

Rising Above

ROBIN OLOYEDE
Colorfull Plates
Katy, Texas



2022 Impact Report

LiftFund
DREAM IT. FUND IT.

Rising with Confidence



Our Vision

LiftFund transforms lives by opening doors, leveling the financial playing field and building a community of shared success through entrepreneurship.

Our Mission

LiftFund's mission 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 in the microlending industry.

“The funding was all it took for us to get in. We were already women trying to win landscaping jobs, we stuck out like a sore thumb. But when we were able to show that we could afford to do it, because of the funding and the credit to do so, it was a no-brainer.”

EVA WYATT, AISHA TAYLOR, AND KENDRA MURRAY
Four Eleven
Houston, Texas

MESSAGE FROM OUR Founder & Board Chair

Dear LiftFund Friends and Supporters,

The year 2022 was transformative for LiftFund, and we are incredibly grateful for your support. Your dedication has been instrumental in driving our efforts to empower, uplift, and ignite resilience in the face of adversity.

The stories of our clients serve as powerful testaments to the transformative power of entrepreneurship. Despite facing crises and unforeseen challenges, they have shown extraordinary resilience, innovation, and determination in defying the odds and rising above.

LiftFund was founded to level the financial playing field, and we have made significant strides in fulfilling our mission. Last year, we provided access to over **\$117.3 million** in capital to thousands of businesses, resulting in an estimated economic impact of **\$1.6 billion** and **12,459 jobs** created and retained.

For nearly 30 years, with your support, we have offered a lifeline through our affordable, flexible, and innovative approach to small business funding and business education.

As we gaze into the future, our commitment to our small business community is stronger than ever. We will continue to adapt, evolve, and meet their ever-changing needs to support them in their journey to growth and success.

For every \$1 LiftFund lends, our small business clients create \$14 in economic impact for the local economy.



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Founder



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MAJOR GENERAL, USA (RET.)
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Ana Rodriguez

Iberia Bank
Dallas, Texas

Impact at a Glance

ROY RIVERA
Elation Physical Therapy
Houston, Texas

Funding Facilitated

\$117.3
Million



12,459

Jobs Created
and Retained



8,346

Business Support
Hours Provided



SAN ANTONIO, TEXAS

City Auto Insurance

Veronica Rios

“LiftFund has been a miracle for me. I never thought that I would get approved for a business loan or that it could be a simple and easy process.”

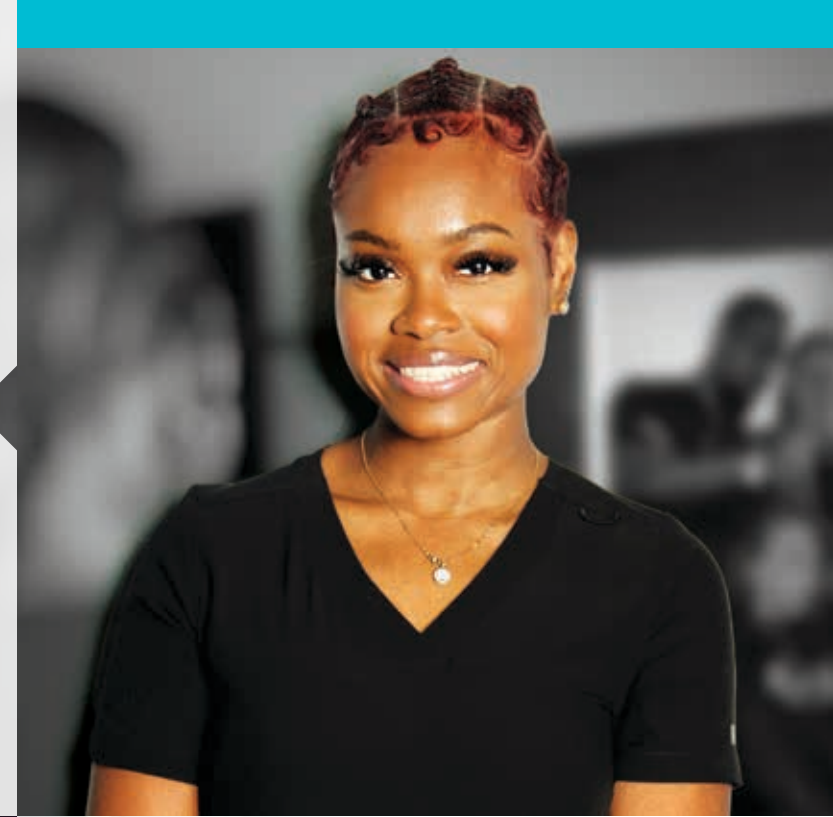


DE SOTO, TEXAS

The BAR Academy

Ashley Yeldell

“With those funds that [LiftFund] blessed me with, I was finally able to open a cosmetology school, Beauty of All Races Academy. Our mission is to empower one another and foster purpose in lives, while leaving an impact on the world and society.”



BALL, LOUISIANA

Freedom Baking Co.

Tyler Greene

“The whole experience was great. It just worked seamlessly and the first person I spoke to was actually a veteran himself, so we were able to connect really well. It’s a lot easier to talk with someone when you share that connection. The loan was our direct lifeline to starting our business.”



SOCORRO, NEW MEXICO

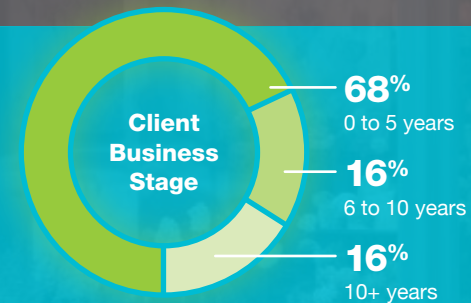
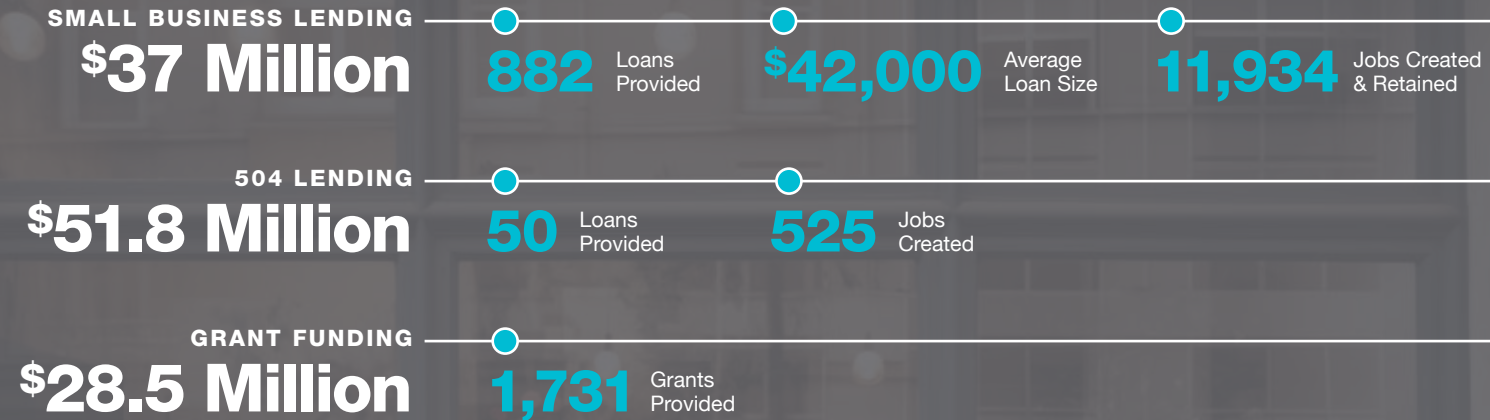
GRS Services

Randy Peralta

“[The loan from LiftFund] was extremely helpful. Just knowing that I have that financial stability, knowing that if I need a vehicle or another piece of equipment, I’d now have the capital to invest in my business and in myself – that helped tremendously!”

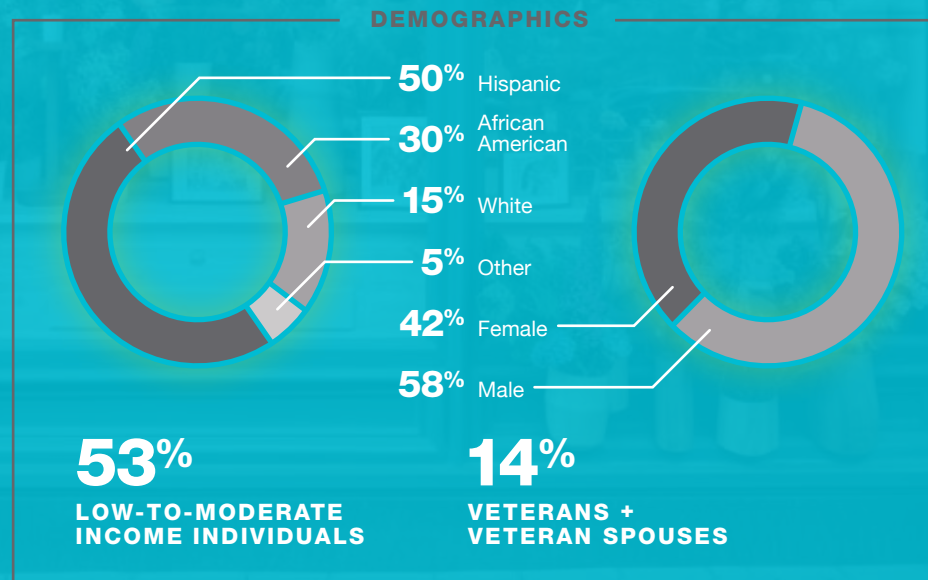


Funding Impact



- TOP 5 INDUSTRIES**
- Service
 - Transportation & Warehousing
 - Retail
 - Construction
 - Accommodation & Food Services

Small Business Lending Client Profile



ANNUAL FINANCIAL STATEMENTS

REVENUES & EXPENSES

	2022	2021
Total Public Support & Revenue*	\$51,818,693	\$59,155,631
Total Expenses*	\$51,202,076	\$53,578,911
Change in Net Assets	\$616,617	\$5,576,720

* Includes \$35,486,021 and \$29,439,000 in Pass Through Grants awarded under the CARES act, for 2021 and 2022 respectively. This funding was provided as grants to support qualifying small businesses.

BALANCE SHEET

Total Assets	\$84,723,323	\$95,667,028
Total Liabilities	\$41,829,822	\$52,140,144
Total Net Assets	\$42,893,501	\$43,526,884
Total Liabilities and Net Assets	\$84,723,323	\$95,667,028

PORTFOLIO & CLIENT INSIGHTS

LiftFund Owned	\$57,095,427	\$43,083,651
LiftFund Servicing Portion	\$7,960,762	\$9,810,566
Portfolio	\$65,056,189	\$52,894,217
Active Clients	2,140	2,177
Average Loan Size	\$30,400	\$24,296
Delinquency Rate	3.55%	4.13%
Gross Losses	2.23%	2.69%

* Average Loan Size per portfolio

INVESTORS

\$5 million +

Credit Human
U.S. Small Business Administration

\$1 million – \$4.9 million

Cadence Bank
City of Corpus Christi
Federal Reserve
Michael and Susan Dell Foundation
MUFG Union Bank
Oblate International Pastoral
Opportunity Finance Network
PNC Bank
Suncoast Credit Union
Wells Fargo
Wood Next Fund
Woodforest National Bank

\$250,000 – \$999,999

Affordable Homes of South Texas, Inc.
Amegy Bank
American Bank
Austin Community Foundation
Beldon Family Foundation
Capital One
CIT Bank
CNote
Community Foundation for Greater Atlanta
Edward Banos & Brenda Lanzel
Hancock Whitney
Hometown Bank
Lakeside Bank
MapleMark Bank
Raza Development Fund, Inc.
Sam & Laura Dawson
Simmons Bank
Sisters of the Incarnate Word and Blessed Sacrament
Sustainable Communities Fund
Texas Community Bank

Texas Department of Agriculture
The Bank of San Antonio
The Goldman Sachs Foundation
Vince Foster

\$100,000 – \$249,999

Appalachian Community Capital
Congregation of the Sisters of Charity of the Incarnate Word
Economic Justice Fund, a fund of Tides Foundation
Farm Bureau Bank
First Citizens Bank
Frost Bank
Lissa Martinez
New Mexico Small Business Investment Corporation
Robert Boehlert
Sisters of Charity of Nazareth
Tanya Spencer

\$50,000 – \$99,999

Adorers of the Blood of Christ
Broadway Bank
Cartlidge Family Trust
David Blair
Manuel & Maria Berriozábal
Margaret Weber
Society of the Divine Word
Texas Women's Foundation
Tolleson Private Bank
United Way Foundation of Metropolitan Dallas

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City of San Antonio

\$1 million – \$5 million

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U.S. Department of the Treasury Community Development Financial Institutions Fund

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\$250,000 – \$999,999
Opportunity Finance Network
San Antonio Area Foundation
USAA*

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Capital One
Texas Mutual Workers' Compensation Insurance
\$50,000 – \$99,999
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Bank of America
City of McAllen
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ConocoPhillips
DAI Global, LLC
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Hostetler/Wrigley Foundation
Shell

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City of El Paso
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Frost
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OZK Bank
PNC Foundation
SWBC Foundation

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Association for Enterprise Opportunity

Association of Women's Business Centers
BankUnited
California Association for Micro Enterprise Opportunity

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*Dream Makers Fund donor

**Legacy Members

♦ Deceased



“ My loan officer guided me through several different classes and workshops where I learned about business taxes, reducing debt, and other financial management strategies. She was incredibly helpful to me as a new business owner.

MONIKA ALVAREZ

Club 6 Dígitos
Mission, Texas

LiftFund

DREAM IT. FUND IT.

LiftFund.com

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