A new name, a 16 city rebrand tour, a new headquarters in San Antonio, and expansion of our services into five additional states are just a few of the exciting things that happened at LiftFund in 2015. However, the most important and gratifying accomplishment was serving 5,216 clients through the distribution of 1,364 loans totaling $24.9 million. In addition, we provided small business owners over 6,700 hours of technical assistance.

In January 2015, we introduced our new name to our employees and the public in San Antonio. In February, we began what would be a 15 city rebrand media tour which ended in May. It was truly a pleasure to meet many of our clients who shared their stories of struggles and great accomplishments through perseverance. Banking partners, elected officials, media representatives, and avid LiftFund supporters joined us as we celebrated our new name in each city.

In April, our San Antonio staff took great pride in moving into our newly built headquarters which includes the main Lending and Learning Center building, a community center, a small business incubator and an edible outdoor garden.

In the summer of 2015, we extended our reach to help entrepreneurs in Florida, Georgia, New Mexico, Oklahoma and South Carolina; we now serve 13 states throughout the southern part of the United States.

Our focus is on empowering clients to chart their own economic paths by providing them with access to capital and business advice. Most recently, the LiftFund board of directors approved increasing the maximum loan size to $500,000. During that same time frame we partnered with MetaFund to provide small business loans up to $1 million.

It is our mission to help small business owners create opportunities that foster self-sufficiency and we have taken that task to heart over the last 22 years. Thank you for your support as we continue to find innovative ways to offer small businesses and entrepreneurs a pathway to success.

Thank you,
2015 Highlights

January 14
Unveiling of new name and logo

February 6
Rebrand tour makes its first stop in Birmingham, AL

March 17
Women’s Mentorship Program 2.0 launched in San Antonio, TX

April 2
$1 million HUD grant received to serve the Delta Region

July 28
Loan products made available in Florida, Georgia, New Mexico, Oklahoma and South Carolina

June 30
Grand Opening of BBVA Compass Lending and Learning Center at the LiftFund Center

June 2
Charity Navigator four star rating earned fourth year in a row

May 14
Grand Opening of LiftFund Lending and Learning Campus

August 31
Awarded at the 2015 Mid America Lender’s Conference:
• #1 CDC in El Paso
• #1 CDC in Rio Grande Valley
• #1 Micro Lender Region 6
• #1 Community Advantage Lender Region 6

September 30
Disbursed over $200 million and 17,127 loans since inception

October 9
First loan in Florida

November 5
Recognized by the Office of Economic Opportunity as 4th in the Nation for the SBA 7A Community Advantage loan program
The Mat Martial Arts & Fitness

Alexander Rains and Miranda Sterling

Loan size and purpose:
$45,000 to purchase business assets and facility upgrades

“We waited a long time to get started because we didn’t know how to get capital, but being business owners always felt like the right thing,” said Alec, owner of The Mat Martial Arts & Fitness. He and his wife, Miranda, had a passion for martial arts and guidance from their parents, who are also small business owners. The right opportunity came in June 2015, when a martial arts studio became available and LiftFund provided the loan to purchase this location. With 13 years’ experience as a martial arts sensei, Alec finds great fulfillment in helping his students build their confidence levels and leadership skills.

The clients we helped to achieve the American Dream.

Austin

<table>
<thead>
<tr>
<th>Total number of loans for 2015:</th>
<th>68</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total amount lent for 2015:</td>
<td>$1,373,299</td>
</tr>
<tr>
<td>Average loan size in 2015:</td>
<td>$20,196</td>
</tr>
<tr>
<td>Jobs created in 2015:</td>
<td>120</td>
</tr>
<tr>
<td>Technical assistance in 2015:</td>
<td>146 hours</td>
</tr>
<tr>
<td>Established</td>
<td>1999</td>
</tr>
</tbody>
</table>
Loan size and purpose: $20,000 for working capital and inventory

“My dream was to be an engineer when we lived in Mexico, but that took a back seat when we moved here 20 years ago,” said Guillermo. He has been a small business owner since he moved to the U.S. The biggest obstacle he and his wife had to overcome in becoming small business owners was understanding credit and the impact it has on an individual. During the recession, he realized he needed a good credit score to secure a better future for his family. Capital provided by LiftFund helped Guillermo grow Wild West Boots to two locations in the Rio Grande Valley and his stable income allows him to pay for his daughter’s college tuition.

Total number of loans for 2015: 48
Total amount lent for 2015: $918,816
Average loan size in 2015: $19,142
Jobs created in 2015: 21
Technical assistance in 2015: 64 hours
Established: 1998

Threads
Jennifer Lee Reid
Loan size and purpose: $25,000 for working capital and to purchase equipment; Corpus Christi Buy Down Program

Jennifer comes from a long line of hard working entrepreneurs. Both her mother and grandmother were business owners, so naturally Jennifer decided to start her own business. Four years ago Jennifer opened a used clothing store. The business has done so well, she has outgrown the first two storefronts. Jennifer used her LiftFund loan to remodel her current location, hire additional staff and to market her new location. Jennifer will soon open another shop with her husband to display artisan style works and sell organic products.

Total number of loans for 2015: 66
Total amount lent for 2015: $834,382
Average loan size in 2015: $12,642
Jobs created in 2015: 88
Technical assistance in 2015: 209 hours
Established: 2004

Mayfield’s Canine Boarding and Training
Jason Mayfield
Loan size and purpose: $25,000 to purchase equipment and facility improvements

Jason believes that success comes from knowing your industry, learning from experts and customers, being open to new ideas, and most importantly, having a passion for what you do. He has always had a love for animals and began training German Shepherds while stationed in Germany 15 years ago when he served in the U.S. Army. When he returned to Dallas, Jason opened his own business where he boards and trains dogs. His LiftFund loan is a stepping stone to reaching his true goal of becoming a one stop destination that includes veterinarian, grooming and doggy daycare services, a retail shop, a dog park, and a variety of other services.

Total number of loans for 2015: 252
Total amount lent for 2015: $3,841,182
Average loan size in 2015: $15,243
Jobs created in 2015: 398
Technical assistance in 2015: 847 hours
Established: 1999

Ponce Food Distribution
Aaron & Evelyn Ponce
Loan size and purpose: $120,000 to purchase equipment and inventory

“I wake up every morning excited about what I do,” said Aaron. He watched his grandfather start his own food distribution business out of his garage and grow it into a major distributor. Once Aaron was of age to work, he had the opportunity to learn the distribution business from his uncles, who had taken over the successful business. In June 2014, with over 15 years of experience in the food distribution industry, he made the decision to start his own business. LiftFund provided necessary startup funds through a U.S. SBA 7a CA loan that helped Aaron purchase inventory and equipment, including a truck with a walk-in freezer.

Total number of loans for 2015: 147
Total amount lent for 2015: $2,469,104
Average loan size in 2015: $16,797
Jobs created in 2015: 150
Technical assistance in 2015: 256 hours
Established: 1996

El Paso

Client Reach / 04
The training and discipline Ricardo received as a Marine prepared him for many challenges and rewards in life, including entrepreneurship. “I don’t see things as obstacles, only as complications that I must find a solution for,” said Ricardo. It is with this determination that he turned his 8 years experience as a truck driver into a business opportunity. Ricardo received a LiftFund loan through the USAA Heroes Fund and HUD Border Initiative for working capital.

Anamia used to dream about being her own boss, setting her own hours, and doing things as she chose. She achieved her dream and opened her own business two years ago after managing several cell phone retail locations. “As a first time business owner, no one would give us a chance until we found LiftFund,” said Anamia. “LiftFund has been there for us when we most had a need for capital, and through the City of McAllen Buy Down program we received capital at zero interest.” She received one loan to start the business and a second to obtain inventory. Today she is the owner of five Jackson Wireless LLC locations throughout the Rio Grande Valley.

“LiftFund was directly responsible for jump-starting my business by providing me the capital to purchase equipment, hire staff, and manage marketing efforts.”

"Being a small business owner is like riding a roller coaster; there are many ups and downs,” said Johnny, renowned chef and owner of La Gloria, The Fruteria-Botanero, True Flavors, Casa Hernan and El Machito. Today, there are more ups than downs. Most recently, he received a U.S. SBA 504 loan to open his fourth La Gloria location. The loan was made possible in partnership with the U.S. SBA, Chase Bank, and LiftFund. Since childhood, Johnny has always been an entrepreneur. “I used to take tacos from my dad’s restaurant and sell them at school. Food is, and has always been, my life.” The U.S. SBA 504 loan program helps small businesses meet their commercial real estate and equipment needs.
**Firefly Dual Language Academy**

**Roxana Collazo**

**Loan size and purpose:**
$150,000 to purchase an existing business; U.S. SBA 7a Community Advantage Loan

Roxana’s inspiration to be a teacher came from the emphasis her parents placed on education, but it was her desire to create a brighter future for students that led her to want to open her own dual language learning center. However, as a first time business owner, she knew that she couldn’t turn to traditional lending sources. LiftFund helped her realize her dream of owning a learning center by providing a U.S. SBA 7a Community Advantage Loan. “We want to give children a head start to their future by providing a dual language curriculum where they will learn how to read and write in both English and Spanish,” said Roxana.

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**Houston**

| Total number of loans for 2015: | 137 |
| Total amount lent for 2015:     | $3,754,123 |
| Average loan size in 2015:      | $27,402   |
| Jobs created in 2015:           | 266       |
| Technical assistance in 2015:   | 822 hours |
| Established                     | 1998      |
Capital Area Alliance for the Homeless (CAAH) is a one stop location that offers a variety of services for the homeless in Baton Rouge. Serving about 100 people a day, the primary goal of CAAH is to end homelessness. In addition to housing, CAAH provides outreach to the homeless, behavioral health referrals, substance abuse treatment, veteran services, life skills training, job training/placement, youth shelters, and access to literacy/GED classes in partnership with 25 local nonprofits. A LiftFund loan was imperative to free up cash flow since some contracts were taking longer to reimburse than normal.

As a child, Andrea dreamed of owning her own house and car, but she never imagined she would own her own business. After losing her full-time job in the oil industry and her part-time job at a university, she entered a difficult time in her life. “I started to dip into my savings and 401K, but I eventually had to file bankruptcy,” said Andrea. It wasn’t until she joined the SBA’s Emerging Leaders Program that she found her calling as a business owner. LiftFund provided Andrea the capital to start and grow her management, training and consulting business. “Not only has LiftFund been there for me during tough times, they didn’t let me get in over my head” said Andrea.

Terrell knew he wanted to be a business owner since he was 12 years old. Through the years, he honed his natural abilities to motivate people, obtained a Business Management degree, and pursued a career in the hotel industry. Despite his efforts, he lost his job in 2005. After several months of unemployment, Terrell started 3T’s Lawn Services using only the lawn equipment he had in his garage. Today, he cuts lawns and is an expert on the treatment of grass, trees, shrubs, and weeds. Terrell obtained a LiftFund loan to make improvements to his office. “Through the journey of life I have been blessed with opportunities,” said Terrell.

“Small businesses are more than the backbone of their communities; they are the lifeblood.”

Donna Gambrell, Retired Director, U.S. Treasury, CDFI Fund
Performance Summary

- $210,634,348 Loan amount disbursed since 1994
- $161,397,290 Microloan amount disbursed since 1994
- $138,012,000 SBA 504 loans approved and managed through LiftFund since inception
- $13,603,886 SBA 7(A) CA loans disbursed since inception
- $50,786,036 Small business loan amount disbursed since 1994
- 17,407 Number of loans disbursed since 1994
- 12,538 Clients served since 1994
- $1,906,771
- $13,603,886
- 17,407
- 12,538

“Small businesses are the economic backbone of every community. They create jobs, support families, provide entry to ownership, and build generational lineage.”

Henry Cisneros, Founder & Chairman of CityView & Cisneros Center for New Americans

Terrell Kyles / 3T’s Lawn Services
Client Demographics

Gender of borrowers

- 61% Male
- 59% Hispanic or Latino

Ethnic background

- 39% Female
- 22% Black or African American
- 15% White
- 4% Other

Client Loans by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Client #</th>
<th>% of Total</th>
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</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>63</td>
<td>5%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>20</td>
<td>1%</td>
</tr>
<tr>
<td>Austin</td>
<td>68</td>
<td>5%</td>
</tr>
<tr>
<td>Brownsville</td>
<td>48</td>
<td>4%</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>66</td>
<td>5%</td>
</tr>
<tr>
<td>Dallas/Fort Worth</td>
<td>252</td>
<td>18%</td>
</tr>
<tr>
<td>El Paso</td>
<td>147</td>
<td>11%</td>
</tr>
<tr>
<td>Houston</td>
<td>137</td>
<td>10%</td>
</tr>
<tr>
<td>Laredo</td>
<td>81</td>
<td>6%</td>
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<tr>
<td>Louisiana</td>
<td>155</td>
<td>11%</td>
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<tr>
<td>McAllen</td>
<td>108</td>
<td>8%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>10</td>
<td>1%</td>
</tr>
<tr>
<td>San Antonio</td>
<td>171</td>
<td>12%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>34</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>1364</td>
<td>100%</td>
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Client Demographics by Industry

<table>
<thead>
<tr>
<th>Industry</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation and Warehousing</td>
<td>21%</td>
</tr>
<tr>
<td>Service (Auto Detail/Repair, Barber/Salon, Dog Grooming, Staffing Agency, A/C and Heating, Daycare)</td>
<td>17%</td>
</tr>
<tr>
<td>Retail</td>
<td>14%</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>9%</td>
</tr>
<tr>
<td>Construction</td>
<td>6%</td>
</tr>
<tr>
<td>Professional Technical Services</td>
<td>6%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>5%</td>
</tr>
<tr>
<td>Healthcare and Social Services</td>
<td>4%</td>
</tr>
<tr>
<td>Administration Support, Waste Management and Remediation Services</td>
<td>4%</td>
</tr>
<tr>
<td>Arts, Entertainment, Recreation</td>
<td>3%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>2%</td>
</tr>
<tr>
<td>Wholesale</td>
<td>2%</td>
</tr>
<tr>
<td>Education</td>
<td>2%</td>
</tr>
<tr>
<td>Finance and Insurance</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

FICO Scores of 2015 LiftFund Borrowers compared with U.S. Adults

- Average FICO Score of LiftFund Borrowers: 594
- Average FICO Score of U.S. Adults: 689

According to credit.org

- 66% Low-to-Moderate Income Borrowers in 2015
- 95% Repayment Success Rate

09 / Client Demographics
LiftFund changes lives, generates jobs, raises standards of living and improves opportunities for future generations.

Our name reflects our mission. To “Lift” means to raise something, to move higher, and that is what you help make possible each time you make a financial contribution to LiftFund. As LiftFund helps those who could not obtain a business loan elsewhere, it is an essential charitable service in building sustainability for viable economic growth and enhancing quality of life. We thank each of you who chose to be part of the solution in 2015. Every dollar donated helps to build lives and “Lift” futures.

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Dr. G.P. Singh and Parvinder Kaur
Kathryn Snapka & Brian Charles
Patricia Villareal*
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2015 Donations

$300,000+
BBVA Compass Foundation
Capital One Bank
Citi Foundation
Community Development Financial Institutions Fund - US Treasury
Harry and Jeanette Weinberg Foundation
Small Business Administration
U.S. Economic Development Administration
Department of Commerce
Sam’s Club National Giving

$100,000 - $299,999
City of San Antonio
Crockett National Bank
The William Randolph Hearst Foundation
JP Morgan Chase Bank
United Services Automobile Association
Woodforest National Bank

$50,000 - $99,999
Annie E. Casey Foundation
BB&T Corporation
Frost Bank
The Hartford Financial Services Group
Mary Reynolds Babcock Foundation
Tides Foundation
U.S. Department of Housing and Urban Development

$20,000 - $49,999
David and Lucile Packard Foundation
Development Corporation of McAllen
Farm Bureau Bank

First United Security Bank
Harold Simmons Foundation
NALCAB
Regions Bank
Dick & Kathy Schlosberg
Valero Energy Foundation
Comerica Charitable Foundation

“Our support is part of a long-term solution that helps small business owners obtain a real and sustainable opportunity through small business loans and business education.”

Ann Adams, Investor and Donor

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Colonial Savings Bank
Dallas/Fort Worth International Airport
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Margaret A. Roberts Charitable Foundation
Tolleson Wealth Management
United Way of Metropolitan Dallas
ViewPoint Bank
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$1 - $249
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Linda Aguilar
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“LiftFund provides people with the entrepreneurial spirit an opportunity to build a better future for their families by achieving financial success.”

Judge Laura Parker, Investor and Donor

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Broadway National Bank
Cadence Bank
Calvert Social Investment Foundation
Capital One
Community Development Financial Institutions Fund
Central Bank
COMERICA
Creekside National Bank
Dallas Women’s Foundation
East West Bank
Farm Bureau Bank
First Citizens Bank
First Community Bank
FR Blanco Memorial Fund
Framboyant Learning Center
Frost National Bank
Goldman Sachs
Green Bank
Heartspring Methodist Foundation
IBC Bank
IberiaBank
Immaculate Heart of Mary Church
JP Morgan Chase Bank
KIVA
Mercantil Commercebank
MidSouth Bank
MUFG Union Bank
Nazareth Literary & Benevolent Institution
Oblate International Pastoral Investment Trust
Opportunity Finance Network (OFN)
PeopleFund
Raza Development Fund
REAP Green Enterprise
Red River Bank
Redman Foundation
Regions Bank
Residential Energy Assistance
Small Business Administration
Sisters of the Incarnate Word Blessed Sacrament
Sisters of St. Dominic
Sisters of Saint Dominic, Congregation of the Most Holy Rosary of Adrian
Society of the Divine Word, Chicago Province
Sustainable Communities Fund
Texas Community Bank
The Bank of San Antonio
The Congregation of the Sisters of Charity of the Incarnate Word
Tides Foundation
Tolleson Private Bank
USDA IRP
Valley Economic Development Center
Wells Fargo Bank
Whitney Bank
Woodforest National Bank

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M. Elizabeth Blissman
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Carmen Barraza Casas
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Valerie Wenger
Rhonda Wiley-Jones
## 2015 Financial Summary

### Balance Sheet

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Equivalents</td>
<td>$7,120,068</td>
<td>$5,001,192</td>
</tr>
<tr>
<td>Contributions and Grants Receivables</td>
<td>$4,553,748</td>
<td>$3,145,617</td>
</tr>
<tr>
<td>Loans Receivable</td>
<td>$35,236,901</td>
<td>$30,505,143</td>
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<tr>
<td>Fixed Assets</td>
<td>$9,751,158</td>
<td>$7,864,735</td>
</tr>
<tr>
<td>New Markets Tax Credit Loan Receivable</td>
<td>$4,454,220</td>
<td>$4,454,220</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$4,025,936</td>
<td>$5,645,668</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$65,142,031</strong></td>
<td><strong>$56,616,575</strong></td>
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<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accrued Expenses &amp; Accounts Payable</td>
<td>$1,057,452</td>
<td>$1,695,339</td>
</tr>
<tr>
<td>Notes Payable</td>
<td>$50,268,853</td>
<td>$41,126,769</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$51,326,305</strong></td>
<td><strong>$42,822,108</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NET ASSETS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>$9,127,269</td>
<td>$8,380,452</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>$4,111,294</td>
<td>$4,836,852</td>
</tr>
<tr>
<td>Permanently Restricted</td>
<td>$577,163</td>
<td>$577,163</td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>$13,815,726</strong></td>
<td><strong>$13,794,467</strong></td>
</tr>
</tbody>
</table>

| **TOTAL LIABILITIES & NET ASSETS** | **$65,142,031** | **$56,616,575** |

### Revenue & Expenses

#### SUPPORT & REVENUE

<table>
<thead>
<tr>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants &amp; Contributions</td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>$4,260,851</td>
</tr>
<tr>
<td>Restricted</td>
<td>$3,745,046</td>
</tr>
<tr>
<td>Other Income</td>
<td>$535,210</td>
</tr>
</tbody>
</table>

#### EXPENSES

<table>
<thead>
<tr>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$14,169,052</td>
</tr>
<tr>
<td>Support Services</td>
<td></td>
</tr>
<tr>
<td>Administration</td>
<td>$963,389</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$707,291</td>
</tr>
</tbody>
</table>

#### TOTAL SUPPORT AND REVENUES

| $15,860,991 | $14,656,889 |

#### TOTAL EXPENSES

| $15,839,732 | $14,435,950 |

#### CHANGE IN NET ASSETS

| $21,259     | $220,939    |

### Impact

#### INDICATORS

<table>
<thead>
<tr>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Clients</td>
<td>1,021</td>
</tr>
<tr>
<td>Number of Loans Disbursed</td>
<td>1,364</td>
</tr>
<tr>
<td>Amount Loaned</td>
<td>$24,891,382</td>
</tr>
<tr>
<td>LiftFund Portfolio</td>
<td>$38,284,070</td>
</tr>
<tr>
<td>Portfolio Servicing</td>
<td>$5,783,123</td>
</tr>
<tr>
<td>Total Portfolio Under Management</td>
<td>$44,067,193</td>
</tr>
<tr>
<td>Active Clients</td>
<td>2,935</td>
</tr>
<tr>
<td>Average Loan Balance</td>
<td>$15,014</td>
</tr>
<tr>
<td>Portfolio at Risk</td>
<td>7.28%</td>
</tr>
<tr>
<td>Net Losses</td>
<td>4.64%</td>
</tr>
</tbody>
</table>

#### CUMULATIVE TOTAL TO DATE

<table>
<thead>
<tr>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients Served</td>
<td>12,538</td>
</tr>
<tr>
<td>Number of Loans Disbursed</td>
<td>17,407</td>
</tr>
<tr>
<td>Amount Disbursed</td>
<td>$210,634,348</td>
</tr>
</tbody>
</table>

1 Includes LiftFund and Servicing Portfolio
2 Portfolio at risk = Total value of outstanding loans past due more than 30 days divided by total portfolio
3 Net losses = Net losses for fiscal year divided by portfolio at year end

### Total Loans

<table>
<thead>
<tr>
<th>LOCATIONS</th>
<th># TOTAL LOANS</th>
<th>AMOUNT DISBURSED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austin</td>
<td>68</td>
<td>$1,373,299</td>
</tr>
<tr>
<td>Brownsville</td>
<td>48</td>
<td>$918,816</td>
</tr>
<tr>
<td>McAllen</td>
<td>108</td>
<td>$1,686,761</td>
</tr>
<tr>
<td>Dallas/Ft. Worth</td>
<td>252</td>
<td>$3,841,182</td>
</tr>
<tr>
<td>El Paso</td>
<td>147</td>
<td>$2,469,104</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>66</td>
<td>$834,382</td>
</tr>
<tr>
<td>Houston</td>
<td>137</td>
<td>$3,754,123</td>
</tr>
<tr>
<td>San Antonio</td>
<td>171</td>
<td>$5,086,636</td>
</tr>
<tr>
<td>Laredo</td>
<td>81</td>
<td>$1,293,847</td>
</tr>
<tr>
<td>Louisiana</td>
<td>155</td>
<td>$2,136,734</td>
</tr>
<tr>
<td>Delta</td>
<td>131</td>
<td>$1,496,498</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,364</strong></td>
<td><strong>$24,891,382</strong></td>
</tr>
</tbody>
</table>

Complete financial statements, audited by West, Davis & Company, LLP, are available upon request through LiftFund, Inc.
2015 Board of Directors

Jim Adams
Board Chair
Retired former President & CEO
Southwestern Bell Telephone Company

Debbie Taylor
Vice Chair
Sr. Vice President Community Relations
Citi, Southwest Region

Dr. Tom Madison
Treasurer
Professor & Chair of Accounting Department
St. Mary’s University

Marianne Watson
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Senior Vice President
Wells Fargo Bank, San Antonio

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Director
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JP Morgan Chase

Patricia J. Villareal
Director
Partner-In-Charge
Jones Day Law Firm

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Director
Retired former Publisher & CEO
Los Angeles Times

Melinda Guerra-Reeves
Director
Executive Vice President Human Resources
Direct Energy

Tara Ford Payne
Director, Assistant Vice President, Communications & Outreach Department
San Antonio Branch, Federal Reserve Bank of Dallas

Kathryn Snapka
Director
Principal Attorney
The Snapka Law Firm

Wayne Alexander
Director
Retired former President
SBC Southwestern Bell

Rey Ocañas
Director
Corporate Responsibility & Reputation - EVP, Director
BBVA Compass

John Chamberlain
Advisory Board Member
Senior Vice President & NMTC Manager
Capital One

Dr. G.P. Singh
Advisory Board Member
Founder
Karta Technologies, Inc.

Melvin Washington
Advisory Board Member
Director
Small Business Development Center at the University of South Alabama

Executive Staff:
Janie Barrera
President & Chief Executive Officer

Nelly Rojas Moreno
Chief Credit Officer

Thomas Clausen
Chief Financial Officer

Dan Lawless
Chief Lending Officer

Celina Pena
Chief Program Officer

Adriana Biggs
Chief Strategy Officer
Texas

- **Austin**
  9800 N. Lamar Blvd. Ste. 280
  Austin, TX 78753
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  Gabby Gonzalez
  Lending Asst.
  Houston Market President
  Michael Coulter
  VP Large Loan
  Jennifer Dale-Flores
  Loan Admin. Officer
  Anthony Lopez,
  Business Development Officer
  Richard Mikeska
  Business Development Officer
  Dennis Silva
  Business Development Officer
  Keia Walker, Sr.
  Lending Asst.
  Maria Barrón
  Lending Asst.
  Jeremy Noil

- **Brownsville**
  1475 Ruben M. Torres Blvd.
  Brownsville, TX 78522
  Francisco Rodriguez (Sergio)
  Business Development Officer
  Veronica Chavez
  Lending Asst.

- **Corpus Christi**
  Del Mar College Center
  for Economic Development
  3209 S. Staples, Room 146
  Corpus Christi, TX 78411,
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  Market Manager
  Velma Flores
  Lending Clerk
  Mary Lou Ramon
  Lending Asst.

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  Dallas, TX 75247,
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  VP Large Loans
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  Sr. Business Development Officer
  Yolie Molina,
  Sr. Business Development Officer
  Leticia Lopez
  Sr. Lending Asst.
  Liliane Spenle
  Lending Asst.
  Sicquiela Aguilar (C.K.)
  Lending Asst.

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  Enrique Aragón
  Sr. Lending Asst.
  Alex Valles
  Lending Asst.
  Juan Gonzalez
  Lending Asst.
  Valeria Minjarez
  Project Vida

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  Fort Worth, TX 76115
  Anita Leal
  Business Development Officer

- **Houston**
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  Houston, TX 77056
  Richard Gianni
  Houston Market President

Alaska

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  Business Development Officer
  D’Undray Peterson
  Business Advisor
  Jessica McFowler
  Lending Asst.

Arkansas

- **Laredo**
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  Laredo, TX 78041
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  Sadie Castillo
  Collection & Resolution Manager
  Gina Palma
  Business Development Officer
  Lorena Carreon
  Sr. Lending Asst.
  Martha V. Valdez
  Customer Service/Lending Asst.

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  220 N. 10th St.,
  McAllen, TX 78501
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  Lending Asst.

- **San Antonio**
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  Texas Market/Large Loan Division
  Alma Valdez Brown
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  Business Development Officer
  Julia Ward
  Program Coordinator & Analyst
  Sandra Flores
  SBA Loans Underwriter
  Maria Cadena
  Underwriter Large Loans
  Laura Martinez
  Lending Asst. Large Loan Div.
  Cindy Martinez
  Lending Asst.
  Josefina Molina
  Lending Asst.

- **Tennessee**
  Jerome Gentry
  Business Development Officer
  Jessica McFowler
  Lending Asst.

Louisiana

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  Jarrett Woods
  VP of Lending for Louisiana and South Mississippi

- **Baton Rouge**
  3233 S. Sherwood Forest Blvd.
  Ste. 108-A, Baton Rouge, LA 70816
  Mel Robertson
  VP Large Loans Delta
  Gary Anderson III
  Business Development Officer
  Maria Greenup
  Sr. Lending Asst.

- **Lafayette**
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  Lafayette, LA 70507
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  Business Development Officer
  Maria Greenup
  Sr. Lending Asst.

- **New Orleans**
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  Metairie, LA 70002
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  VP of Lending for Louisiana and South Mississippi
  Lindsay Navarro
  Director Business Support

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  Business Development Officer
  Marina Manzanares
  Business Development Officer
  Jessica McFowler
  Lending Asst.
  Martha V. Valdez
  Customer Service/Lending Asst.

Senior Staff

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  Business Center of Alabama, Inc.
  500 Beacon Parkway West, 1st Floor
  Birmingham, AL 35209
  Lisa Riley
  VP Delta Region

- **Florida**
  Georgia
  New Mexico
  Oklahoma
  South Carolina

- **Missouri**
  Amy Nolla
  VP of Lending for Missouri
  Frank Frederick
  VP of Lending for South Missouri

- **South Dakota**
  Judith Reaver
  Director of the Women’s Business Center

- **Kentucky**
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  Business Development Officer
  Marina Manzanares
  Business Development Officer
  Jessica McFowler
  Lending Asst.

- **North Carolina**
  Jerome Gentry
  Business Development Officer
  Marina Manzanares
  Business Development Officer
  Jessica McFowler
  Lending Asst.

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