



E-COMMUNITY LOAN PORTFOLIO

LOAN STATISTICS AS OF DECEMBER 31, 2017



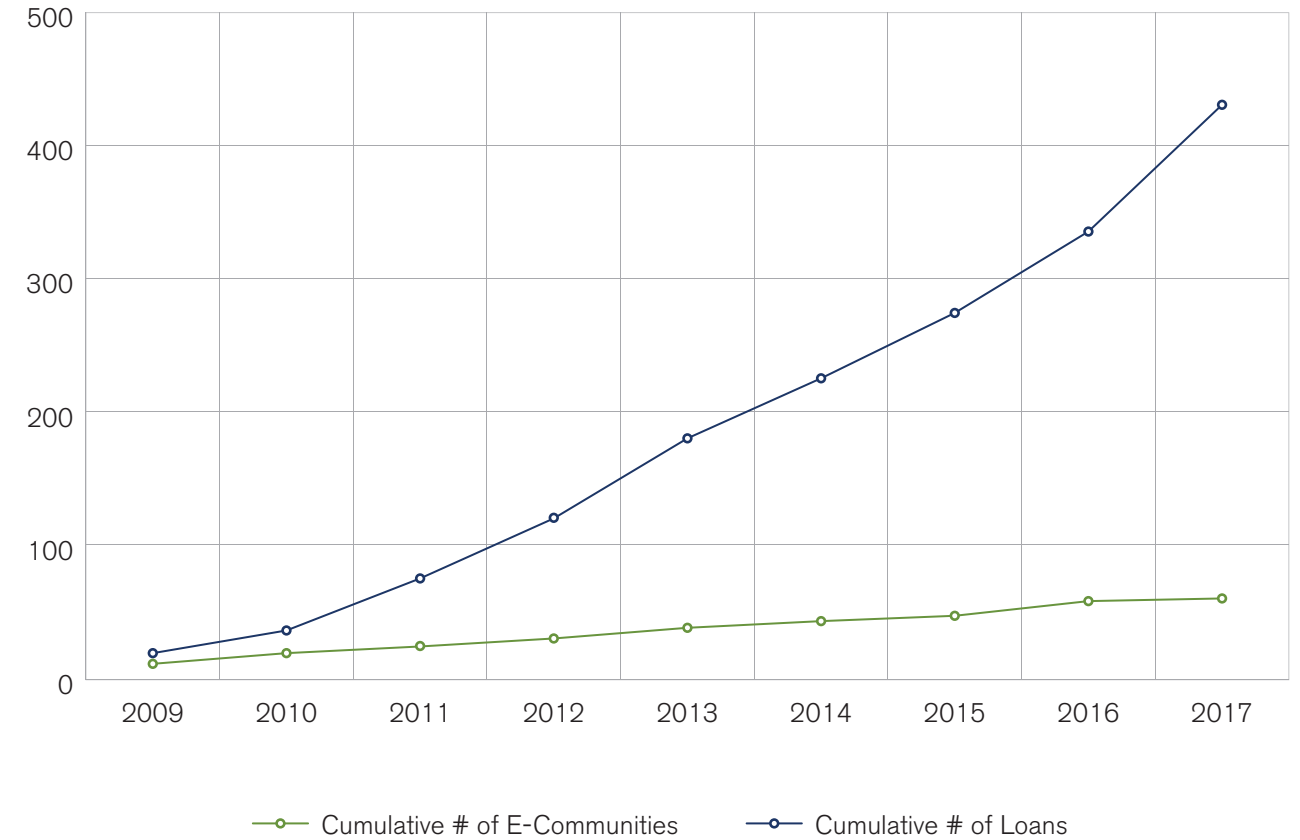


COMPONENTS OF AN E-COMMUNITY

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 61 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 entrepreneurial 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 over 500 partners, focusing 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 businesses.
- A marketing fund to support the development and/or implementation of special projects and initiatives.

TOTAL E-COMMUNITY LOANS



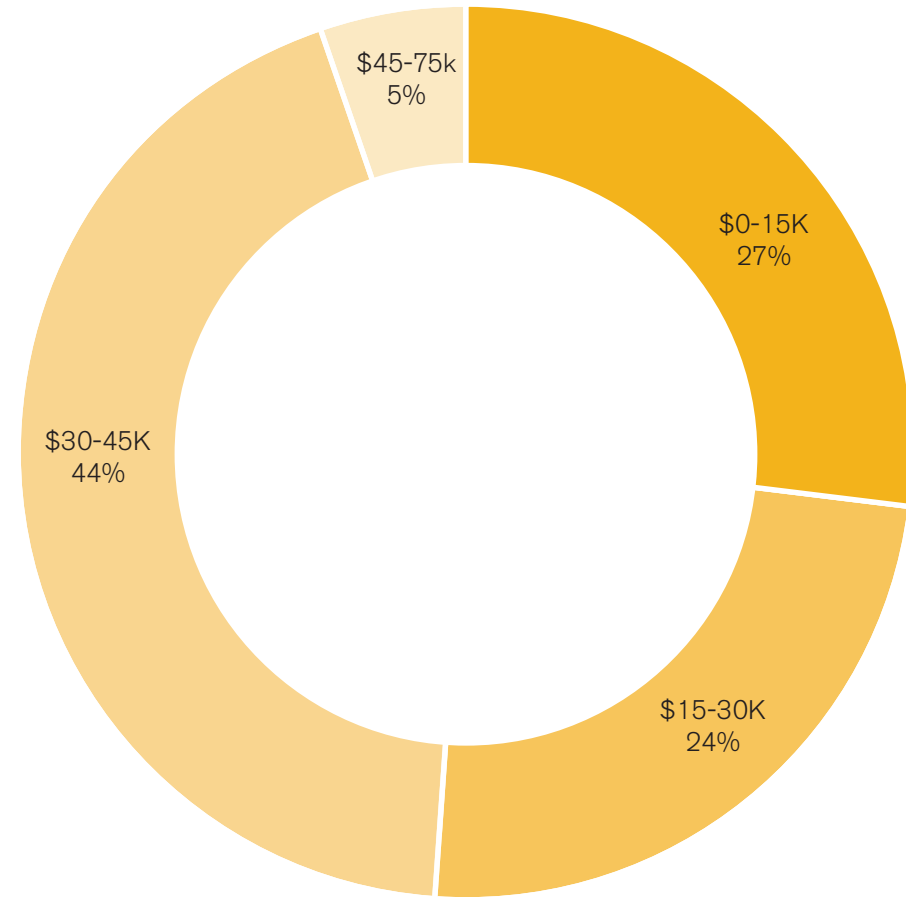
Year	E-Comms	Loans
2009	12	20
2010	20	37
2011	25	76
2012	31	121
2013	39	181
2014	44	226
2015	48	275
2016	59	336
2017	61	431

	Loan Amount	Interest Rate	Length of Loan
Minimum	\$1,200.00	0.00%	0.5
Maximum	\$75,000.00	9.20%	30.0
Median	\$27,500.00	2.50%	7.0
Average	\$29,077.04	2.71%	7.2

Note: E-Community loans can provide no greater than 60% of the total loan package. The other 40% minimum must come from a financial institution and/or local/regional public source of capital. These statistics only represent the E-Community portion of the matching funds.



LOAN AMOUNT

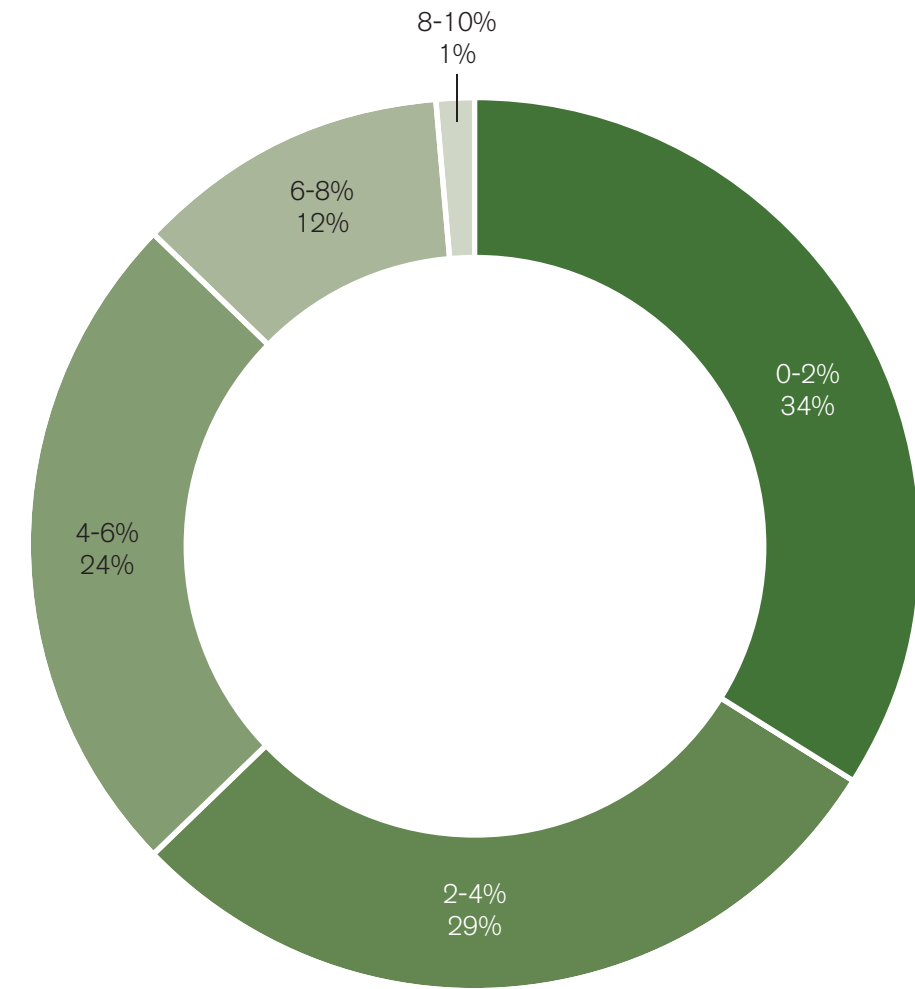


Amount	# of Loans	% of Loans
\$0-15k	117	27%
\$15-30k	104	24%
\$30-45k	188	44%
\$45k-75k	22	5%
TOTAL	431	100%

Note: In April 2017 the maximum loan amount was increased to \$75K for selected E-Communities.



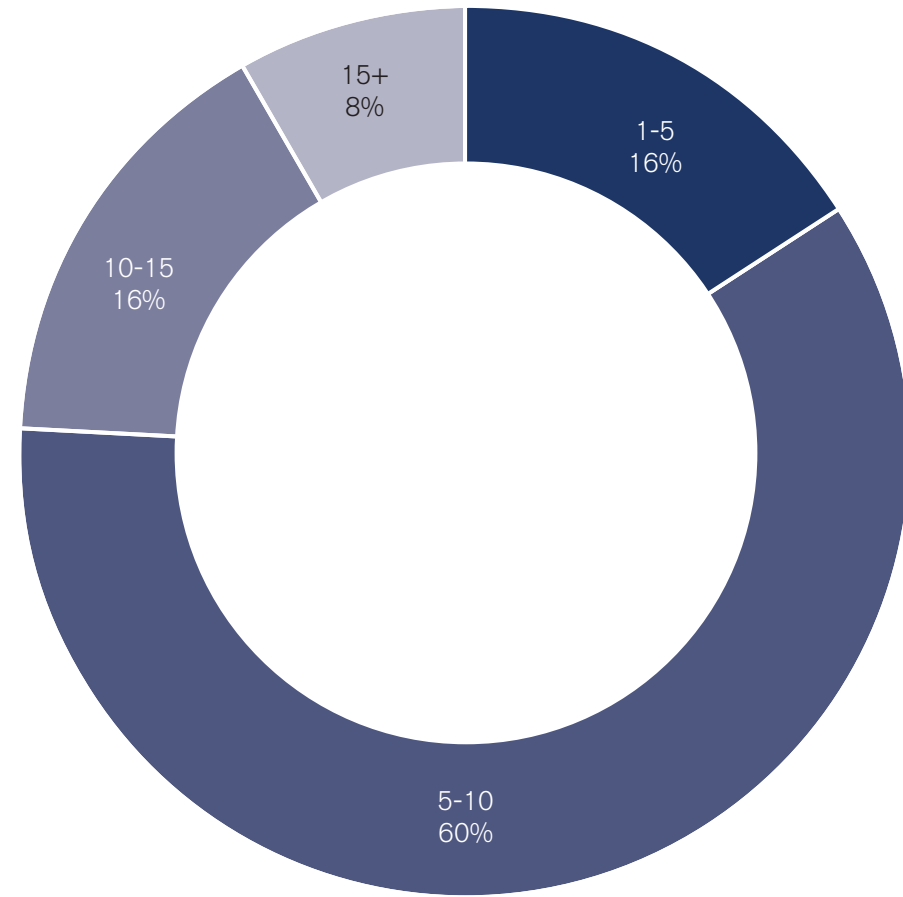
INTEREST RATE



Rate	# of Loans	% of Loans
0-2%	147	34%
2-4%	124	29%
4-6%	105	24%
6-8%	50	12%
8-10%	5	1%
TOTAL	431	100%

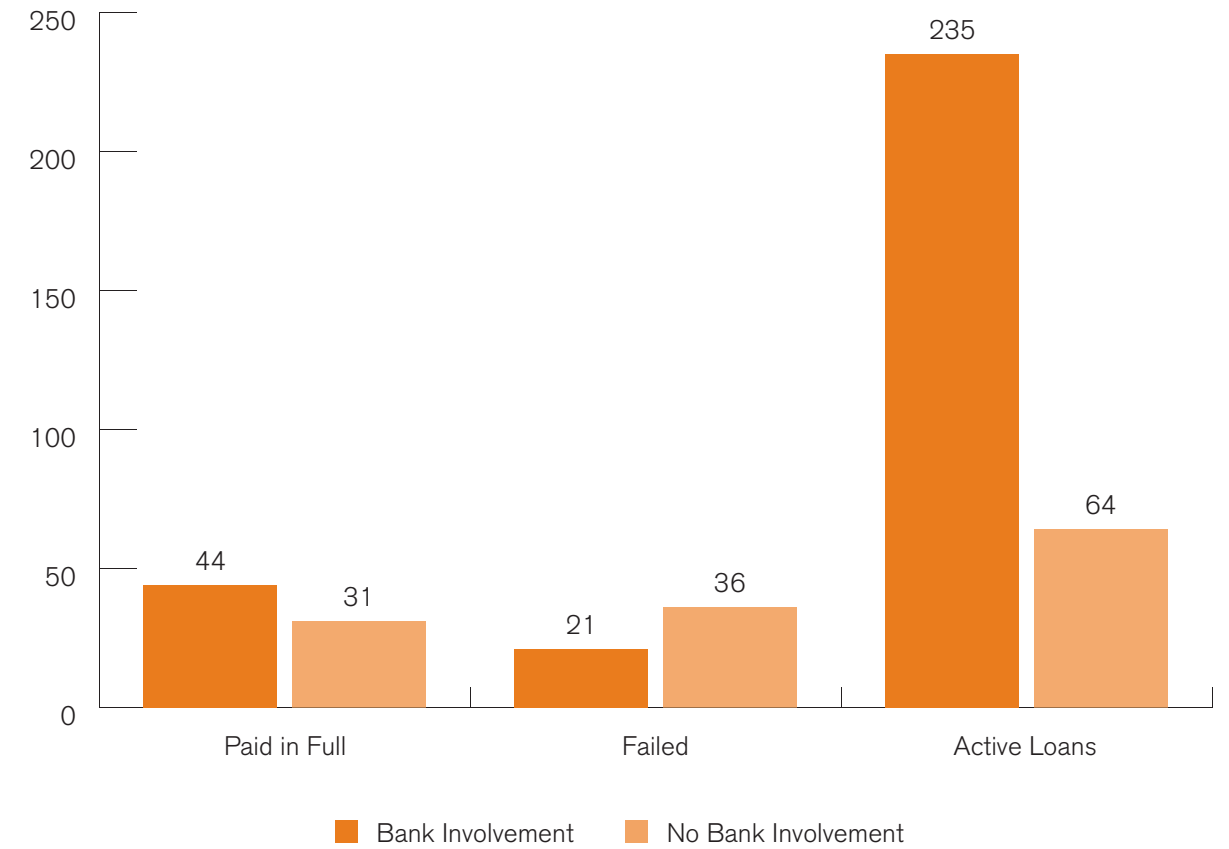


LENGTH OF LOAN



Length/Years	# of Loans	% of Loans
1-5	69	16%
5-10	259	60%
10-15	68	16%
15+	35	8%
TOTAL	431	100%

BANK INVOLVEMENT AND STATUS



	Bank Involvement	No Bank Involvement	Total
Paid in Full	44	31	75
Failed	21	36	57
Active Loans	235	64	299
TOTAL	300	131	431

Note: Failure rate with bank involvement is 7.0%. Failure rate with no bank involvement is 27.5%.

ABOUT NETWORK KANSAS

NetWork Kansas is a 501c3 nonprofit organization dedicated to developing an entrepreneurial ecosystem in Kansas that connects aspiring, emerging and established businesses to a deep network of business-building resource organizations in communities across the state. NetWork Kansas provides small businesses and entrepreneurs with free, easy access to the resources they need to start and grow successful businesses. For more information, contact us.

OUR 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.

OUR 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.

NETWORK KANSAS

P.O. Box 877 | Andover, KS 67002-0877
Toll-Free (877) 521-8600 | Fax (316) 425-7596
networkkansas.com | [@networkkansas](https://www.instagram.com/networkkansas)

