

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: 17,700**
Total Dollars Disbursed: \$217,920,576**
Active Portfolio: \$39,277,389
Total Loans Under Management: \$45,645,790*
Average Loan Balance: \$14,536
Loan Range: \$500 - \$1 million (Up to \$5.5 million in Texas through the SBA 504 program)

*Includes LiftFund and Servicing Portfolio as of March 31, 2016

Organizational Profile

Number of Offices: 15
Number of Employees: 110
Number of Active Clients: 2,923*

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, 22% as African-American and 15% as White. Women comprise 39% of borrowers and 66% of our borrowers in 2015 were classified with low-to-moderate income levels. The average FICO credit score of our borrowers is 594. LiftFund continuously remains at a 95% repayment success rate.
- In the first quarter of 2016, LiftFund provided 560 technical assistance hours to borrowers and non-borrowers who utilized our services at the Women's Business Center and Café Commerce. In 2015, LiftFund borrowers and non-borrowers received 6,740 technical assistance hours.

Economic Impact

- In the first quarter of 2016, our small business owners created 553 jobs and retained 1,058 jobs. SBA 504 borrowers reported creating 85 jobs while retaining 45 jobs.
- In 2015, our small business owners created 1,724 jobs and retained 3,337 jobs. SBA 504 borrowers reported creating 469 jobs for a grand total of 5,530 jobs created and sustained by our borrowers as of December 31, 2015.
- A study analyzing LiftFund loans in Texas from 2010-2015 reports that the \$104 million disbursed in small business loans during that time resulted in \$1.4 billion in total output.
- The study also reports that over the six years, these small businesses created 10,758 new jobs which generated \$500 million in income.
- Every dollar loaned to small businesses produced \$13.21 in economic activity.
- In 2015, LiftFund received its fourth 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

Historical Loan Production and Socio Economic Data
Cumulative Statewide Program Impact to Date

LiftFund Site	Total Loans	Total Amount Disbursed
Alabama (established 2012)	187	\$2,064,796
Alexandria (established 2009)	79	\$1,300,610
Arkansas (established 2011)	100	\$1,287,547
Austin (established 1999)	979	\$11,839,744
Baton Rouge (established 2010)	215	\$2,740,939
Corpus Christi (established 2004)	741	\$11,049,690
Dallas/Fort Worth/Arlington (established 1999)	2,551	\$31,933,277
El Paso (established 1996)	2,354	\$28,268,336
Florida	1	\$150,000
Houston (established 1998)	2,367	\$35,348,476
Kentucky	10	\$128,073
Laredo (established 2005)	571	\$7,747,098
Mississippi	28	\$263,360
Missouri (established 2011)	18	\$324,761
New Mexico (established 2015)	1	\$18,900
New Orleans (established 2009)	488	\$5,579,609
Oklahoma	1	\$11,456
San Antonio (established 1994)	4,103	\$48,058,759
Rio Grande Valley – Brownsville, Harlingen, McAllen and surrounding cities (established 1998)	2,714	\$27,250,879
Shreveport (established 2010)	93	\$1,431,927
Tennessee (established 2012)	99	\$1,122,340
Total as of March 31, 2016	17,700**	\$217,920,576 **

Cumulative Client Ethnicity & Gender

LiftFund Site	African	Hispanic	White	Other	Male	Female
	American					
Alabama	66%	4%	27%	3%	53%	47%
Alexandria	61%	4%	35%	0%	48%	52%
Arkansas	71%	3%	23%	3%	64%	36%
Austin	18%	34%	44%	4%	60%	40%
Baton Rouge	75%	1%	21%	3%	52%	48%
Brownsville	1%	94%	3%	2%	60%	40%
Corpus Christi	4%	66%	26%	4%	53%	47%
Dallas/Fort Worth/Arlington	26%	48%	19%	7%	59%	41%
El Paso	3%	89%	6%	2%	68%	32%
Florida	0%	0%	100%	0%	100%	0%
Houston	45%	27%	19%	9%	58%	42%
Kentucky	10%	0%	90%	0%	70%	30%
Laredo	1%	95%	3%	1%	67%	33%
McAllen	1%	93%	4%	2%	75%	25%
Mississippi	67%	7%	26%	0%	51%	48%
Missouri	50%	6%	39%	5%	67%	33%
New Mexico	0%	100%	0%	0%	100%	0%
New Orleans	54%	23%	20%	3%	59%	41%
Oklahoma	100%	0%	0%	0%	100%	0%
San Antonio	12%	64%	21%	3%	63%	37%
Shreveport	78%	2%	15%	5%	58%	42%
Tennessee	60%	5%	34%	1%	56%	44%
TOTAL	24%	55%	17%	4%	62%	38%

**The financial information is unaudited

Contact Information:
Tel 210.226.3664
Fax 210.533.2940
Customer Service 888.215.2373

2007 W. Martin Street
San Antonio, TX
78207

LiftFund Online:
Website: www.LiftFund.com
Facebook: www.facebook.com/LiftFundUS
Twitter: @LiftFundUS