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Enterprise Benefit Matrix

Qualifying Contribution Type	Contribution Amount	Benefit Factor
Grant and Related Contributions		
Grant Contribution	Full Grant Amount	100%
Direct Cost incurred in supporting enterprise development	Verifiable Cost (including both monetary and non-monetary)	100%
Discounts in addition to normal business practices	Discount Amount (in addition to normal business discount)	100%
Overhead costs incurred in supporting enterprise development (including people appointed in enterprise development)	Verifiable Cost (including both monetary and non-monetary)	80%
Loans and Related Contributions		
Interest-Free Loan with no security requirements	Outstanding Loan Amount	100%
Standard Loan to Black Owned EME and QSEs	Outstanding Loan Amount	70%
Standard Loan Provided to other Beneficiary Enterprises	Outstanding Loan Amount	60%
Guarantees provided on behalf of a Beneficiary Entity	Guarantee Amount	3%
Lower Interest Rate	Outstanding Loan Amount	Prime Rate – Actual Rate

Equity Investments and Related Contributions		
Minority Investment in Black Owned EME and QSEs	Investment Amount	100%
Minority Investment in Other Beneficiary Enterprises	Investment Amount	80%
Enterprise Development Investment with lower dividend to financier	Investment Amount	Dividend Rate or Ordinary Shareholders – Actual Dividend Rate of Contributor
Contributions made in the form of human resource capacity		
Professional services rendered at no cost	Commercial hourly rate of professional	80%
Professional services rendered at a discount	Value of discount based on commercial hourly rate of professional	80%
Time of employees of measured Entity productively deployed in assisting beneficiaries	Total annual cost to company of the employee divided 160	80%
Other Contributions		
Shorter Payment Periods	Percentage of invoiced amount	Percentage being 15 days less the number of days from invoice date to payment date