



UUMC UNIVERSITY UNITED METHODIST CHURCH

Community Microlending Program

Our goal is to expand economic opportunity in greater Austin by offering interest-free loans of up to \$1,000 to help build, stabilize, or start a small business—while exploring new ways to be church in community.



IMPACTING LIVES ONE BORROWER AT A TIME ...

Adam Yoo aka “Earth Drum” – Earth Drum Glass

A resident of Community First! Village for the formerly homeless, Earth Drum used his \$1,000 loan to support his artwork—glass blowing, pottery, metalwork, and more. He has repaid his loan, upgraded the trailer that serves as his art studio, and started his own nonprofit—Good Earthling Initiatives—to inspire others to help the homeless!

Oyuky Larios – Gelatinas y Mas Postres Adonai

Oyuky, a mother of four, used her loan to buy a commercial refrigerator to expand her in-home pastry business. Courtesy of UUMC member Gail Totten, she recently baked for an Impact Austin event. Coincidentally, it was Impact Austin that awarded a \$100,000 grant to Avance, the nonprofit that referred Oyuky to UUMC’s Community Microloan Program. Oyuky retired her loan. It comes full circle!

Miguel Kaiser & Zelma Nataren – T-Loc’s Sonora Hot Dogs

Miguel & Zulma’s food trailer has 320+ glowing reviews on Yelp! You will see why when you visit their T-Loc’s Sonora Hot Dogs food truck at 5000 Burnet Road. Their enthusiasm and good food are a winning combo. A \$1,000 UUMC microloan is helping them launch Austin’s first hot box-equipped food bike!

Rodolfo Rodriguez – Mister Rudy’s Ice Cream

Rodolfo hails from Guatemala and used his \$1,000 loan to replace the freezer in the ice cream truck that he has operated for 14+ years in Austin. After two surgeries, he now works in a remittance bank at La Michoacana Meat Market in north Austin and operates his ice cream truck on weekends. Rudy can’t give up the ice cream truck. “If I did,” he says, “I would miss the kids!”

Barima Mohammed – Uber / Lyft Driver

A native of Sudan, Barima is experienced in driving for taxi and ride-hailing companies. He is using his \$1,000 microloan for a new catalytic converter so he can continue to drive to support his two-year-old son. Barima takes pride in having passed his citizenship test—and last month, he officially became an American citizen!

LENDING SNAPSHOT

An Overview: June 2016 - November 2018

TOTAL LOANS: 11 / \$10,700

AVAILABLE LOAN FUNDS: \$4,290

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RETIRED – 5 LOANS / \$5,000

Clementine Jewelry, Earth Drum Glass,
Felix the Cat Roofing*, Gelatinas y Mas Postres Adonai,
Lavell's Catering

Loan retired with \$750 cash and \$250 in pay-it-forward time
that borrower spent advocating for workers' rights.

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IN REPAYMENT – 5 LOANS / \$4,700

Lyft / Uber driver, Moontower & Clara,
Mister Rudy's Ice Cream, T-Loc's Sonora Hot Dogs, Xo Graphic
Publicidad

Repayments totaling \$780 received to date—and only one of these
loans is more than three months old.

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IN DEFAULT – 1 LOAN / \$1,000

Continuing to work with this borrower.

This program strives to reflect God's Economy by ...

- **RELYING** on borrower input and our learning experiences to shape loan policies.
- **BALANCING** due diligence with radical grace in making loan decisions.
- **BUILDING** relationships with borrowers during repayment and beyond.
- **ALIGNING** loans with UUMC's social justice missions to combat homelessness, protect the environment, lift up immigrants, and further economic justice.

Current Microloan Think Tank members: Kathy Barrett, John Bell, Rowland Cook (Legal), Kristin Johansen Berg, Steve Fleming, Kathryn McNeely (Finance), Janis Monger (Chair), Harry Swinney, Gail Totten (Spanish Translation), David Woodruff, Pat Wyman (Interview Teams)

Pastoral liaison: Tim Clark (since August 2018); Pastor Heather Lee Green (prior)

Critical support: Senior Pastor John Elford, UUMC Board of Trustees Chair C.L. Evans, Finance Director Cindy Reeves

Spanish translation: Darrell Borges, Kristen Bowdre, Paul Keeper with Temple Beth Israel

Past members: Karl Bayer, Elliott McFadden, Ann McGinley, Betsy Singleton

Program Curriculum Shepherds (2016): Helen Harkreader, Mary Long, Trish Merrill, Janis Monger