



DREAM IT. FUND IT.



Rooted in Community

2021 Impact Report

“When roots
are deep,



Scan to learn
LiftFund's story.

there is no
reason to fear
the wind. ”



“LiftFund has just been instrumental to
all of [our] growth and all of the upward
trajectory. When no one else has been
there, LiftFund has been there.”

La Juana Chambers Lawson
Tacit Growth Strategies
San Antonio, TX

“I put in one [online form] for LiftFund
and from there the door opened with so
many opportunities. You are not alone in
this walk and LiftFund has your back.”

Acquria Denise King
Jojo's Closet
Dallas, TX



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A Message from Our President & Board Chair

“When roots are deep, there is no reason to fear the wind.”
– Unknown

The year 2021 was one of rebound and recovery for most of LiftFund’s small business clients and for LiftFund itself. Most entrepreneurs began the year embattled, having faced a myriad of challenges: shutdowns, loss of revenue, layoffs, tough decisions, pivoting to different business models, and creating new products to survive.

However strong the headwinds of 2020, many LiftFund clients found ways to rebound in 2021, strengthening their resolve to follow their dreams, and returning to what made them go into business in the first place. To own something, to build it, and to grow something meaningful are the roots that support our small business clients. Starting from their roots, our courageous small business owners were determined to improve on the lessons they learned during the pandemic.

As the economy reopened in 2021, many businesses found new approaches to increase revenue as they overcame the challenges of COVID variants, stagnant supply chains, workforce shortages, inflation, and the rising cost of doing business. Many of our clients reached out in new and improved ways – growing their branches – and they began to thrive throughout the year.

Inspired by the resilience of our clients, LiftFund, too, weathered the storm, only to experience regrowth and revival with intention in 2021. Across each of our departments, we went through process improvements to better serve our clients and ourselves, increasing the efficiency of our services, adding to our product lines, and focusing on the long-term sustainability of LiftFund.

We are proud to share that in 2021, LiftFund provided over 3,700 small business clients with \$72 million in loan funding and grants, while supporting them with over 7,300 hours of technical assistance and consultations.

We were able to pursue our mission, thanks to your continuing financial support and advocacy for LiftFund’s clients. We are so grateful to all our partners, including individuals, foundations, financial institutions, corporations, and municipalities.

Thank you.

We look forward to continuing our mission with a renewed sense of strength and reach in 2022.



Jimmie Keenan,
Major General, USA (Ret.)
Board Chair



Janie Barrera
President & CEO



\$72 M
In Funding



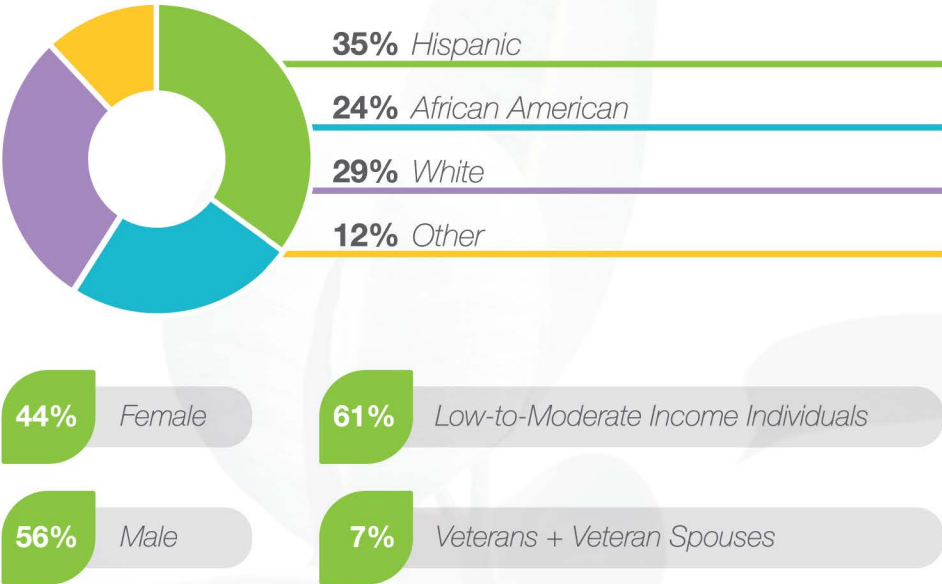
\$40.3 M
SBA 504 Loans



7,300
Business Support Hours

Impact at a Glance

Client Profile



Top 5 Industries



Client Business Stage



Stories of Growth

"I really take pride in the quality work that comes out of my shop. I take pride in my employees. They do a great job. I also take pride in the fact that I see a need here in New Orleans that hasn't been filled."

Daniel Alley
Denali Art Solutions
New Orleans, LA



"There are days when you say I can't do it anymore. Other days you cheer up when people come back and look for you. So much effort has been worth it. There we go, little by little."

Ana Giraldo Posada
Colombian Active & Fit
El Paso, TX



"What inspires me is knowing that I'm in a business that's going to not just make me independent, but also help people. You can create meaningful work that also adds purpose and wealth."

Rahel Abraham
ClimaGuard
Houston, TX



"When I was twenty six, my dad asked me if I was ready to take over the family business. As soon as I took over, everything seemed to fall into place. LaFe used to be a simple small shop where you could only get tortillas and masa. I made it bigger."

Kendra Gutierrez
Tortilleria La Fe
Laredo, TX



"Some things don't go the way you plan from the beginning, but there are always alternatives to finding and seeing where a business opportunity might come in. And that's where you have to be."

Juan Torres
El Fandango
San Antonio, TX



"LiftFund has supported our business quite a bit with a loan and a grant. The loan we applied for was to help with getting our trailer and to help with monthly bills ... [It] helped us keep our vendors paid up just as COVID-19 started."

Julia Tucker
CTeez Trucking
Kennesaw, GA



Funding Impact

504 Loans



Grant Funding



Employment Impact



*Related to COVID-19 response.

\$39 M

Direct Loan Funding



1,633

Loans Provided



\$23,900

2021 Average Loan Size



Business Support

6,300

Small Businesses Served



Women's Business Centers
DFW & San Antonio

Consultations Provided

1,500

Jobs Created

238

Jobs Retained

395

LaunchSA

Clients Served

875

Business Support Hours

351

Consultations Provided

729

301

Workshops Hosted



Financial Statements

Revenues & Expenses

Total Public Support & Revenue*

Total Expenses*

Change in Net Assets

Balance Sheet

Total Assets

Total Liabilities

Total Net Assets

Total Liabilities & Net Assets

Portfolio & Client Insights

LiftFund Owned

LiftFund Servicing Portion

Portfolio

Active Clients

Average Loan Size**

Delinquency Rate

Net Losses

2021

\$61,655,631

\$53,578,911

\$8,076,720

2021

\$95,667,028

\$52,140,144

\$43,526,884

\$95,667,028

2021

\$43,083,651

\$9,810,566

\$52,894,217

2,177

\$24,296

4.13%

2.69%

2020

\$103,246,914

\$86,841,967

\$16,404,947

2020

\$114,123,506

\$78,673,342

\$35,450,164

\$114,123,506

2020

\$64,973,482

\$13,360,493

\$78,333,975

3,231

\$24,244

3.24%

2.54%

*Includes \$35,486,021 and \$64,442,040 in Pass-Through Grants awarded under the CARES act, for 2021 and 2020, respectively. This funding was provided as grants to support qualifying small businesses.

**Average Loan Size for LiftFund's total portfolio.

Investors

\$15 M +

FEDERAL RESERVE

\$5 M - \$9.9 M

U.S. SMALL BUSINESS ADMINISTRATION

\$1 M - \$4.9 M

BANCORPSOUTH
BANK OF AMERICA
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PARTNERSHIP, INC. (REAP)
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* Contributors towards the Dream
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◊ In Memoriam.

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* Includes client pass-thru
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LiftFund

DREAM IT. FUND IT.



"I'm so grateful for the loan because it allowed me to grow. I hope to return for another 504 loan soon, as we look to build our manufacturing space on the premises."

George Hahn
AOS Treatment Solution
Cypress, TX



LiftFund.com

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