

PeopleFund Veteran Programs



**Col. Gary Lindner, USAF (ret.)
President & CEO, PeopleFund**

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



Current Loan Portfolio

Total Portfolio by Loan Group	\$ Principal	# Loans
BUSINESS LOANS FINANCED BY PEOPLEFUND	\$6,115,904.56	209
SBA MICROLOAN FUND	\$2,541,232.73	129
SBA COMMUNITY ADVANTAGE LOANS	\$15,841,589.13	226
CDFI LOAN	\$496,838.60	1
SDDF AND SDDC LOANS	\$1,410,704.86	18
Total	\$26,406,269.88	583



Veteran Loan History

Veteran-Owned Businesses Originated

Year	# New Loans	\$ Loan Amount
2012	12	\$421,300
2013	10	\$430,000
2014	32	\$1,135,360
2015	47	\$2,285,337
2016	33	\$2,102,460
2017	35	\$2,872,676
2018	51	\$3,409,990
TOTAL 2012-2018 YTD	220	\$12,657,122



Veteran Loan Eligibility

Eligibility

Active Military, Reserves, National Guard, Military Spouses

Status

Active duty, Retired, Discharged

Required

- Active Duty – Current military ID
- Retired – DD214
- Discharged – DD214 with honorable discharge
- Disabled Veteran – VA Letter with Service Connected Disability and percentage disabled



Available Loan Products

	Standard Rate	Veteran Rate
PeopleFund Loan	12%	5%
SBA 7A Community Ad.	10.5%	5%
SBA Microloan	7%	5%
Flash Funds	14%	5%
Nonprofit	8%	5%
Hurricane Harvey	Opportunities	

PeopleVET and Educational Support

🌱 **PeopleVET** – veteran entrepreneur curriculum

🌱 10 modules for loan readiness: business plans, market research, financial statements, credit, access to capital, operations, marketing, pitch, entity and registration, licenses/permits/insurance

🌱 **Vet.loan** training modules

🌱 Business advising, online resources, mentor program, networking events

🌱 **All offered free of charge.**



Support for Veteran Lending

🌱 **JP Morgan Chase** – grant support for creation of VET LLC collaborative of selected CDFI lenders and **Vet.loan** portal

🌱 **Bank of America VELP** – low cost capital for selected CDFI lenders supporting veterans

🌱 **USAA**

🌱 **Capital One**

🌱 **Meadows Foundation**





Our Lending Team



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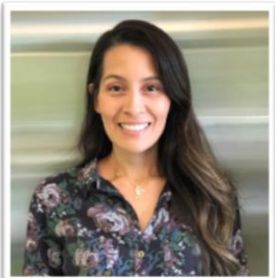
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WHERE WE'VE MADE A DIFFERENCE

