

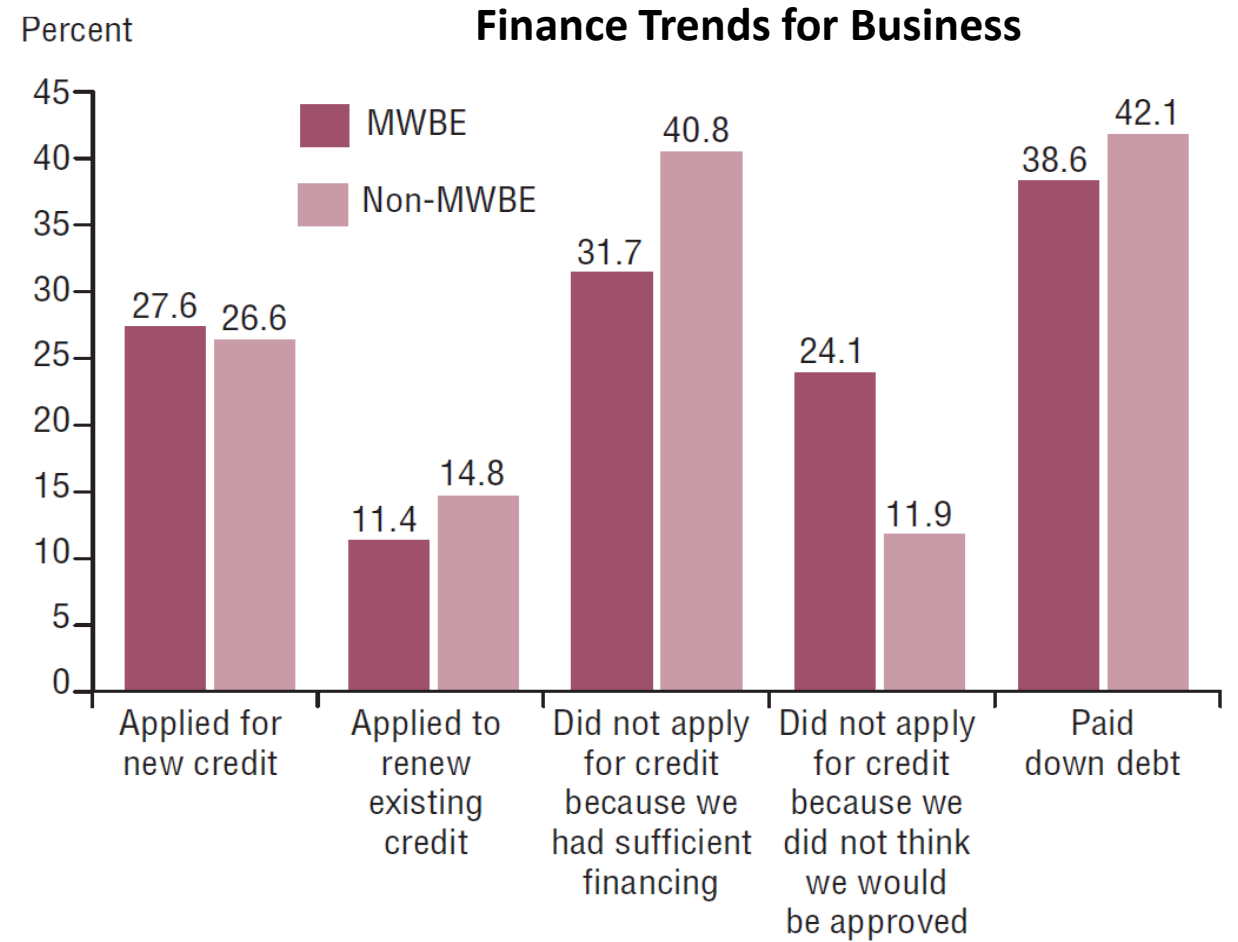
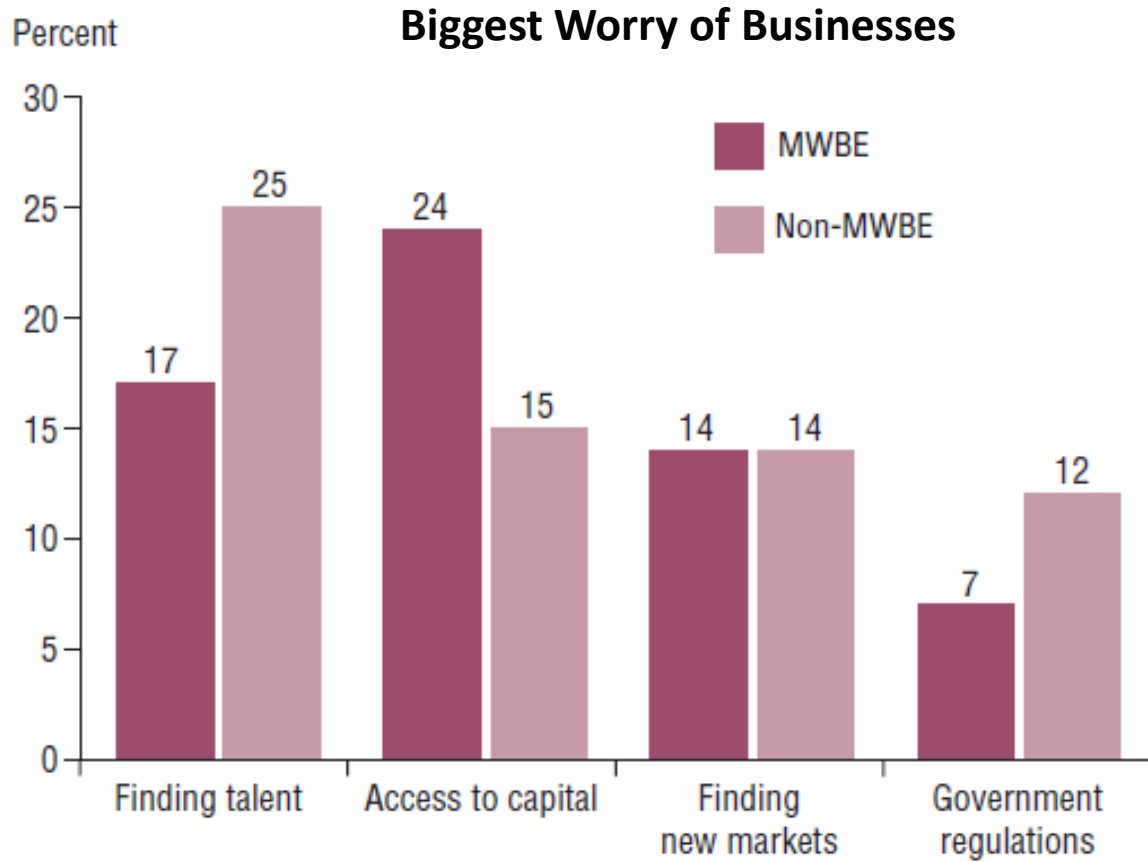


LiftFund

DREAM IT. FUND IT.

- **Mission: Credit, Support & Innovation**
- **23 Year Organization**
- **18,650 clients**
- **\$243 Million**
- **\$13,000 Avg. Loan Size**
- **Internal Risk Model Integrated to Business Lending**

Small business want credit, but it's difficult to get





**Veteran's
Construction
\$30,000**

**Kraemer Vending
two loans \$40,000**



LiftFund SBA Microlending Snapshot Loans (2012 to Present)

Amount Lent \$3.85 M; Total 415 loans; Loss Rate 2.8%

Gender	# of Loans	Loan Amount
Female	152	\$ 1,313,692
Male	263	\$ 2,545,022
Grand Total		\$ 3,858,714

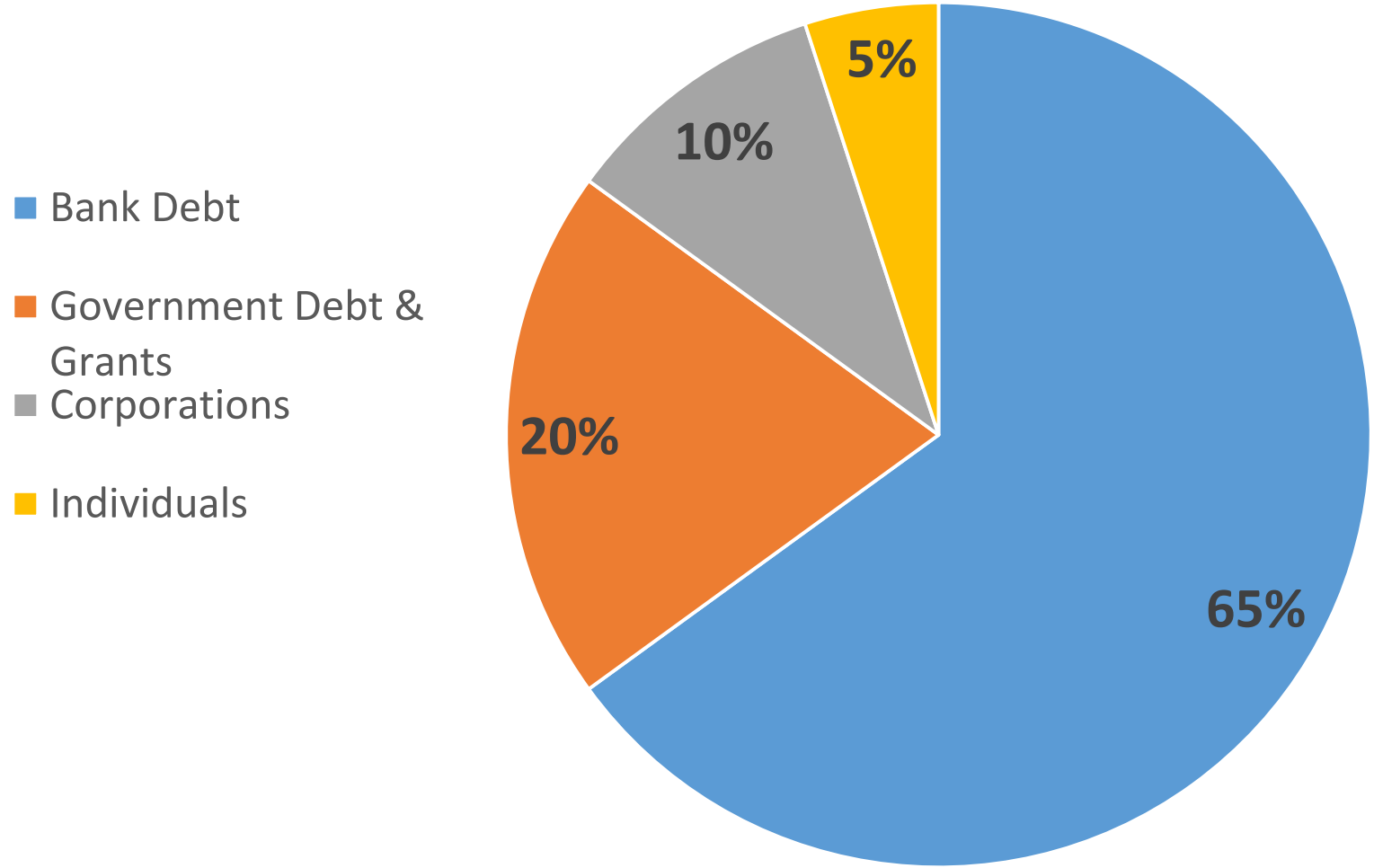
Race/Ethnicity	# of Loans	Loan Amount
African American	119	\$ 1,128,897
White	82	\$ 802,197
Asian	10	\$ 78,500
Hispanic	197	\$ 1,744,398
Other	7	\$ 104,722
Grand Total	415	\$ 3,858,714

Number of Loans	Loan Amount	Number of Jobs
415	\$ 3,858,714	703

State	# of Loans	Loan Amount
Alabama	5	\$ 41,000
Arkansas	15	\$ 177,988
Louisiana	106	\$ 1,195,328
Mississippi	3	\$ 19,000
New Mexico	3	\$ 36,000
Oklahoma	1	\$ 11,000
Tennessee	6	\$ 26,000
Texas	276	\$ 2,352,398
Grand Total	415	\$ 3,858,714

Total SBA lending since 2003: \$13.3 million
Overall Default Rate: under 10%

LiftFund Source of Capital represents the best of Private Public Partnerships to Grow Business



The SBA microloan allows LiftFund to provide \$1.5 million more to small businesses annually to meet the demands and to provide affordable capital.

Economic Impact of LiftFund Lending (2010-2015 study)

LiftFund



LiftFund Lending from
2010-2015:
\$116 Million



Our clients created \$1.6
Billion in economic activity



Our clients created
12,000 jobs



For every \$1 LiftFund lends \$16 was generated in economic activity.

Economic Impact Study 2010-2015 Texas and Louisiana

The Role of Business Support

75/25 Rule

- Standard of Service:
 - LiftFund provides at least 2 hours of business and financial consultation to all applicants
 - LiftFund only reports 20% of the TA provided because of the 75/25 rule to meet the federal guidelines
- Reality:
 - LiftFund provides guidance and consultation to more applicants and pre-applicants who do not receive a loan 3 to 1
 - LiftFund serves more entrepreneurs and SBA and the Federal Government could see the full picture by modifying the 75/25 rule

Myreida's Tablescapes wouldn't have grown without SBA lending

2012 SBA loan
Loan 1: \$4,000
Household: \$16,000
Credit Score: 565

2016 SBA loan
Loan 2: \$16,000
Household: \$40,000
Credit Score: 670



Myreida's
Linens & Decor
TABLESCAPES

