



# PeopleFund



Inspire.



Educate.



Fund.



Elevate.

**Gary Lindner**

President & CEO



# Our Mission, Vision, and Core Values

## Our Mission

PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education and resources to build healthy small businesses.

## Our Vision

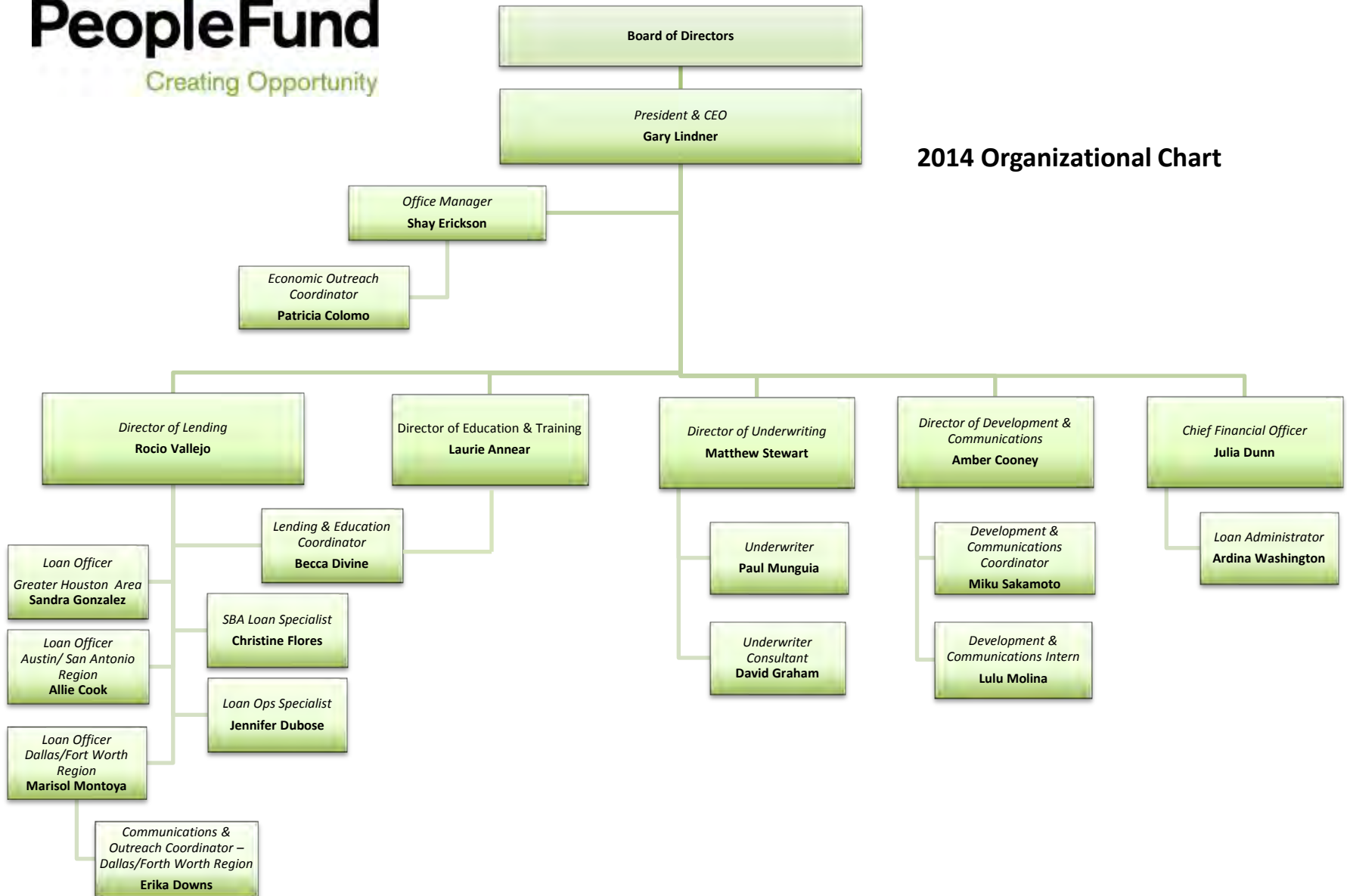
To become the premier non-profit business lender in Texas.

## Core Values

- Integrity First
- Service Before Self
- Excellence in All We Do

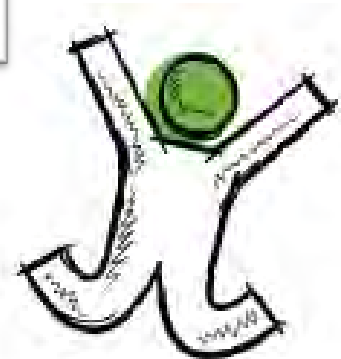
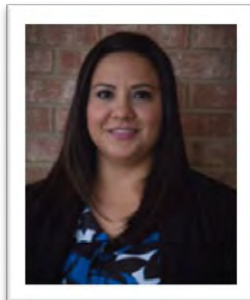
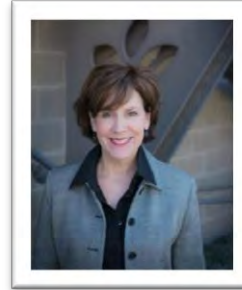


## 2014 Organizational Chart



Communications & Outreach Coordinator – Dallas/Forth Worth Region  
**Erika Downs**

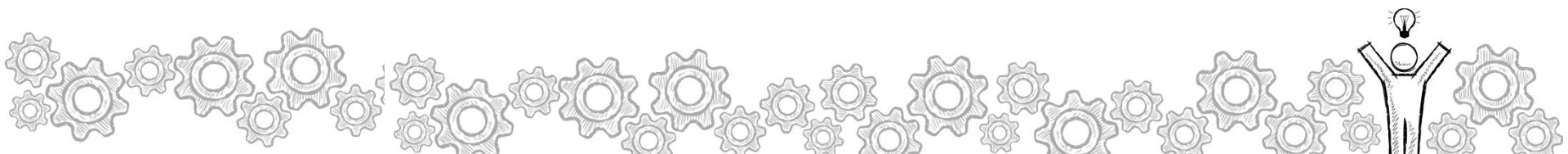
# Our Team



# 2013 Financial

Income	\$ Million
Portfolio	.979
Grants	.716
NMTC	.487
Other	.188
<b>TOTAL</b>	<b>2.37</b>
Expenses	
Lending	.513
Operating	1.736
<b>TOTAL</b>	<b>2.25</b>
Net Income	<b>.12</b>

Total Assets	\$14.4 M
Total Liabilities	\$7.1 M
Net Assets	<b>\$7.3 M</b>





# Portfolio Overview

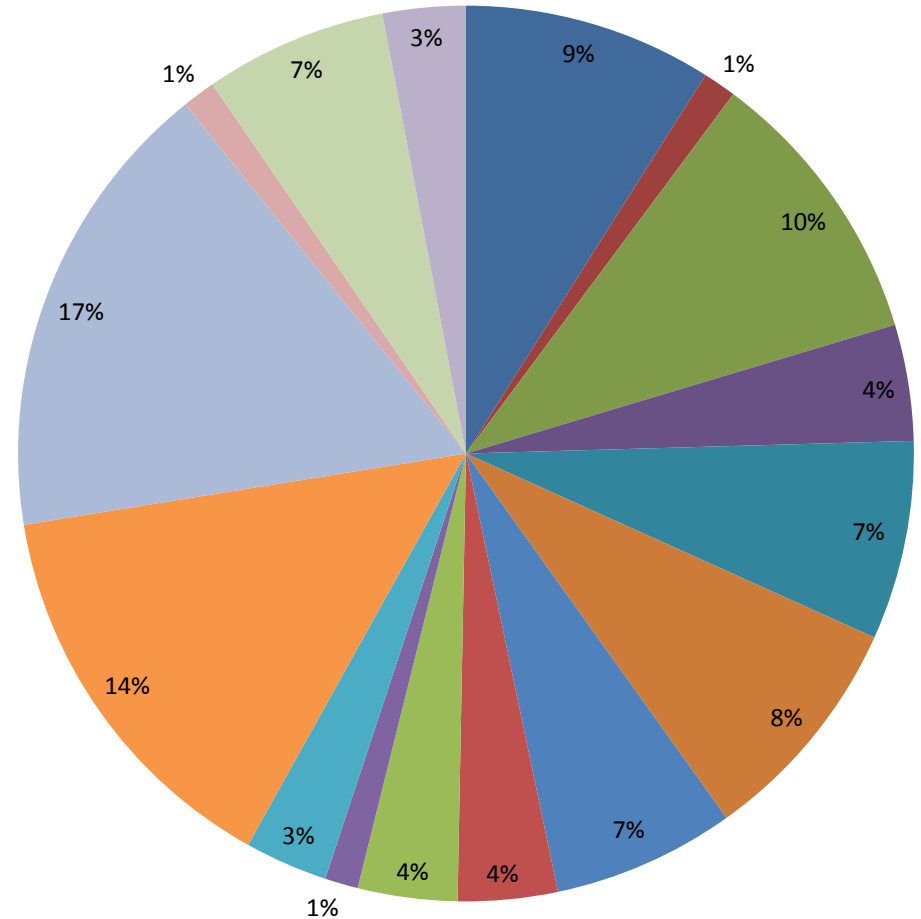
2013	
Loans Receivable (\$)	7,595,868
Loans Outstanding (#)	167
30+ Delinquency %	4.90%
Net Charge Offs	(66,445)

TOTAL PORTFOLIO BY LOAN GROUP	ORIGINATION	# LOANS
BUSINESS LOANS FINANCED BY PEOPLEFUND	5,339,049	103
SBA MICROLOAN FUND	705,441	33
SBA COMMUNITY ADVANTAGE LOANS	1,551,378	31
Total	7,595,868	167



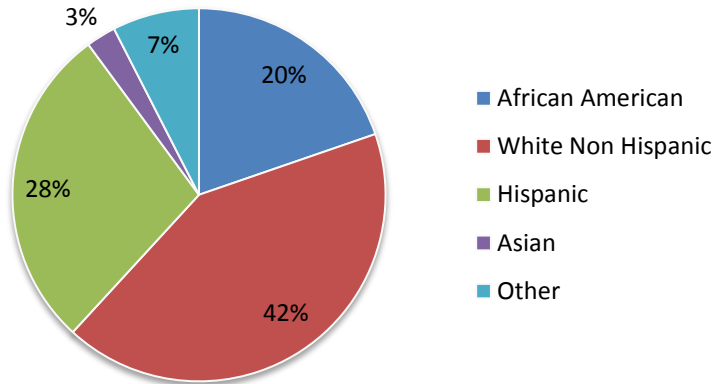
# Portfolio Break By Industry

NAICS Industry	#	%
Accommodation & Food Services	15	9%
Administrative & Support Services	2	1%
Art, Entertainment, & Recreation	17	10%
Construction	7	4%
Education	12	7%
Healthcare & Social Assistance	14	8%
Manufacturing	11	7%
Other Services	6	4%
Professional & Technical Services	6	4%
Real Estate	2	1%
Religious Organization	5	3%
Retail	24	14%
Service	28	17%
Technology & Information	2	1%
Transportation & Warehousing	11	7%
Wholesale	5	3%
<b>Total</b>	<b>167</b>	<b>100%</b>

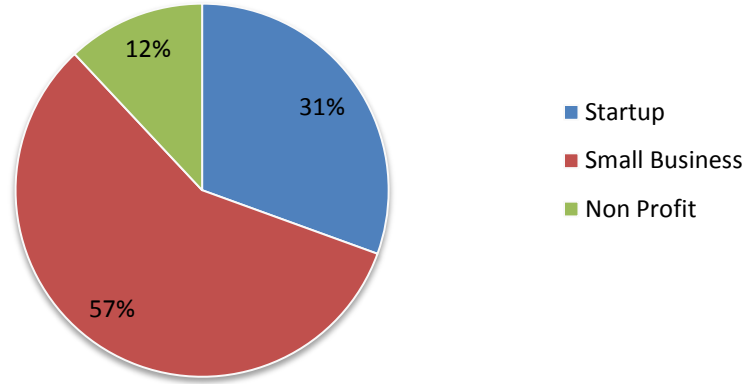


# Loan Distribution

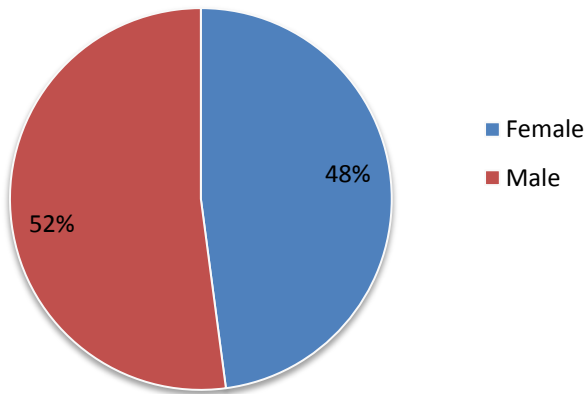
## Ethnicity by \$ Balance



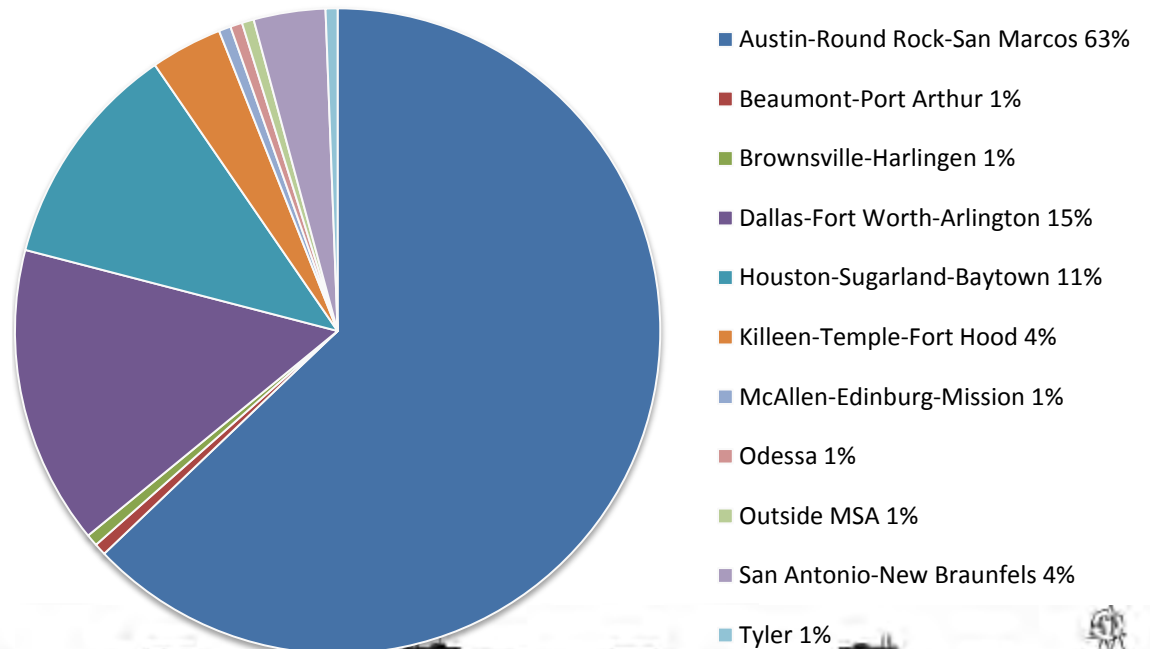
## By Business Type



## By Gender- # Loans



## By MSA- # Loans







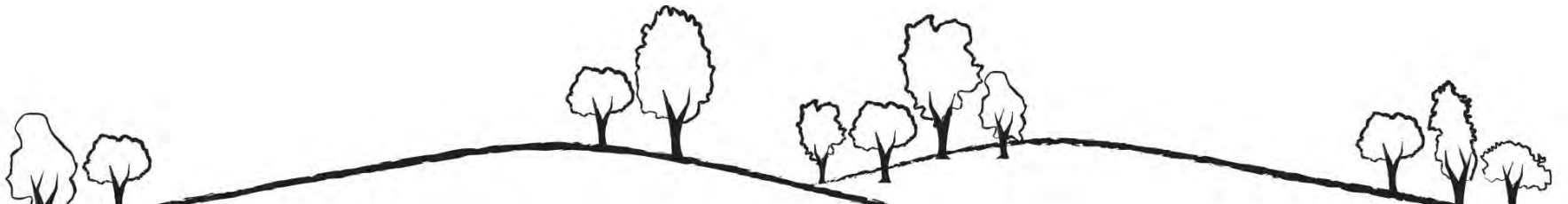
# State Expansion Plan

Year	Dollars Lent	Number of Loans Made	Jobs Created	Loan Officer added
2012	\$3,120,000	74	260	DFW
2013	\$3,658,000	96	304	Houston
2014	\$4,261,700	117	355	
2015	\$4,940,955	140	412	San Antonio
2016	\$5,707,098	165	476	Rio Grande Valley
Total	\$21,687,753	592	1807	4 satellite offices



# Loan Products

- Loans \$1,000 - \$250,000
- SBA Microloans - \$50,000
- SBA 7A Community Advantage - \$250,000
- Training and Loan Program for Veterans - PeopleVET
- Lines of Credit
- Low Down Payment/Equity
- Flexible Underwriting
- No Pre-payment Penalty



# Education and Training

## Integral to client success

5,214 TA hours

60 Volunteer Mentors for 2013

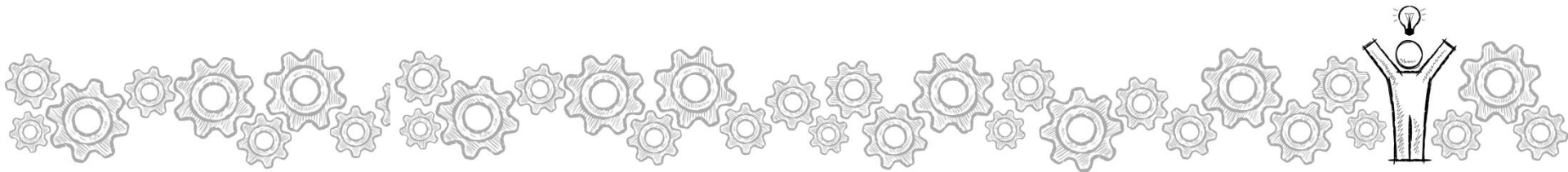
Group training, Mentor one-on-one, Lending team



Business curriculum – Severely distressed Area  
(South Dallas Fair Park)

Revolving 2 year training program for startups

Loan readiness program for Veteran  
entrepreneurs



# Development & Communications

Grants provide an essential source of revenue so we can offer low interest rates and top quality education & training  
Offset operating expenses to provide affordable loans.

## Marketing and Communications

Essential to clients, funders, and donors to create positive and compelling public image. Extensive social media for news and events

## Events



## Social Media



# New Market Tax Credit

- U.S. Treasury tax incentive program
- Investors receive 39% federal tax credit over 7 years
- We target non-profits in distressed census tracts
- Develop community facilities and create jobs
- Partner with The Bernstein Companies
- PeopleFund awarded \$15 Million Allocation -2012
  - Houston → Meals on Wheels \$3.9M
  - Dallas/Fort Worth → One Safe Place - \$5.0M
  - San Antonio → ACCION Texas - \$6.1MM
- 2013 \$40 Million Application – September 2013



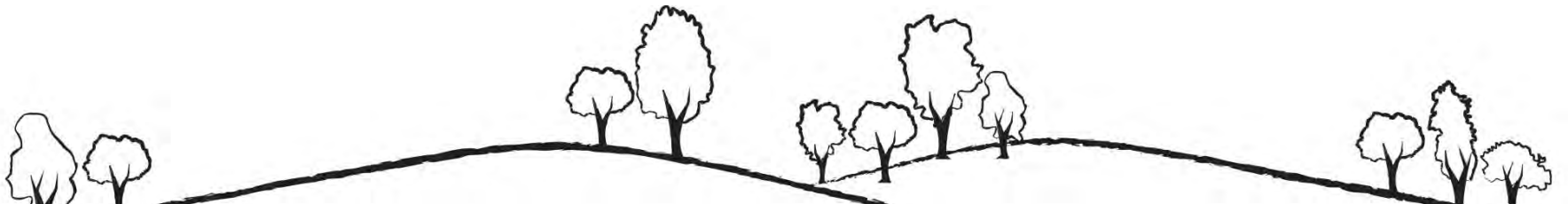
# Some Wins

- ✔ **NMTC Allocation**
- ✔ **Goldman Sachs Growth Collaborative (21)**
- ✔ **Strong CARS Rating (AA2)**
- ✔ **Treasury Short Term Lending Program (STLP)**
- ✔ **2012 Dallas SBDC Most Outstanding Lender**
- ✔ **Certified as SBA Microlending Intermediary**
- ✔ **SBA 7A Community Advantage-Delegated Authority**
- ✔ **Austin Chamber – AT&T Executive Leadership Award**
- ✔ **Futuro Fund 2013 Winner**
- ✔ **Socially Responsible Investments- CDFI leader**
- ✔ **Staff – Quality & Commitment**



# A Look Ahead

- **Continue state expansion**
- **Seek M&A opportunities (Rio Grande Valley)**
- **Add revenue sources**
  - SBA 504 Certification
  - Crowdfunding
  - For Profit Entities
- **Additional strategic alliances**





# How You Can Help

🌱 **PeopleFund Ambassador – Spread the word**

🌱 **Mentor for Clients**

🌱 **Sponsor Workshops**

🌱 **Referral source**

🌱 **Clients**

🌱 **Donors**

🌱 **Investors**

🌱 **Business Opportunities/ Partnerships**

