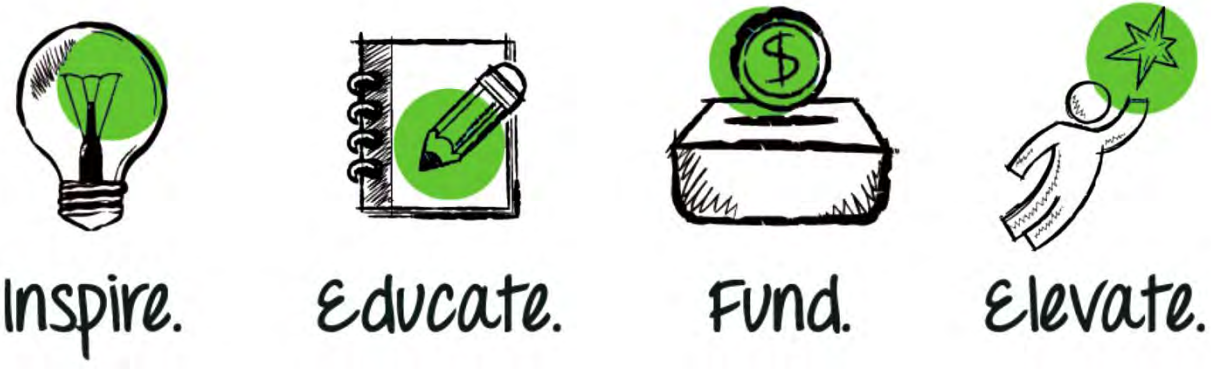
PeopleFund



Gary Lindner

President & CEO

Our Mission, Vision, and Core Values

PeopleFund
Creating Opportunity

- **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.

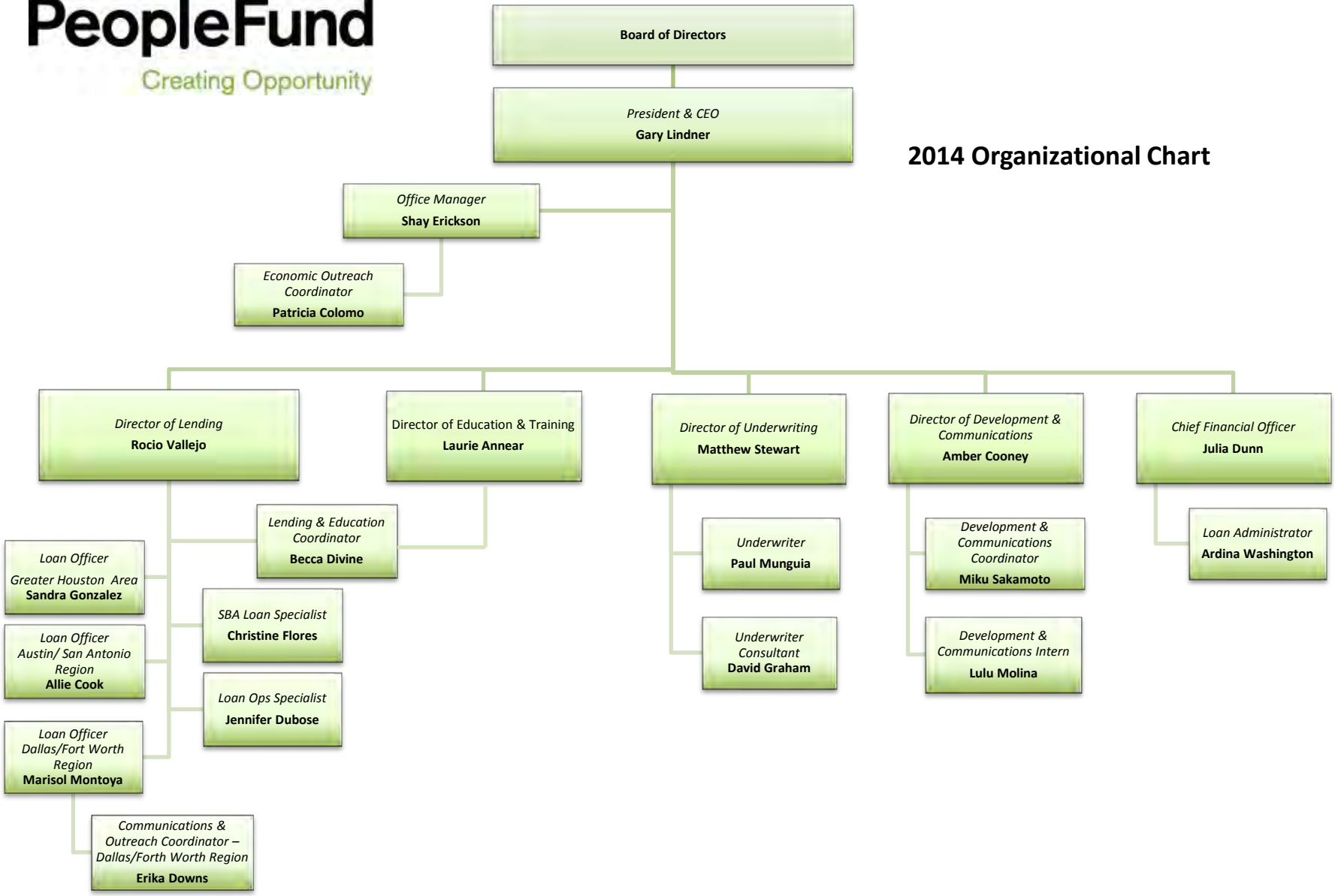
- **Our Vision**

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

- **Core Values**
  - Integrity First
  - Service Before Self
  - Excellence in All We Do

PeopleFund
Creating Opportunity

2014 Organizational Chart



Our Team

PeopleFund
Creating Opportunity

2013 Financial

PeopleFund
Creating Opportunity

Income	$ Million
Portfolio	.979
Grants	.716
NMTC	.487
Other	.188
TOTAL	2.37
Expenses	
Lending	.513
Operating	1.736
TOTAL	2.25
Net Income	**.12**

Total Assets	$14.4 M
Total Liabilities	$7.1 M
Net Assets	**$7.3 M**

Portfolio Overview

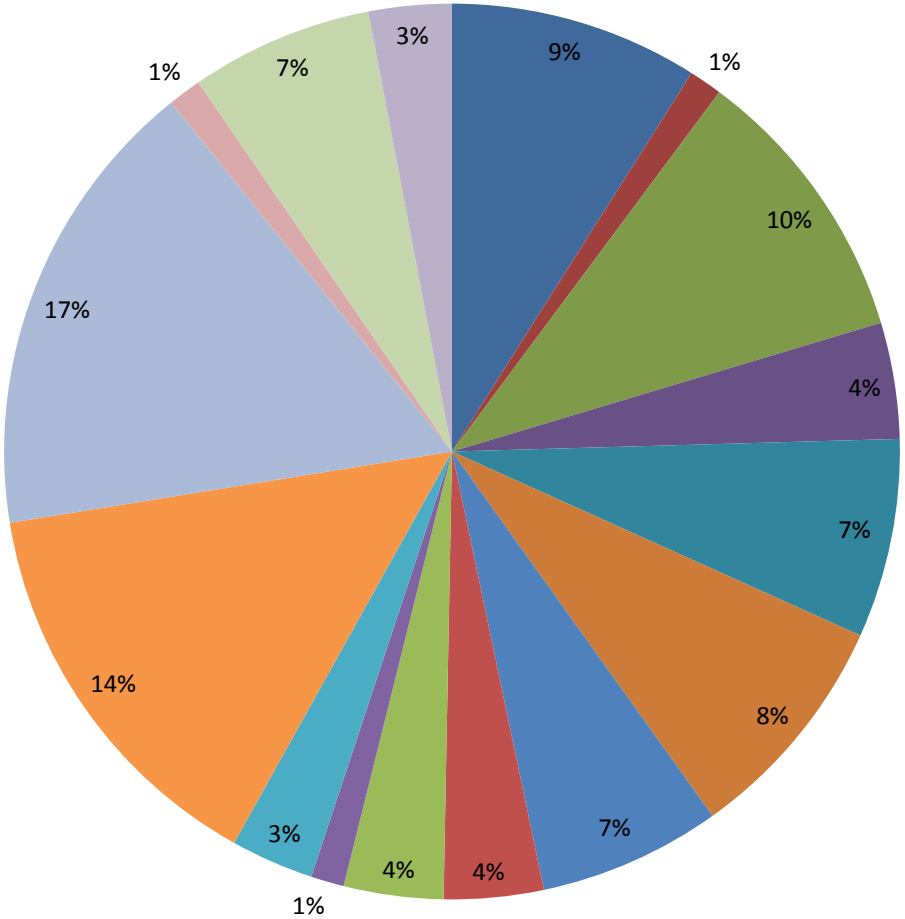
	2013
Loans Receivable ($)	7,595,868
Loans Outstanding (#)	167
30+ Delinquency %	4.90%
Net Charge Offs	(66,445)

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

PeopleFund
Creating Opportunity

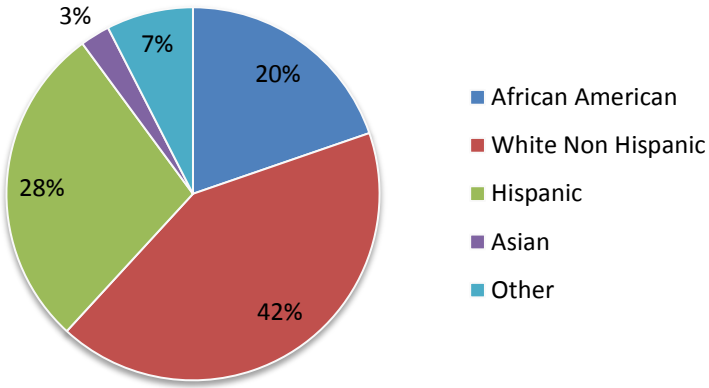
NAICS Industry	#	%
Accomodation & Food Services	15	9%
Administrative & Support Services	2	1%
Art, Entertainment, & Recreation	17	10%
Construction	7	4%
Education	12	7%
Healthcare & Social Assistance	14	8%
Manufacturing	11	7%
Other Services	6	4%
Professional & Technical Services	6	4%
Real Estate	2	1%
Religious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



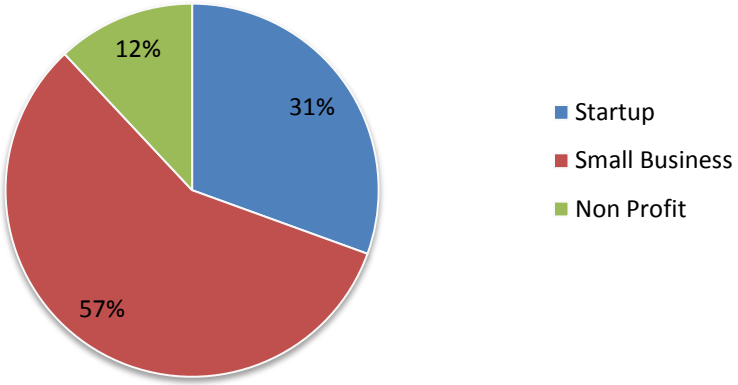
Loan Distribution

PeopleFund
Creating Opportunity

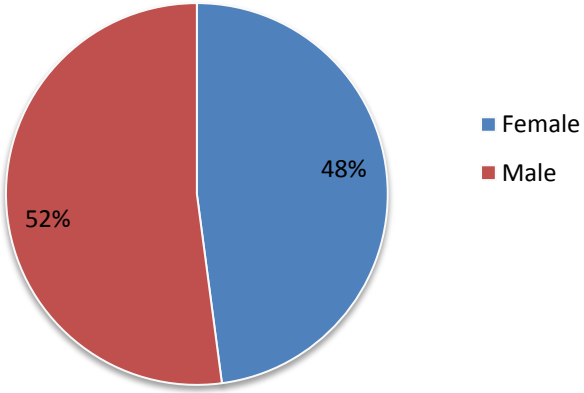
Ethnicity by $ Balance



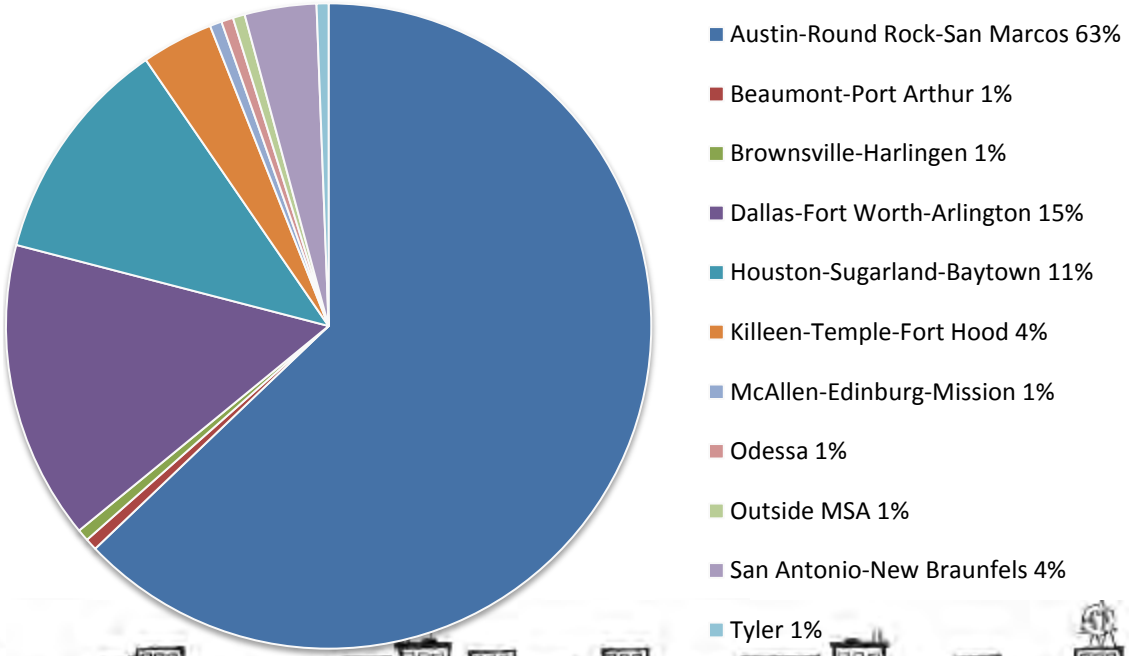
By Business Type



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

PeopleFund
Creating Opportunity

- 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

PeopleFund
Creating Opportunity

- Integral to client success
  - 5,214 TA hours
  - 60 Volunteer Mentors for 2013
  - Group training, Mentor one-on-one, Lending team

Peoplespark

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

Peoplestart

Revolving 2 year training program for startups

PeopleVET

Loan readiness program for Veteran entrepreneurs

Development & Communications

PeopleFund
Creating Opportunity

- **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**

people talk
SPEAKER SERIES

- **Social Media**

New Market Tax Credit

PeopleFund
Creating Opportunity

- 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

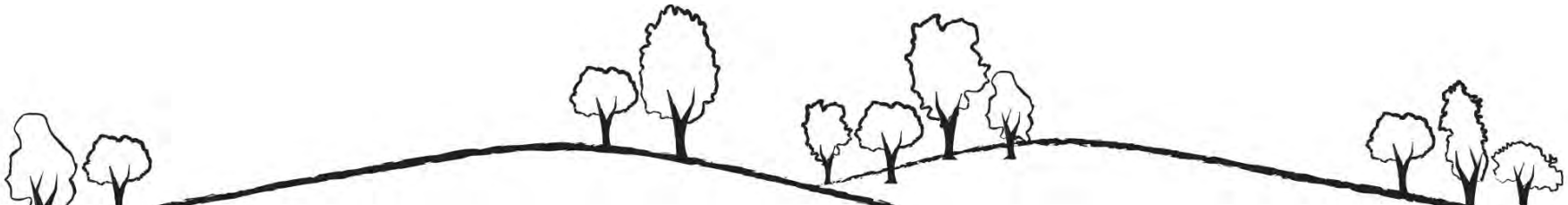
Some Wins

- 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

PeopleFund
Creating Opportunity

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