

## Mission Statement

The mission of LiftFund is to provide credit and services to small businesses and entrepreneurs who do not have access to loans from commercial sources and to provide leadership and innovation to the microlending industry.

### Financial Profile

Total Number of Loans: 20,355  
Total Dollars Disbursed: \$287,142,614\*\*  
Active Portfolio: \$45,294,308  
Total Loans Under Management: \$60,530,908\*  
Average Loan Balance: \$17,196  
Loan Range: \$500 - \$1 million (Up to \$5.5 million in TX and NM through the SBA 504 program)

\*Includes LiftFund and Servicing Portfolio as of June 30, 2018

### Organizational Profile

Number of Offices: 13  
Number of Employees: 104  
Number of Active Clients: 2,743\*

President & CEO: Janie Barrera

\*Includes LiftFund & Servicing Portfolio



### History

LiftFund is a nonprofit, multi-state small business lender based in San Antonio that helps new and existing entrepreneurs successfully grow their businesses. We began lending in San Antonio in 1994 and later developed and implemented an innovative "blueprint" for establishing microlending and small business programs in new areas. We now lend in thirteen states: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, Missouri, New Mexico, Oklahoma, South Carolina, Tennessee and Texas. In 2007, we began providing underwriting and loan services to other lending institutions nationwide through our Microloan Management Services®.

### Client Profile

- LiftFund lends to a variety of small businesses across diverse industries in our service area. Most clients use loans for working capital or equipment purchases. Many of our clients have received more than one loan from us.
- More than 50% percent of clients identify themselves as Hispanic, 23% as African-American and 17% as White. Women comprise 38% of borrowers and 66% of our borrowers in 2017 were classified with low-to-moderate income levels. LiftFund continuously remains at a 95% repayment success rate.
- In the first half of 2018, LiftFund provided 2,580 technical assistance hours to borrowers and non-borrowers who utilized our services. In 2017, LiftFund borrowers and non-borrowers received 6,262 technical assistance hours.

### Economic Impact

- In the first half of 2018, our borrowers created 988 jobs and retained 1,726. In 2017, our small business owners created 1,522 jobs and retained 3,071 jobs.
- A study analyzing LiftFund loans in Texas from 2010-2016 reports that the \$127.7 million disbursed in small business loans during that time resulted in \$1.8 billion in total output.
- The study also reports that over the seven years, these small businesses created 13,614 new jobs which generated \$656.1 million in income.
- Every dollar loaned to small businesses produced \$13.91 in economic activity.
- In 2018, LiftFund received its sixth consecutive designation as a four-star nonprofit organization by Charity Navigator – America's premier charity evaluator that rates organizations on such criteria as accountability, transparency and financial reporting.

\*\*The financial information is unaudited

#### Contact Information:

Tel 210.226.3664  
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78207

LiftFund Online:  
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**Historical Loan Production and Socio Economic Data**  
Cumulative Statewide Program Impact to Date

| <b>LiftFund Site</b>                               | <b>Total Loans</b> | <b>Total Amount Disbursed</b> |
|--|--------------------|-------------------------------|
| Alabama ( <i>established 2012</i> )                | 250                | \$3,168,090                   |
| Alexandria ( <i>established 2009</i> )             | 83                 | \$1,403,648                   |
| Arkansas ( <i>established 2011</i> )               | 112                | \$1,755,786                   |
| Austin ( <i>established 1999</i> )                 | 1,084              | \$15,766,174                  |
| Baton Rouge ( <i>established 2010</i> )            | 226                | \$2,875,397                   |
| Corpus Christi ( <i>established 2004</i> )         | 910                | \$14,353,333                  |
| Dallas ( <i>established 1999</i> )                 | 2,635              | \$36,210,277                  |
| El Paso ( <i>established 1996</i> )                | 2,675              | \$35,417,535                  |
| Florida  | 22                 | \$807,883                     |
| Fort Worth/Arlington                               | 337                | \$5,468,542                   |
| Georgia  | 56                 | \$915,063                     |
| Houston ( <i>established 1998</i> )                | 2,787              | \$48,540,951                  |
| Kentucky   | 12                 | \$179,310                     |
| Laredo ( <i>established 2005</i> )                 | 743                | \$11,412,021                  |
| Mississippi  | 51                 | \$604,915                     |
| Missouri ( <i>established 2011</i> )               | 26                 | \$525,747                     |
| New Mexico ( <i>established 2015</i> )             | 10                 | \$154,490                     |
| New Orleans ( <i>established 2009</i> )            | 595                | \$8,026,984                   |
| Oklahoma   | 5                  | \$325,518                     |
| San Antonio ( <i>established 1994</i> )            | 4,451              | \$60,624,819                  |
| McAllen ( <i>established 1998</i> )                | 2,021              | \$24,107,766                  |
| Brownsville/Harlingen, ( <i>established 1998</i> ) | 1,012              | \$10,778,678                  |
| Shreveport ( <i>established 2010</i> )             | 99                 | \$1,616,041                   |
| Tennessee ( <i>established 2012</i> )              | 153                | \$2,103,645                   |
| <b>Total as of June 30, 2018</b>                   | <b>20,355</b>      | <b>\$287,142,614 **</b>       |

**Cumulative Client Ethnicity & Gender**

| <b>LiftFund Site</b>  | <b>African American</b> | <b>Hispanic</b> | <b>White</b> | <b>Other</b> | <b>Male</b> | <b>Female</b> |
|-----------------------|-------------------------|-----------------|--------------|--------------|-------------|---------------|
|                       | Alabama                 | 63%             | 5%           | 28%          | 4%          | 54%           |
| Alexandria            | 59%                     | 4%              | 37%          | 0%           | 47%         | 53%           |
| Arkansas              | 69%                     | 3%              | 25%          | 3%           | 67%         | 33%           |
| Arlington             | 40%                     | 60%             | 0%           | 0%           | 60%         | 40%           |
| Austin                | 18%                     | 37%             | 40%          | 5%           | 62%         | 38%           |
| Baton Rouge           | 75%                     | 2%              | 20%          | 3%           | 51%         | 49%           |
| Brownsville/Harlingen | 1%                      | 94%             | 3%           | 2%           | 64%         | 36%           |
| Corpus Christi        | 4%                      | 66%             | 26%          | 4%           | 52%         | 48%           |
| Dallas                | 23%                     | 51%             | 19%          | 7%           | 58%         | 42%           |
| El Paso               | 3%                      | 90%             | 5%           | 2%           | 69%         | 31%           |
| Florida               | 21%                     | 37%             | 32%          | 10%          | 63%         | 37%           |
| Fort Worth            | 36%                     | 37%             | 24%          | 3%           | 64%         | 36%           |
| Georgia               | 72%                     | 5%              | 18%          | 5%           | 60%         | 40%           |
| Houston               | 44%                     | 27%             | 20%          | 9%           | 58%         | 42%           |
| Kentucky              | 8%                      | 8%              | 84%          | 0%           | 67%         | 33%           |
| Laredo                | 1%                      | 94%             | 3%           | 2%           | 68%         | 32%           |
| McAllen               | 1%                      | 94%             | 3%           | 2%           | 74%         | 26%           |
| Mississippi           | 72%                     | 6%              | 20%          | 2%           | 58%         | 42%           |
| Missouri              | 44%                     | 4%              | 40%          | 12%          | 62%         | 38%           |
| New Mexico            | 0%                      | 90%             | 10%          | 0%           | 70%         | 30%           |
| New Orleans           | 52%                     | 24%             | 20%          | 4%           | 58%         | 42%           |
| Oklahoma              | 50%                     | 0%              | 50%          | 0%           | 100%        | 0%            |
| San Antonio           | 13%                     | 62%             | 22%          | 3%           | 63%         | 37%           |
| Shreveport            | 76%                     | 3%              | 17%          | 4%           | 59%         | 41%           |
| Tennessee             | 59%                     | 6%              | 31%          | 4%           | 55%         | 45%           |
| <b>TOTAL</b>          | <b>23%</b>              | <b>55%</b>      | <b>17%</b>   | <b>4%</b>    | <b>62%</b>  | <b>38%</b>    |

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