

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: 18,404**
Total Dollars Disbursed: \$236,179,767**
Active Portfolio: \$42,564,492
Total Loans Under Management: \$52,087,657*
Average Loan Balance: \$15,753
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 September 30, 2016

Organizational Profile

Number of Offices: 15
Number of Employees: 104
Number of Active Clients: 2,979*

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, 24% as African-American and 17% as White. Women comprise 38% 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 2016, LiftFund has provided 2,798 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

- As of the third quarter of 2016, our small business owners have created 1,518 jobs and retained 2,692 jobs. SBA 504 borrowers have reported creating 332 jobs so far this year.
- 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 2016, LiftFund received its fifth 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 (<i>established 2012</i>)	203	\$2,319,415
Alexandria (<i>established 2009</i>)	80	\$1,347,610
Arkansas (<i>established 2011</i>)	105	\$1,637,766
Austin (<i>established 1999</i>)	1,008	\$13,100,797
Baton Rouge (<i>established 2010</i>)	221	\$2,823,041
Corpus Christi (<i>established 2004</i>)	781	\$11,912,354
Dallas/Fort Worth/Arlington (<i>established 1999</i>)	2,671	\$34,310,857
El Paso (<i>established 1996</i>)	2,452	\$30,319,253
Florida	3	\$172,697
Georgia	3	\$60,143
Houston (<i>established 1998</i>)	2,452	\$38,263,294
Kentucky	10	\$128,073
Laredo (<i>established 2005</i>)	624	\$8,642,966
Mississippi	35	\$369,640
Missouri (<i>established 2011</i>)	20	\$352,925
New Mexico (<i>established 2015</i>)	3	\$50,598
New Orleans (<i>established 2009</i>)	520	\$6,330,696
Oklahoma	1	\$11,456
San Antonio (<i>established 1994</i>)	4,201	\$51,585,337
Rio Grande Valley – Brownsville, Harlingen, McAllen and surrounding cities (<i>established 1998</i>)	2,807	\$29,690,328
Shreveport (<i>established 2010</i>)	95	\$1,453,797
Tennessee (<i>established 2012</i>)	109	\$1,296,724
Total as of July 20, 2016	18,404**	\$236,179,767 **

Cumulative Client Ethnicity & Gender

LiftFund Site	African	Hispanic	White	Other	Male	Female
	American					
Alabama	65%	5%	27%	3%	54%	46%
Alexandria	60%	4%	36%	0%	49%	51%
Arkansas	71%	3%	23%	3%	66%	34%
Austin	17%	35%	43%	5%	61%	39%
Baton Rouge	75%	1%	21%	3%	52%	48%
Brownsville	1%	94%	3%	2%	62%	38%
Corpus Christi	5%	66%	26%	4%	53%	47%
Dallas/Fort Worth/Arlington	27%	48%	18%	7%	59%	41%
El Paso	3%	89%	6%	2%	69%	31%
Florida	50%	0%	50%	0%	50%	50%
Georgia	100%	0%	0%	0%	33%	67%
Houston	44%	26%	20%	9%	58%	42%
Kentucky	10%	0%	90%	0%	70%	30%
Laredo	1%	95%	3%	1%	68%	32%
McAllen	1%	93%	4%	2%	75%	25%
Mississippi	74%	6%	20%	0%	56%	44%
Missouri	50%	5%	40%	5%	60%	40%
New Mexico	0%	100%	0%	0%	100%	0%
New Orleans	53%	23%	20%	4%	59%	41%
Oklahoma	100%	0%	0%	0%	100%	0%
San Antonio	13%	63%	21%	3%	62%	38%
Shreveport	77%	3%	15%	5%	58%	42%
Tennessee	59%	6%	34%	1%	56%	44%
TOTAL	24%	55%	17%	4%	62%	38%

**The financial information is unaudited

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