

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: 20,056
Total Dollars Disbursed: \$279,014,855**
Active Portfolio: \$46,273,983
Total Loans Under Management: \$59,418,424*
Average Loan Balance: \$17,422
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 March 31, 2018

Organizational Profile

Number of Offices: 13
Number of Employees: 104
Number of Active Clients: 2,693*

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 quarter of 2018, LiftFund provided 1,377 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 quarter of 2018, our borrowers created 450 jobs and retained 317. 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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Customer Service 888.215.2373

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San Antonio, TX
78207

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Website: www.LiftFund.com
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Historical Loan Production and Socio Economic Data
Cumulative Statewide Program Impact to Date

LiftFund Site	Total Loans	Total Amount Disbursed
Alabama (<i>established 2012</i>)	243	\$3,009,243
Alexandria (<i>established 2009</i>)	83	\$1,403,648
Arkansas (<i>established 2011</i>)	112	\$1,755,786
Austin (<i>established 1999</i>)	1,073	\$15,313,286
Baton Rouge (<i>established 2010</i>)	226	\$2,875,397
Corpus Christi (<i>established 2004</i>)	889	\$13,913,457
Dallas (<i>established 1999</i>)	2,599	\$35,291,604
El Paso (<i>established 1996</i>)	2,644	\$34,917,938
Florida	19	\$690,410
Fort Worth/Arlington	329	\$5,263,784
Georgia	47	\$721,174
Houston (<i>established 1998</i>)	2,710	\$46,740,615
Kentucky	12	\$179,310
Laredo (<i>established 2005</i>)	729	\$11,000,150
Mississippi	49	\$566,977
Missouri (<i>established 2011</i>)	26	\$525,747
New Mexico (<i>established 2015</i>)	9	\$148,846
New Orleans (<i>established 2009</i>)	586	\$7,931,143
Oklahoma	4	\$75,518
San Antonio (<i>established 1994</i>)	4,416	\$59,145,926
McAllen (<i>established 1998</i>)	2,002	\$23,518,530
Brownsville/Harlingen, (<i>established 1998</i>)	1,002	\$10,434,343
Shreveport (<i>established 2010</i>)	99	\$1,616,041
Tennessee (<i>established 2012</i>)	148	\$1,975,985
Total as of March 31, 2018	20,056	\$279,014,857 **

Cumulative Client Ethnicity & Gender

LiftFund Site	African American	Hispanic	White	Other	Male	Female
	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	17%	37%	41%	5%	62%	38%
Baton Rouge	75%	2%	20%	3%	51%	49%
Brownsville/Harlingen	1%	94%	3%	2%	64%	36%
Corpus Christi	4%	67%	25%	4%	52%	48%
Dallas	23%	51%	19%	7%	58%	42%
El Paso	3%	90%	5%	2%	69%	31%
Florida	25%	38%	31%	6%	62%	38%
Fort Worth	36%	38%	23%	3%	65%	35%
Georgia	71%	4%	21%	4%	62%	38%
Houston	44%	26%	20%	10%	59%	41%
Kentucky	9%	8%	83%	0%	67%	33%
Laredo	1%	94%	3%	2%	68%	32%
McAllen	1%	94%	3%	2%	74%	26%
Mississippi	73%	6%	19%	2%	56%	44%
Missouri	44%	4%	40%	12%	64%	36%
New Mexico	0%	89%	11%	0%	78%	22%
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	60%	6%	30%	4%	57%	43%
TOTAL	23%	55%	17%	4%	62%	38%

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