

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: 19,130
Total Dollars Disbursed: \$253,585,892**
Active Portfolio: \$41,434,107
Total Loans Under Management: \$51,480,244*
Average Loan Balance: \$15,588
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 June 30, 2017

Organizational Profile

Number of Offices: 13
Number of Employees: 103
Number of Active Clients: 2,750*

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. LiftFund continuously remains at a 95% repayment success rate.
- As of the second quarter of 2017, LiftFund provided 3,146 technical assistance hours to borrowers and non-borrowers who utilized our services. In 2016, LiftFund borrowers and non-borrowers received 4,237 technical assistance hours.

Economic Impact

- As of the second quarter of 2017, our small business owners have created 703 jobs and retained 1,442 jobs this year.
- In 2016, our small business owners created 1,871 jobs and retained 3,228 jobs.
- 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.
- LiftFund has 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>)	217	\$2,492,025
Alexandria (<i>established 2009</i>)	83	\$1,403,648
Arkansas (<i>established 2011</i>)	109	\$1,676,866
Austin (<i>established 1999</i>)	1,039	\$14,327,571
Baton Rouge (<i>established 2010</i>)	226	\$2,875,397
Corpus Christi (<i>established 2004</i>)	807	\$12,366,023
Dallas (<i>established 1999</i>)	2,500	\$32,349,482
El Paso (<i>established 1996</i>)	2,539	\$32,406,088
Florida	9	\$392,687
Fort Worth/Arlington	297	\$4,585,210
Georgia	15	\$200,699
Houston (<i>established 1998</i>)	2,555	\$41,498,477
Kentucky	11	\$167,468
Laredo (<i>established 2005</i>)	669	\$9,547,569
Mississippi	42	\$484,715
Missouri (<i>established 2011</i>)	23	\$479,526
New Mexico (<i>established 2015</i>)	6	\$99,351
New Orleans (<i>established 2009</i>)	552	\$6,959,607
Oklahoma	2	\$28,936
San Antonio (<i>established 1994</i>)	4,298	\$54,460,917
McAllen (<i>established 1998</i>)	1,944	\$21,913,060
Brownsville/Harlingen, (<i>established 1998</i>)	969	\$9,728,467
Shreveport (<i>established 2010</i>)	99	\$1,616,041
Tennessee (<i>established 2012</i>)	119	\$1,526,062
Total as of June 30, 2017	19,130**	\$253,585,893 **

Cumulative Client Ethnicity & Gender

LiftFund Site	African American	Hispanic	White	Other	Male	Female
Alabama	64%	5%	28%	3%	54%	46%
Alexandria	59%	4%	37%	0%	47%	53%
Arkansas	70%	3%	24%	3%	67%	33%
Arlington	40%	60%	0%	0%	60%	40%
Austin	17%	36%	42%	5%	61%	39%
Baton Rouge	75%	1%	20%	3%	51%	49%
Brownsville/Harlingen	0%	95%	3%	2%	63%	37%
Corpus Christi	4%	66%	26%	4%	54%	46%
Dallas	24%	51%	18%	7%	58%	42%
El Paso	3%	90%	5%	2%	69%	31%
Florida	14%	43%	29%	14%	57%	43%
Fort Worth	40%	38%	19%	3%	65%	35%
Georgia	69%	0%	31%	0%	81%	19%
Houston	44%	27%	20%	9%	59%	41%
Kentucky	9%	9%	82%	0%	73%	27%
Laredo	1%	95%	2%	2%	69%	31%
McAllen	1%	94%	3%	2%	75%	25%
Mississippi	76%	5%	19%	0%	61%	39%
Missouri	47%	6%	38%	9%	61%	39%
New Mexico	0%	100%	0%	0%	100%	0%
New Orleans	52%	24%	20%	4%	59%	41%
Oklahoma	50%	0%	50%	0%	100%	0%
San Antonio	13%	62%	22%	3%	63%	37%
Shreveport	76%	3%	17%	4%	59%	41%
Tennessee	61%	6%	32%	1%	58%	42%
TOTAL	24%	55%	17%	4%	62%	38%

**The financial information is unaudited

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