



**BORDERPLEX
COMMUNITY
CAPITAL**

Together Reaching New Heights

A partner of the El Paso Community Foundation

TIRZ 5 FUNDING

October 2025

Overview

- BCC signed agreement with The City of El Paso on **10/22/2024** and begun connecting with potential borrowers in December 2024.
- First tranche of funding was received on **01/29/2025**.
- Since then:
 - *BCC's team has been promoting (i.e. door-to-door meetings, social media marketing, collaborated with ESO partners, etc) lending opportunities and technical assistance to local businesses.*
 - As of October 2025:
 - BCC met 111 businesses
 - Discussed financing structures and technical assistance to start, expand, and/or improve operations.
 - Offered access to the 2% City Buy Down interest program



Supported Business

BCC has supported 5 businesses for a total of \$284K, as of September 2025.

- Popular Building El Paso, LLC - \$100K
 - Revitalization of old “Fallas Paredes” building to create apartment units with a fitness center, and daycare space.
- NY Trading - \$50K
 - Retail store with artificial flowers supplying businesses in El Paso and surrounding areas
- ARSA - \$84K
 - Health goods distributor; with loan support the business will acquire tea packaging machine to manufacture teas locally and distribute throughout the country
- Monocle Eyewear - \$50K
 - Local eyewear store
 - *Pipeline: 1) AURUM Tech: \$100,000 – Sustainable restorative agriculture approaches, 2) JR Trading: \$25,000 – Retail store*

Outreach and Outcomes

- BCC obtained list of businesses in District 8 from EP-EDC
 - *245 business were identified in District 8*
 - *159 business were identified in the TIRZ 5*
- BCC met 111 businesses:
 - *65 business discussed lending opportunities and technical assistance with owner*
 - *45 businesses met with manager/employee in lieu of owner present*
- Alternatively, BCC identified the following amongst business previously identified:
 - *48 of businesses have closed or relocated*
 - *1 had changed industry –i.e. online gambling*

Outreach and Outcomes cont.

- The feedback received from business owners and managers were:
 - *Business being slow since election*
 - *Not enough foot traffic*
 - *Clients expressed concerns in border crossing and fear of having their visas/permits taken away*
 - *Uncertainty of impact to their business and City due to tariffs*
 - *Low retail demand due to the weakened Mexican peso (≈ 18.35 per USD), which has reduced the purchasing power of cross-border shoppers*
- BCC has received ten formal applications
 - *BCC has followed up with these applicants and has been able to support four businesses*
- BCC has created social media campaigns (Facebook, Instagram, and LinkedIn), promoting TIRZ 5 and 2% City Buy Down program

Success stories:

ARSA Distributing, Inc., a family-owned business in El Paso, Texas since 1999, specializing in distributing Mexican health products, like “Pomada de la Campana” to Hispanic-American communities across the United States. Ms. Rossana Arras, owner of the company, faced challenges in accessing capital from traditional lenders, ARSA partnered with Borderplex Community Capital, which provided a crucial loan to overcome these barriers. With this TIRZ 5 funding, ARSA invested in the purchase of a tea-making machine, enabling in-house production of herbal teas, enhancing efficiency, and expanding their products. This strategic move positions ARSA for a potential 20-30% growth, tapping into the demand for natural wellness beverages while strengthening their market presence.

Success stories (cont.):

Monocle Eyewear, a locally-owned eyewear store in downtown El Paso, TX, founded by Nhan T. Nguyen, is dedicated to offering premium quality eyewear at affordable prices. Monocle partnered with Border Community Capital, providing a loan for expansion and debt refinance. This funding will enable Monocle to invest in a modern lens-crafting machine, boosting in-house production efficiency, and expanding their eyewear brand selection. The investment boosts efficiency, expands product offerings, and strengthens Monocle's market presence through targeted marketing, positioning it as a leading local name in eyewear.

Future Actions

- BCC will...
 - *Will continue working with businesses visited*
 - *Keep exploring and visiting businesses in TIRZ 5 that were not on the original list, providing lending opportunities and technical assistance to ensure the area is fully covered.*
 - *Will maintain active social media campaigns and workshop opportunities.*
 - *Will continue holding close relationships with ESO partners to promote TIRZ 5.*

Thank you!

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