

2025 IMPACT REPORT

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COVER: Coco's Cupcakes founder Nicole Green completed The Center's Digital Growth Accelerator. Read about it on page 10.

MESSAGE FROM THE PRESIDENT & CEO

2025 was a year of innovation and momentum for The Center. We launched Main Street Goes Green to help small businesses reduce costs and contractors participate in a clean energy economy. We introduced the CA REACH Hub to strengthen statewide support for small business advisors, and B.U.I.L.D., our incubator to increase the supply of affordable housing through innovative financing.

At the same time, last year required both urgency and intention. In the aftermath of the LA County wildfires, families and small businesses faced immediate housing instability, income loss, and uncertainty about how to recover. The Center responded quickly, serving as a trusted administrator of the LA County Household Relief Grant program and delivering timely support, clarity, access, and trust during moments of crisis.

As that work unfolded, we listened closely to impacted communities. Emergency relief was essential, but it was not enough. Families needed guidance on rebuilding. Small businesses needed pathways to stabilize and plan ahead. Contractors and local enterprises needed opportunities to participate in recovery, not be left out of it. These insights shaped our work throughout 2025, and informed the longer-term wildfire recovery and rebuilding efforts launching in 2026.

The pages that follow reflect both sides of this work: how The Center responded in moments of immediate need, and how we are building systems that support long-term recovery, resilience, and opportunity.

While this impact report focuses on the work of 2025, it also reflects a year of learning and preparation. We completed a new [Strategic Plan](#) to guide our work from 2026–2028, informed by the challenges, and opportunities that emerged this year.

Thank you to our partners, advisors, and the communities we serve. Your trust allows us to advance our mission of closing the wealth gap by anchoring small businesses and the communities where they do business.

Warm regards,



Tunua Thrash-Ntuk
President & CEO



ABOUT US



OUR MISSION

The Center by Lendistry is a nonprofit organization dedicated to closing the wealth gap by anchoring small businesses and the communities where they do business.

WHO WE ARE

We support entrepreneurs through education, technical assistance, and access to competitive financing while strengthening the broader ecosystem that surrounds them. Our work spans direct business support, disaster recovery and rebuilding, and capacity building for the advisors and organizations that serve small businesses every day.



The Center's Tunua Thrash-Ntuk discusses rising energy costs and its impacts with small business owners at their San Fernando-based shop Analía's Boutique.

IMPACT AT A GLANCE



299

Businesses
directly
served



48%

Woman-
owned



55%

BIPOC-
owned



\$44M

Capital and grants
facilitated



55%

Low-wealth
communities



45%

Micro-
businesses



969

1:1
hours



490

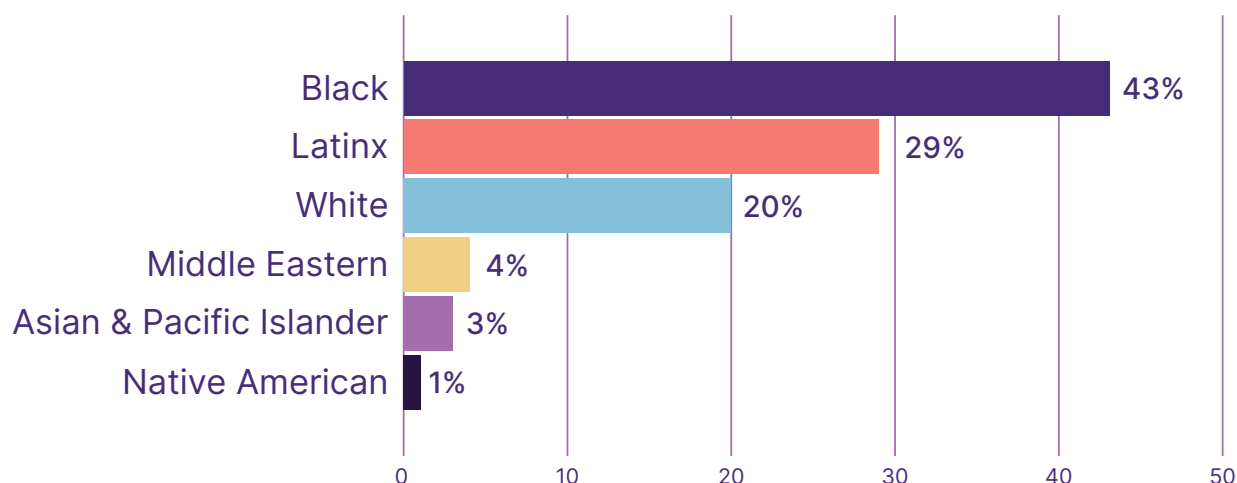
Jobs
retained



26

Jobs
created

RACE AND ETHNICITY OF BUSINESSES SERVED



Note: Demographic data reflects 206 businesses that voluntarily self-reported race and ethnicity.

PROGRAMS & SERVICES OVERVIEW



Participants of The Center's CA REACH Hub

Direct Support to Entrepreneurs, helping business owners strengthen operations, access capital, and build long-term resilience

Wildfire Recovery & Rebuilding, responding to immediate needs while planning for equitable, long-term recovery

Ecosystem Strengthening, investing in advisors, networks, and systems that improve how small business support is delivered



The Center's Shafeeq Shamsid-Deen and Ben Greenlea

Main Street Goes Green

A MAJOR 2025 MILESTONE

Launched in May 2025, Main Street Goes Green (MSGG) is an initiative that supports small businesses, contractors, and local governments to build sustainable and climate resilient communities.

MSGG includes two core components: a website with practical tools, resources, and step-by-step guides, and a fully funded accelerator that pairs grants with personalized support. Together, they remove barriers that have historically limited small business participation in the clean energy transition. Learn more at www.mainstreetgoesgreen.com.



MAIN STREET GOES GREEN ACCELERATOR

Participants received:

- » \$500–\$1,000 grants
- » 10 hours of tailored technical assistance
- » Connections to capital and clean-energy networks
- » Tools to reduce energy, water, and waste costs



74

Participants



81

Jobs
retained



23

Jobs
created



\$17K

Increase in
sales/revenue



\$34K

Capital
accessed



Going green is a tangible, cost-saving tool. It's something any business can put into practice.

Sherry Hechanova,
Hechanova Immigration Law

Through the Main Street Goes Green Accelerator, immigration attorney Sherry Hechanova reduced operating costs and integrated sustainability into her long-term business strategy.

DIGITAL GROWTH ACCELERATOR (DGA)

DGA supports California small businesses in strengthening their digital presence, improving digital marketing techniques, reaching new customers, and increasing sales.

Participants received:

- » Cohort-based hands-on learning and resources offered in English and Spanish
- » 10 hours of one-on-one advising from expert trainers



79
Participants



296
Jobs retained



\$60K
Increase in sales/revenue



Through DGA, I saw real improvements in my website performance, Google visibility and customer calls. My one-on-one sessions were a game changer! Mike did a deep dive into my business and helped fix backend issues that significantly improved my online presence.

Nicole Green, Coco's Lip Smacking Cupcakes

Coco's Lip Smacking Cupcakes founder Nicole Green used the skills she gained from DGA to refine her marketing strategy and connect with new audiences across her bakery, food truck, and cupcake cart.



BELTLINE BUSINESS VENTURES (BBV)

BBV is a small business accelerator launched by the Atlanta Beltline Business Solutions Office in partnership with The Center and CVM Worldwide. The program supports Atlanta-based small businesses preparing to scale and establish brick-and-mortar locations within the Beltline Planning Area.

Each cohort included:

- » Three months of virtual and in-person learning
- » Monthly peer networking opportunities
- » Up to 10 hours of tailored one-on-one advising
- » Resources to prepare for brick-and-mortar expansion
- » A pitch competition



21
Participants



15
New brick-and-mortar locations



\$208K
Capital accessed



BBV gave me the next chapter I needed and a community to reach back to every step of the way.

Tarina Hodges, Pepper's Hot Dogs

Through BBV, Atlanta entrepreneur and trained chef Tarina Hodges shifted Pepper's Hot Dogs' growth strategy from pop-ups to a scalable model built for high-traffic venues. While in the program, she applied what she was learning in real time as she pursued major opportunities, including launching a stand in the Atlanta Braves stadium and her first brick-and-mortar location in downtown Atlanta.



B.U.I.L.D. INCUBATOR

BRIDGING UNIQUE INVESTMENTS TO LEVERAGE DEVELOPMENT

Launched in 2025, the B.U.I.L.D. Incubator is designed to support Black, Indigenous, and People of Color (BIPOC) developers in creating affordable housing without relying on tax credits. Through specialized training, access to capital, and industry networking, B.U.I.L.D. equips developers with the tools needed to deliver sustainable, community-driven housing solutions.

Program benefits include:

- » Access to non-LIHTC capital sources
- » Tailored online and in-person learning
- » Advisory networks with capital and industry experts



12
Builders/
developers



12
Jobs
retained



12
Pitches
refined



\$2.4M
Increase in
sales/revenue



2025 inaugural B.U.I.L.D. cohort



B.U.I.L.D. gave me the clarity and confidence to move my projects forward.

Alicia Matricardi, Matricardi Law

Through B.U.I.L.D., Alicia Matricardi, a California licensed attorney and real estate broker specializing in nonprofit law and affordable housing development, strengthened her ability to pursue non-LIHTC housing projects. The program helped her become more RFP-ready, refine her project pitch, and better understand how to engage equity and debt partners.



ACCESS TO CAPITAL

The Center's access-to-capital services helps small businesses and organizations navigate complex financing and secure resources aligned with their mission and growth goals.



The Center helped us realize that our work, our track record, and our finances are real assets, and that we had the power to pursue capital at this level.

Jessica Quintana, Executive Director, Centro CHA

Centro CHA is a leading non-profit organization dedicated to the improvement and advancement of the Latino/Hispanic community. With support from The Center, Centro CHA secured a \$2.6M construction loan to purchase and redevelop a new 10,000-square-foot facility in North Long Beach.



31
Participants



36
1:1 hours



\$2.6M
Capital accessed



BUILD YOUR BUSINESS BANKING CREDIT PROGRAM

The Center, in partnership with City National Bank, launched the Build Your Business Banking Credit program to help small businesses in Los Angeles County strengthen their financial foundation and prepare for growth.

Participating businesses received:

- » A \$2,501 grant to open an interest-earning Certificate of Deposit (CD)
- » Personalized guidance from financial advisors to support credit-building and financial readiness



53
Participants



8
Training sessions



\$88K
Capital accessed

WILDFIRE RECOVERY & REBUILDING

PLANNING TODAY FOR RECOVERY TOMORROW

Wildfire recovery does not end when emergency response concludes. For families and communities, rebuilding is a long-term process that requires coordinated systems, trusted information, and sustained investment.

In 2025, The Center responded to immediate LA County wildfire impacts while laying the groundwork for recovery and rebuilding initiatives that will launch in 2026. This work focuses on stabilization, planning, and collaboration—ensuring that future recovery efforts are more accessible, equitable, and effective.



The Center's Tunua Thrash-Ntuk meets with staff from County of Los Angeles Department of Consumer and Business Affairs in Altadena.



\$31M+
Direct support



3,425
Households supported

LA COUNTY HOUSEHOLD RELIEF GRANT

In 2025, The Center administered the LA County Household Relief Grant program, delivering \$31M+ in direct support to 3,425 households severely impacted by the wildfires and helping prevent displacement during an already uncertain period.



We lost our home, our belongings, and the heart of our business. There were moments where it felt impossible to move forward. But receiving the grant was a turning point. We've been able to reorder inventory, replace vital supplies, and start fulfilling orders again. It helped bring my business back to life, and with it, a piece of myself.

Anonymous wildfire survivor and grant recipient

WILDFIRE HOME REBUILDING TOOLKIT

LAUNCHING 2026

Throughout 2025, The Center supported the development of a Wildfire Home Rebuilding Toolkit designed to help Altadena homeowners navigate complex rebuilding processes. The toolkit will centralize guidance on planning, documentation, financing, and timelines—reducing confusion and barriers during recovery.

FORGE LA

LAUNCHING 2026

FORGE LA (Financing Options for Recovery, Growth, and Equity in Los Angeles County) is being developed as a coordinated network of CDFI organizations supporting wildfire recovery and rebuilding. In 2025, The Center helped convene partners and align approaches so that, once launched, FORGE LA can improve consistency, reduce duplication, and strengthen outcomes for impacted communities.



CONTRACTORS ACCELERATOR

LAUNCHING 2026

Recognizing that who rebuilds matters, The Center began planning a Contractors Accelerator focused on supporting contractors engaged in rebuilding efforts in Altadena and the Pacific Palisades. The program is designed to ensure recovery investments also strengthen local economic opportunity.

WILDFIRE DISASTER MORTGAGE PRODUCT

LAUNCHING 2026

In partnership with Lendistry, The Center advanced early planning for a pilot Wildfire Disaster Mortgage Product to explore innovative financing approaches that address gaps left by traditional recovery funding.

REACH

RESOURCES FOR ENTREPRENEURSHIP, ADVISING & COACHING

The Center launched REACH, a digital platform designed to strengthen California's small business advising ecosystem. REACH provides planning tools, a funding library, and a train-the-trainer curriculum that equips advisors, coaches, and mentors to better support entrepreneurs statewide.



40
Participants



15
Training
sessions



Through REACH, our organization strengthened how we deliver technical assistance to entrepreneurs. The trainings provided practical, actionable tools that we were able to implement immediately. REACH helped us sharpen our approach and enhance the support we provide to small business owners.

Daniel Gowman,
Financial Business
Consultant, La Asociación
de Emprendedor@s



REACH Resources for
Entrepreneurship
Advising & Coaching Hub

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by Topic

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Advisor

REACH Your Business Potential

Empowering advisors and coaches with comprehensive resources to guide entrepreneurs through every stage of business growth. From financial planning to legal compliance, we provide the tools you need to effectively support business owners.



OUR TEAM



**Tunua
Thrash-Ntuk**
President & CEO



Miranda Rodriguez
*Vice President of
Strategy & Operations*



Marina Garcia
Senior Project Manager



**Shafeeq
Shamsid-Deen**
Senior Program Manager



Ritzy Mullings
*Small Business
Program Associate*



Ben Greenlea
*Small Business
Program Advisor*



Allison Paillant
*Economic Recovery
Corps Fellow*



Monique Rodriguez
*Office Services
Coordinator LA*



Robert Bragaw
Senior Legal Counsel

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ACKNOWLEDGMENTS

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Bank of Hope	National Fair Housing Alliance, Groundbreak Coalition
California Bank & Trust	Pacific Premier/Columbia Bank
California Community Reinvestment Coalition	Philadelphia Foundation
California Office of the Small Business Advocate	Sunflower
Citizens Business Bank	Torrey Pines Bank/Western Alliance
City National Bank	TRC Companies, Metro Equity Toolkit
Comerica Bank	US Bank
County of Los Angeles Department of Business and Consumer Affairs	US Bank Foundation
First Citizens Bank	Wells Fargo



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