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Historical Loan Production and Socio Economic Data

Cumulative Statewide Program Impact to Date

LiftFund Site	Total Loans	Total Amount Disbursed
Alabama (*established 2012*)	88	$ 965,556
Alexandria (*established 2009*)	70	$ 1,088,712
Arkansas *(established 2011)*	72	$ 884,447
Austin (*established 1999*)	914	$ 10,110,245
Baton Rouge (*established 2010*)	191	$ 2,113,468
Birmingham *(established 2014)*	45	$ 471,848
Corpus Christi *(established 2004)*	739	$ 10,545,656
Dallas/Fort Worth/Arlington (*established 1999*)	2279	$ 27,104,499
El Paso (*established 1996*)	2116	$ 23,144,658
Houston (*established 1998*)	2002	$ 27,623,262
Kentucky	9	$ 118,073
Laredo (*established 2005*)	491	$ 6,108,649
Louisiana *(region loans 2009 only)*	25	$ 376,122
Mississippi	17	$ 191,601
Missouri *(established 2011)*	18	$ 324,761
New Orleans (*established 2009*)	360	$ 3,975,131
San Antonio (*established 1994*)	4174	$ 47,482,511
Rio Grande Valley – Brownsville, Harlingen, McAllen and surrounding cities *(established 1998)*	1605	$ 20,775,960
Shreveport (*established 2010*)	79	$ 1,247,634
Tennessee *(established 2012)*	63	$ 687,314
Other (pre-fact sheet reporting)	1,000	$ 5,235,973
Total as of March 31, 2015	16,357	$ 190,576,080

Cumulative Client Ethnicity & Gender

LiftFund Site	African American	Hispanic	White	Other	Male	Female
Alabama	67%	5%	28%	3%	53%	47%
Alexandria	61%	4%	34%	1%	47%	53%
Arkansas	72%	1%	23%	4%	64%	36%
Austin	18%	33%	45%	4%	57%	43%
Baton Rouge	75%	1%	20%	4%	51%	49%
Brownsville	2%	90%	6%	2%	58%	42%
Corpus Christi	7%	65%	24%	4%	59%	41%
Dallas/Fort Worth/Arlington	34%	38%	23%	5%	59%	41%
El Paso	4%	89%	5%	2%	69%	31%
Houston	31%	45%	18%	6%	56%	44%
Laredo	2%	90%	6%	2%	61%	39%
McAllen	2%	94%	3%	1%	58%	42%
Mississippi	63%	5%	32%	0%	65%	35%
New Orleans	54%	19%	23%	4%	57%	43%
San Antonio	9%	70%	17%	4%	61%	39%
Shreveport	75%	3%	17%	5%	56%	44%
Tennessee	58%	8%	34%	0%	58%	42%
Kentucky	11%	0%	89%	0%	78%	22%
Missouri	50%	6%	39%	5%	67%	33%
TOTAL	19%	62%	16%	3%	60%	40%

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LiftFund
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Launching Entrepreneurs for 20 Years

Mission

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.

Program Information:

LiftFund lends from $500 to $250,000 with terms from 5 to 120 months. As a benefit to our customers we offer credit life and disability insurance to make payments on your loan if you are injured and become disabled. A commitment fee of 4% to 9% is added to the loan amount requiring almost no out of pocket expense at the time of closing. We require that loans are secured by collateral which is valued at liquidation or trade-in prices. LiftFund may also request a cosigner in some cases (***Cosigner**: A person who does not live in the applicant's household and is not a principal member of the business. Cosigners must have good credit and the capacity to make the loan payment).* LiftFund never charges a fee for early payoff of a loan. Please also note that if you are in business for less than six months some loan programs require additional income that is not related to the business.

Do you qualify?

Are you over 21 years of age?	☐ Yes	☐ No
Have you lived in a state we serve for at least six months?	☐ Yes	☐ No
The service area includes Texas, Louisiana, Mississippi, Alabama, Arkansas, Missouri, Kentucky, and Tennessee.		
Is your business inside the service area?	☐ Yes	☐ No
Is your business involved in the adult entertainment industry?	☐ Yes	☐ No

How did you hear about LiftFund? *Select one option. Provide name of person/organization under detail section.*

☐ LiftFund Borrower	☐ LiftFund Employee	☐ Bank/Credit Union	☐ Community Organization
	☐ Blog/News Article/Ad	☐ Facebook	☐ Networking Event
☐ SBA Resource Partner	☐ Twitter	☐ Intuit	☐ Friend/Colleague/Family
☐ Radio/Podcast	☐ Online Search Engine	☐ LinkedIn	☐ Other
☐ Seminar	☐ Re-applying	☐ Television/Video	

Individual (First and Last Name):_____

Organization Name/ Advertisement Details: _____

- Do you currently have or have you ever had a loan with LiftFund? ☐ Yes ☐ No
- Would you like to receive communications from LiftFund (re: loans, events, and news)? ☐ Yes ☐ No

Loan Process:

We are here to assist you in your capital needs! The overall length of time typically depends on how quickly the applicant completes and submits all requested information. Applications with no activity for over 30 days will be canceled from the process.

Step	Description
Submit Application	Application Submission followed by submitting state Issued ID Card/DL
Gather Documents	For example: tax returns and bank statements, to finalize loan. An LiftFund representative will conduct a collateral inspection (this is not exhaustive)
Loan Decision	A decision on your application is made.
Close Loan	Closing documents signed by all parties and loan funded if approved. Payments received through automatic debit from your designated bank are required.

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Mission Statement

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Financial Profile

Total Number of Loans: 16,357
Total Dollars Disbursed: $190,576,080
Active Portfolio: $33,074,363
Total Loans Under Management: $39,747,304*
Average Loan Balance: $14,308
Loan Range: $500 - $250,000 (Up to $5.5 million in Texas through the SBA 504 program)
*Includes LiftFund and Servicing Portfolio as of March 31, 2015

Organizational Profile

Number of Offices: 20
Number of Employees: 108
Number of Active Clients: 2,804*

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 as Accion Texas and later developed and implemented an innovative "blueprint" for establishing microlending and small business programs in new areas. Due to our growth we changed our name to LiftFund in 2015. We now lend in eight states: Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Missouri, 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 sixty percent of clients identify themselves as Hispanic, 19% as African-American and 16% as White. Women comprise 40% of borrowers and 53% of our borrowers are classified with low-to-moderate income levels in 2014. The average FICO credit score of our borrowers is 582.
- LiftFund continuously remains at a 96% repayment success rate.

Economic Impact

- Since January 2015, our small business owners created 406 jobs and retained 625. SBA 504 borrowers reported creating 136 jobs. Since 2013, our business owners have created and retained a grand total of 10,764 jobs and our SBA business owners created and retained 854 jobs.
- In 2014, our small business owners created 1,964 jobs and retained 3,693. SBA 504 borrowers reported creating 118 jobs and retained 145 for a grand total of 4,711 jobs created and sustained by our borrowers as of December 31, 2014.
- In 2013, our small business owners created 1,512 jobs and retained 3,595 jobs. Our SBA 504 borrowers reported creating 397 jobs and retaining 58 jobs, for a total of 5,562 jobs created and sustained by our borrowers in 2013.
- A 2012 study conducted by researchers at the University of Texas at Austin, the University of California Los Angeles and New York University analyzed five years of applicant data (5,400 applicants, 2006-2011) and concluded that startups receiving small business loans from LiftFund have a 74% survival rate; financing increased the probability of a firm's survival by 44%; and borrowers increased sales by 72.9%.
- After three small loans with LiftFund, clients on average increase business equity by 22%, bring in 67% more in monthly business profits and increase take home pay by 44%.

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