B Generous: Your Partner in Mission-Driven Lending

At B Generous, we exist to empower 501(c)(3) nonprofit organizations with the financial tools they need to grow, sustain, and amplify their impact. As the nation's leading marketplace for nonprofits, we understand that your mission is more than a business — it is a commitment to community, equity, and positive change. That is why every loan we offer is structured with your organization's values and long-term goals in mind, not just the bottom line. Whether you are managing cash flow, launching a capital project, or bridging a funding gap, B Generous provides the flexible, mission-first financing that traditional lenders simply cannot match.

LEADING NONPROFIT MARKETPLACE | 501(C)(3) FOCUSED | MISSION-FIRST TERMS

The Nation's Leading Credit Marketplace for Nonprofits

B Generous empowers nonprofits, schools, and faith-based organizations with fast, flexible access to the capital they need to advance their mission. Through the nation's largest nonprofit lending marketplace, organizations can secure financing quickly and efficiently, without disrupting day-to-day operations, or relying solely on fundraising and grants.

B Generous leverages its proprietary technology platform, nonprofit underwriting engine (**SmartScore™**), and advanced machine learning model(s) to analyze each nonprofit financing request, assess creditworthiness, and intelligently match organizations with the financial institutions most likely to approve their loan. Every financing opportunity undergoes a thorough underwriting and due diligence review before being presented to our curated global lending network of banks, credit unions, CDFIs, private credit funds, and other mission-aligned lenders. This technology-driven approach significantly reduces underwriting friction, accelerates credit decisions, and provides nonprofits access to highly competitive financing solutions with the industry's best rates. Financing solutions range from $25,000 to $100 million.

In addition to its marketplace, B Generous supports direct lending to nonprofits through its **Impact Credit Fund (ICF)**, the first private credit fund in the United States dedicated exclusively to nonprofit lending.

$100M

Maximum Loan

Flexible financing for organizations of every size

25 Yrs

Maximum Loan Terms

Repayment aligned with your mission and capacity

Leading Lender Network

Access the nation's most trusted socially responsible lenders, vetted for nonprofit-friendly practices.

501(c)(3) Dedicated

Every product is designed for tax-exempt organizations with underwriting that fits your structure.

Mission-First Terms

Repayment schedules are built around your revenue and funding cycles, not against them.

Our Mission is to Power Your Mission.

Our Core Lending Products

B Generous offers financing solutions for nonprofits across both everyday operational needs and specialized project requirements. From flexible working capital to mission-specific lending, our products are designed to support growth, stability, and long-term impact with mission-first terms and below-market target rates.

Core Products

Term Loans

Fully amortized 1-to-5-year solutions designed for capital projects, facility improvements, or major equipment purchases. Repayment schedules are structured to align with your organization's cash flow, giving you predictable monthly obligations and full transparency from day one.

Lines of Credit

Revolving capital that your organization can draw on as needed to manage cash flow gaps, seasonal fluctuations, or unexpected expenses. You only pay interest on what you use, and as you repay, the credit becomes available again — giving you a reliable financial safety net.

Bridge Loans

Short-term funding designed to cover the gap between when you need to spend and when pledged donations or grants arrive. Bridge loans prevent mission interruptions and ensure your programs continue without delay, even when timing is working against you.

Specialty Financing

Pre-Development Financing

Funding for early-stage planning, feasibility studies, land acquisition, and other upfront costs that help nonprofit projects move from concept to launch.

Charter School Financing

Specialized capital for charter schools to support facility development, operating needs, and growth plans with structures that fit education funding cycles.

Hospital Loans

Mission-aligned financing for healthcare organizations seeking to expand capacity, improve facilities, or invest in essential equipment and services.

Faith-Based Loans

Financing solutions for churches and faith-based organizations to support property improvements, expansion projects, and operational stability.

Why B Generous is Different

Most traditional lenders don't fully understand nonprofit finances. We partner only with banks, CDFIs, credit unions, and other mission-driven lenders who want to lend to nonprofits and understand your unique financial structure. Our team works alongside you, answering questions, helping you prepare documents, and advocating for your organization with lenders.

B Generous saves you time, expands your options, and increases your chances of getting approved on the best possible terms — all while working with lenders who truly understand nonprofits.

What We Don't Do

- No personal credit checks on board members or executives
- No personal guarantees required from your leadership team
- No predatory rates that undermine your mission
- No binding commitments until you are ready

What We Do Offer

- Competitive rates based on prime rate with nonprofit-friendly terms
- Non-binding offers that let you explore options with zero risk
- A collaborative team that understands nonprofit operations
- Flexible terms tailored to your organization's unique model

Zero-Risk Exploration: Our non-binding offers mean you can see exactly what financing looks like for your organization before making any commitment — no obligation, no pressure.

Required Documentation

Having your documentation organized and ready before you apply will help move things forward smoothly and demonstrate your organization's operational readiness. Below is a complete checklist of the materials our credit team will need to evaluate your application. If you are unsure about any item, our team is available to guide you through the requirements.

Organizational & Financial Statements

Provide the two most recently filed IRS Form 990s, the prior two years of financial statements, and your current year-to-date financial statements. These documents help us assess your organization's financial stability and operating performance.

Board of Directors Information

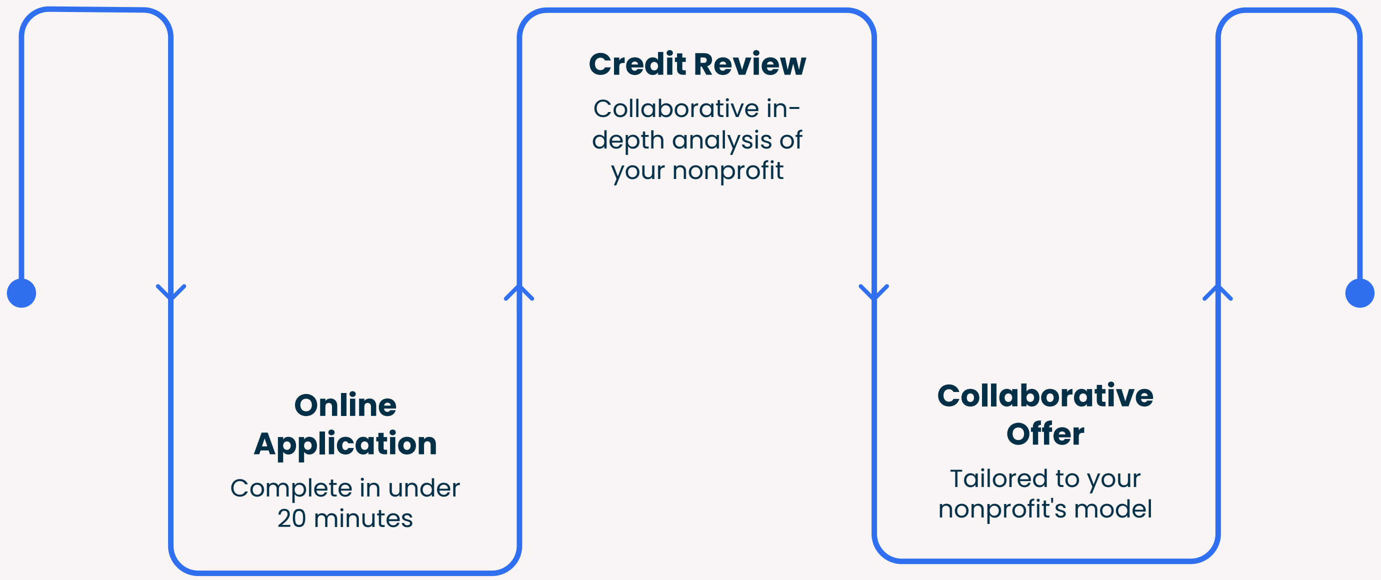
Basic contact information of your Executive Director or Chief Executive Officer, or equivalent.

Supporting Documentation

Any additional documentation that will help us understand and support your loan, such as forecasts, projections, grant award letters or donation history.

The Evaluation Process: A Transparent Path

We believe that applying for a loan should never feel like navigating a black box. B Generous has designed an evaluation process that is fast, transparent, and collaborative — built around the reality of how nonprofits operate. From your first click to your final offer, you will know exactly where you stand and what to expect next. Our team is with you at every step, answering questions and providing guidance throughout.



Our process is designed to respect your time and your team's capacity. The online application takes less than 20 minutes, and our credit team conducts a thorough, collaborative review of your nonprofit's unique operational model so we can structure financing that truly works for you — not a generic template.

Making the Most of Your Capital

The right financing at the right time can be transformative for a nonprofit organization. B Generous helps you deploy capital strategically — so you can maintain momentum, seize opportunities, and protect the programs your community depends on. Here is how our borrowers put their capital to work.

Prevent Mission Interruptions

Bridge funding gaps before they become crises. Use bridge loans or lines of credit to cover payroll, maintain services, and keep your programs running smoothly even when grant disbursements are delayed or donations arrive later than expected.

Scale Without Surprises

Invest in infrastructure, equipment, and capacity-building projects with the confidence that comes from predictable, fully amortized term loans. Plan your growth without the stress of unexpected payment spikes or balloon obligations.

Stay Liquid & Responsive

Maintain the liquidity you need to respond instantly to new community opportunities — whether that is an unexpected grant match, an emerging community need, or a time-sensitive partnership that requires immediate resources.

Get Started Today

Your nonprofit's next breakthrough is closer than you think. B Generous has removed the barriers that traditionally keep mission-driven organizations from accessing capital — no obligation until you are ready to move forward. Prequalifying takes just minutes, and our team is standing by to help you explore your options.

Our proven impact

$1 Billion

in loan requests from more than **30,000 nonprofits** and almost **$100 million** approved in loans since 2024.

What to Expect

- **Non-binding offers** — explore your options with zero risk
- **Fast prequalification** — get answers in minutes, not days
- **A team in your corner** — mission-driven experts who understand nonprofits

Visit **bgenerous.com** to begin your journey toward financial agility and discover how B Generous can fuel your nonprofit's next big breakthrough.

20

Minutes to Apply

Complete our streamlined online application in under 20 minutes

30K+

Nonprofits Requests

More than 30,000 mission-driven organizations have inquired with B Generous

$100M

In Approved Requests

Nonprofit financing requests approved through our marketplace

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As Seen In

Forbes BUSINESS INSIDER TheStreet