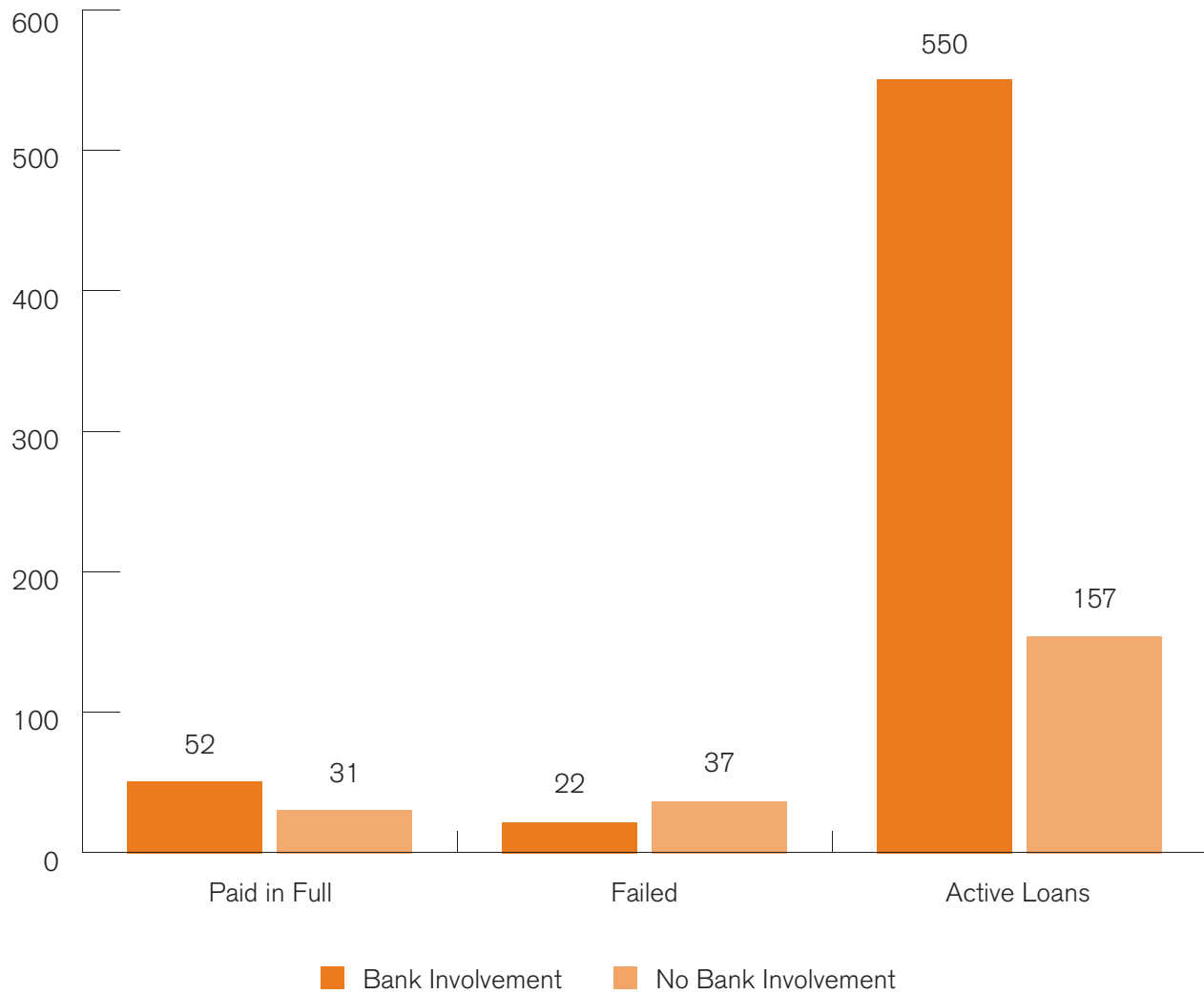
# LENGTH OF LOAN



Length/Years	# of Loans	% of Loans
1-4.9	82	12%
5-9.9	410	58%
10-14.9	160	23%
15+	55	8%
TOTAL	707	100%



# BANK INVOLVEMENT AND STATUS

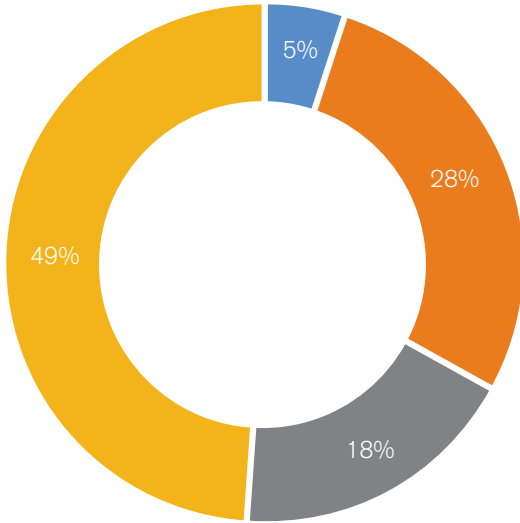


	Bank Involvement	No Bank Involvement	Total
Paid in Full	52	31	83
Failed	22	37	59
Active Loans	476	89	565
TOTAL	550	157	707

**Note:** Failure rate with bank involvement is 4%. Failure rate with no bank involvement is 24%.

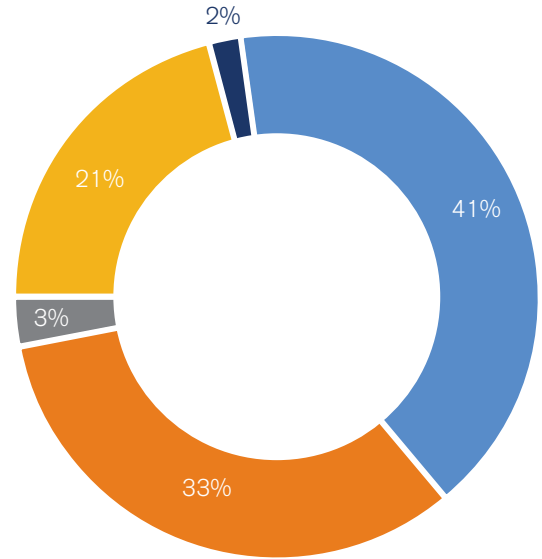


## INDUSTRY



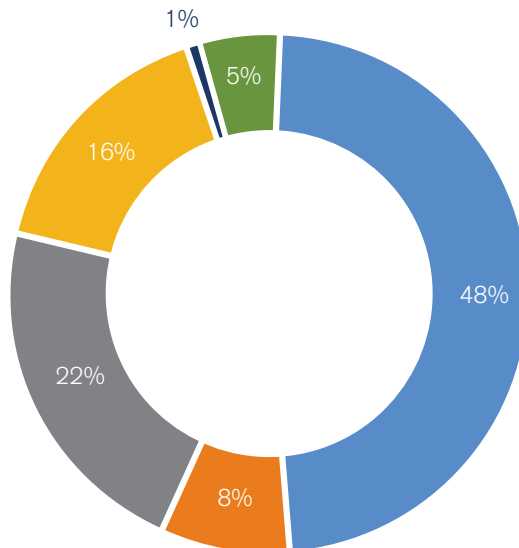
- Manufacturing
- Retail
- Restaurant
- Service

## COMPOSITION



- Startups
- Expansions
- Successions
- Purchase
- Retention

## POPULATION OF E-COMMUNITY



- Under 5K
- 5-10K
- 10-25K
- 25-50K
- >50K
- Urban/Distressed





## ABOUT NETWORK KANSAS

NetWork Kansas is devoted to the growth of entrepreneurship and small businesses throughout the state of Kansas. Our mission is to promote an entrepreneurial environment by providing a central portal that connects entrepreneurs and small business owners with the right resources—Expertise, Education and Economic Resources—when they are needed most. In pursuit of this mission, we partner with well-respected business development organizations and educational institutions that work with entrepreneurs and small business owners who have the vision and potential to succeed. The result is a seamless system that accelerates economic and community development in Kansas.

Established by the Kansas Economic Growth Act of 2004 (KEGA) as the Kansas Center for Entrepreneurship Inc., dba NetWork Kansas. The organization became operational at the beginning of the 2006 fiscal year. The NetWork Kansas portal is available statewide and currently enables entrepreneurs and small business owners to connect with 500+ NetWork Kansas partners throughout the state.

## NETWORK KANSAS VISION

To be recognized nationally as a leading organization devoted to the establishment and growth of entrepreneurship and small business as a priority for economic and community development.

## NETWORK KANSAS MISSION

To promote an entrepreneurial environment throughout the state of Kansas by establishing a central portal that connects entrepreneurs and small business owners with the right resources—expertise, education, and economic resources—when they are needed most.



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