

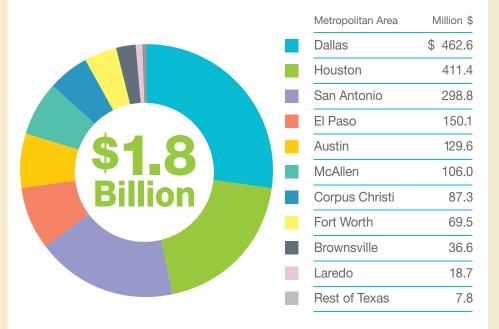
Small businesses contribute to the economic prosperity of their communities by providing valuable products and services, generating jobs and paying taxes. We are proud to support small business owners as they realize their dreams and make a significant impact in their communities.

Janie Barrera

President & CEO LiftFund

Texas Economic Impact

From 2010-2016, LiftFund provided \$127.7 million in small business loans. The creation or growth of these small businesses resulted in \$1.8 billion in output across these economies. For every dollar loaned, \$13.91 was generated in economic activity.*



 $\star \text{Economic Impact takes into account the direct and indirect values of LiftFund's small business lending.}$

Making A Difference

A small business lender like LiftFund is many times the only alternative for businesses when they are not bank ready.



Larissa Wilson

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A Look At Liftfund

Established in 1994 in San Antonio, LiftFund is a non-profit small business lender with a mission to provide credit and educational services to entrepreneurs who do not have access to loans from commercial sources.

About The Study

In 2017, SABER Research Chief Economist, Dr. Steven Nivin, conducted a study to analyze the economic impact of LiftFund's small business lending activity in Texas from 2010 through 2016. Here's the impact our borrowers are having in communities across the state.

Dream it. Fund it.

Texas Loan Volume

From 2010 to 2016, LiftFund provided over \$127.7 million in loans in Texas, an average of \$18.2 million each year.

0	5	10	15	20	25	30	Metropolitan Area	Million \$
\$	38	\$ \$	\$ \$	\$ \$	\$5		San Antonio	\$ 28.2
\$6	38	\$ \$	\$ \$	\$(Houston	21.7
\$6	38	\$ \$	\$ \$)(El Paso	18.5
\$6	38	\$\$	\$6				Dallas	17.3
\$6	3 3 5	9					McAllen	10.9
\$6	38 6						Austin	8.2
\$6	3 3 (Corpus Christi	7.0
\$6	5 5						Laredo	6.6
\$6	5						Brownsville	5.1
\$							Fort Worth	3.4
į.							Rest of Texas	.8

The analysis outlines the employment, income, total output and government revenues generated by small businesses that received capital from LiftFund from 2010-2016.



The results of this study show that we not only have an immediate impact but also long-term. In fact, our loans and services have a multiplying effect throughout the communities we serve.

Texas Income

Over the seven years, LiftFund borrowers in Texas have generated \$656.1 million in income.**

) 2	25 5	50 7	'5 10	0 15	50 2	200	Metropolitan Area	Million \$
\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$\$	\$\$		Dallas	\$ 174.5
\$\$ \$	\$\$\$	\$\$\$	\$\$\$	\$\$\$\$	\$\$		Houston	159.9
\$\$ \$	\$\$\$	\$\$\$	\$\$\$\$	\$			San Antonio	111.6
\$\$\$	\$\$\$	\$					Austin	51.1
\$\$ \$	\$\$\$						El Paso	44.9
\$\$ \$	\$\$						McAllen	38.7
\$\$\$	\$:						Corpus Christi	31.5
\$\$\$							Fort Worth	24.1
\$\$							Brownsville	11.5
\$							Laredo	6.1
•							Rest of Texas	2.3

 $[\]hbox{**Impacts are only measured in the year in which the new jobs were created; total impact is not cumulative.}$

Texas Employment

Between 2010 and 2016, LiftFund borrowers created 13,614 new jobs throughout the state of Texas.



Total: 13,614

2,7272,718

2,704

1.389

1,139

993

808

578

373

139

Texas Government Revenue



The economic activity of our borrowers benefitted government at state and local levels as the spending by businesses, their employees, and others generated tax revenues and fees for a total of \$87.5 million.



M	letropolitan Area	Million \$
Н	ouston	\$ 21.2
D	allas	17.9
S	an Antonio	13.3
A	ustin	9.7
N	1cAllen	6.8
E	l Paso	7.2
C	orpus Christi	4.8
F	ort Worth	3.5
В	rownsville	2.0
L	aredo	1.0
R	est of Texas	.02