

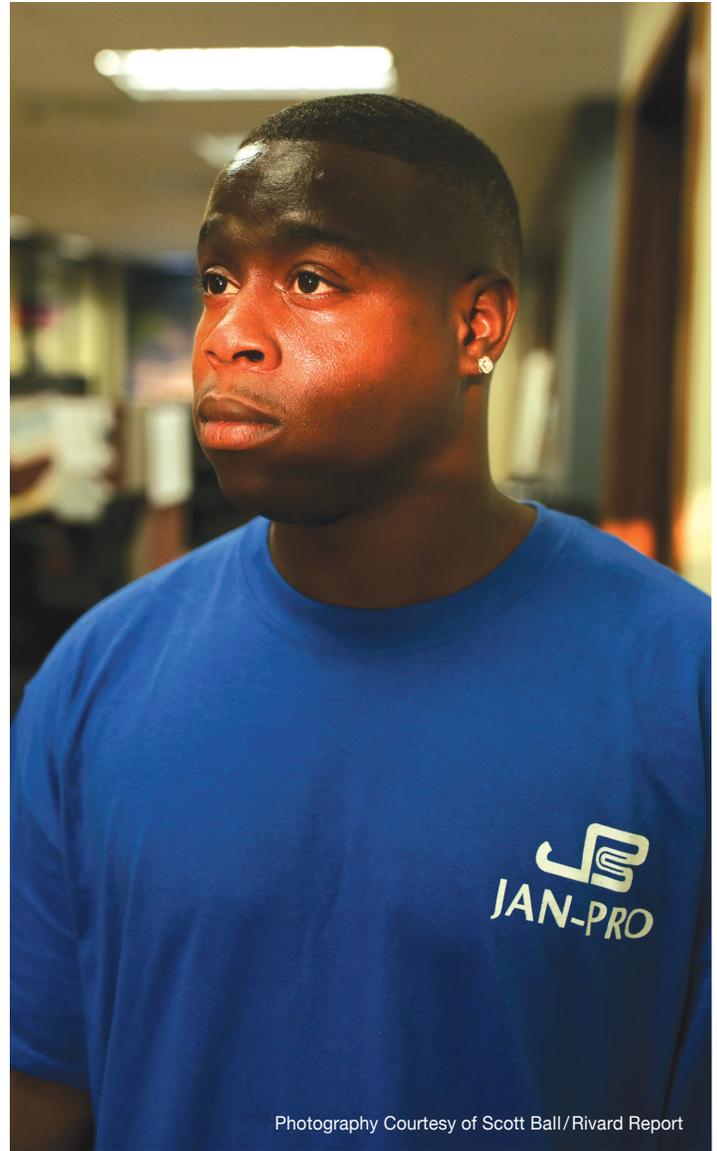
LiftFund clients, like David O'Neal, are able to achieve the American dream with your support.

Helping Hands Service Solutions

San Antonio, TX

David started working in the janitorial industry five years ago and didn't mind working for someone else, but when he and his wife had a daughter, he knew he had to make a change to provide a better life for her. David decided to start his own business: Helping Hands Service Solutions.

With help from his franchisor, David was able to attend business classes and secure initial clients, but attempting to meet the demands of future contracts to grow his business was increasingly difficult. David needed funds to purchase equipment so he could accept more jobs, hire more employees, and increase his revenue. He approached JPMorgan Chase for a business loan and was referred to LiftFund, where he received a loan to start his business growth. David was the first recipient of a loan made possible by a gift from the San Antonio Area African American Community Fund to support African American business owners in San Antonio.



Photography Courtesy of Scott Ball/Rivard Report

"I plan to excel. My goal is to be the number one cleaning service in the region," David said.

David's story is a glimpse into the world of the struggles and resiliency of entrepreneurship for African Americans. His story is why LiftFund was founded and the reason the San Antonio Area African American Community Fund supports our mission: to foster entrepreneurship and create equitable opportunity through education and finance.

LiftFund | They Dream It. You Fund It.

What if every dollar you contribute has recurring impact?

Welcome to the Dream Makers' Fund.

The Dream Makers' Fund is a revolving loan fund consisting of donations. 100% of your gift is used to provide affordable loans to underserved entrepreneurs who have difficulty obtaining capital from traditional sources.

We are honored to have the trust and support of the San Antonio Area African American Community Fund, as our inaugural donor of the Dream Makers' Fund in San Antonio. Their support allows us to help small businesses build financial security through self-employment.

Each contribution to the Dream Makers' Fund helps people start their own businesses enabling them to pursue the most viable path for supporting themselves and their families.

Together, we will transform lives.

FAQ

Why LiftFund? Why Now?

Your gift to the Dream Makers' Fund enables underserved entrepreneurs, like David, to receive business counseling and the capital they need to grow their businesses. As a nonprofit, LiftFund does not have depositors like banks, so your gift not only has a continuing impact on deserving small business owners, it also helps create long-term sustainability which means more of these hard-working men and women will continue to hear "YES" from LiftFund when others say, "NO."

How does this loan fund regenerate?

As loans are repaid, the principal goes back into the fund and is loaned to other deserving small business owners.

If the principal goes back into the fund, what happens to the interest?

The interest is used to cover the cost of loan origination, underwriting, business counseling, operating the fund, and replenishing the fund in the event of any losses.

What is the repayment rate on your loans?

LiftFund builds relationships with clients, through providing business education and support, which helps achieve a repayment rate of 96%.

What happens if a borrower defaults on a loan?

The default does not reduce the Dream Makers' Fund. The Dream Makers' Fund stays whole since LiftFund bears the risk and covers losses with operational revenue.

What is the average loan size?

The average loan size is \$19,000.

What is the community impact of this revolving loan fund?

Let's use an example of a one million dollar fund with an average loan amount of \$19,000. One million dollars is loaned out in year one to 53 new clients and those clients repay their loans; 100% of the principal returns to the fund. Then, LiftFund re-loans that money to other small business owners. This cycle continues, so that, over five years, the original one million dollars has helped hundreds of small business owners.

Can donations be designated to a certain geographical area?

Yes, contributions may be designated to a specific city or state within LiftFund's 13-state region.

Donate NOW to help make dreams come true.

LiftFund

DREAM IT. FUND IT.

Stacey Kline Schwartz

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