



# peopleinvest

Paying Dividends Daily.

A new  
Social  
Investment  
product from

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# invest in our communities

## PeopleInvest

A Social Investment in Economic Opportunity for Central Texas

### What is PeopleInvest?

PeopleInvest is a new Social Investment product from PeopleFund that provides individuals, foundations and faith-based institutions with the opportunity to safely invest in our Mission-Driven loan fund.

PeopleInvest is a loan made to PeopleFund to build the organization's small business loan fund. Through PeopleInvest, your money will enrich our community and see safe, dependable returns.

Loan Amount: **\$10,000-\$500,000**  
Interest Paid: **you choose up to 3%**  
Term: **3-5 years**  
Interest paid annually in January

*"PeopleFund has afforded our foundation an opportunity to make a program-related investment in an organization with strong financials and a solid track record of generating economic opportunity in underserved areas of our community..."*

~Robert A. Ayres  
Trustee, Shield-Ayres Foundation  
PeopleInvest Member since 2009

### Who is PeopleFund?

PeopleFund is a leader in creating economic opportunity, financial stability and equitable financial systems. We are a socially responsible loan fund working in under-served communities throughout Central Texas. We build small businesses. We create jobs. We ensure working families have access to safe and affordable homes. We teach, we train, and we mentor our clients to help create financial security and independence.

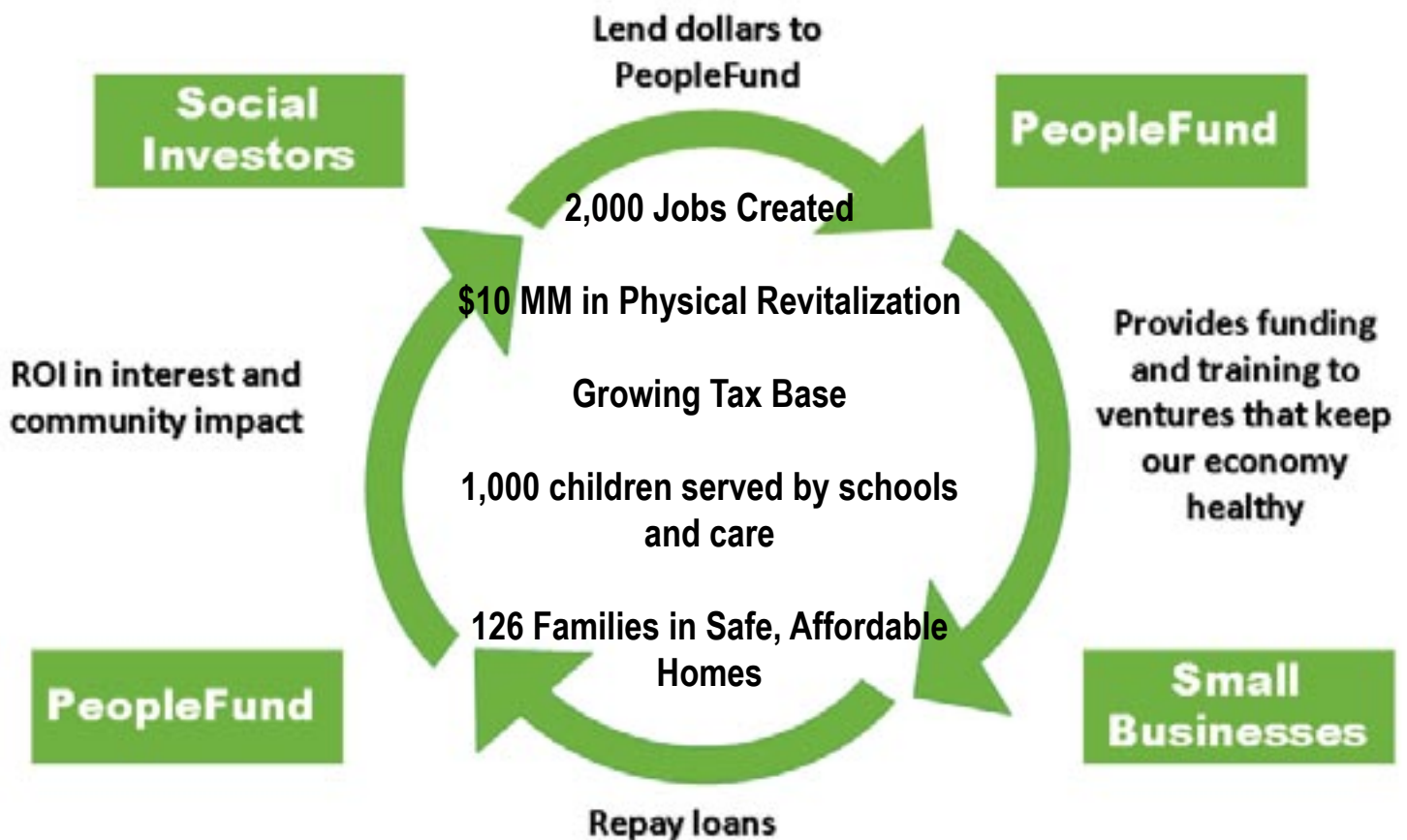
PeopleFund invests deeply in our community – providing safe and affordable loans to local ventures that create jobs, generate wealth, provide care for our children and develop green technologies. Since 1994, we have invested \$20 million in the Central Texas Community.

## How Does PeopleInvest work?

An individual or institution makes a loan to PeopleFund and agrees to receive an interest rate between 0% and 3%. PeopleFund uses those funds to provide loans to small businesses and nonprofit ventures.

PeopleFund then assists each loan recipient by helping improve their marketing, accounting, business development and cash flow. The small business begins to grow, hires more employees and has an immediate economic impact here in Central Texas.

## Your investment will create **real-life** returns.



## Your investment will **improve** lives.

*"As a long time advocate for social innovation, I support small business by investing in PeopleFund's loan program. These business owners possess the qualities that represent my own values of hard work, commitment, family, and persistence. PeopleFund has an impressive track record, and as a 24 year resident of Austin, I'm proud to invest in their valuable work in our community."*

~Janet Harman  
PeopleInvest member since 2008

# Why **PeopleInvest** is a safe investment

- Strong Balance Sheet
- Institutional Investors are Subordinated
- Conservative Loan Loss Reserve
- CARS Rated AA2+
- 15 Year Track Record
- Experienced Staff and Board of Directors
- Deep understanding of Market

## Current Members of **PeopleInvest**

Bank of America  
Chase

The Dept. of the Treasury  
Friends Meeting of Austin  
Guaranty Bank  
IronStone Bank  
Janet Harman  
Shield-Ayres Foundation  
Wells Fargo

## Industry Recognition for **PeopleFund**

- CARS Rated AA2+
- Federal CDFI Fund Awardee (5 times)
- 2007 & 2008 Finalist
  - Envision Central Texas Pioneer Award
- 2006 ABJ Profile in Power Award (Executive Director)
- 2004 National OFN Excellence Award
- 2004 Ernst & Young Social Entrepreneur of the Year (ED)
- 2003 Austinite of the Year
  - Austin Under 40 (ED)



## Our Mission

To create economic opportunity by helping people:

- Build healthy small businesses
- Purchase safe and affordable homes
- Achieve financial security and independence

PeopleFund ♦ 207 Chalmers Avenue, Austin, TX 78702  
512.472.8087 ♦ [www.peoplefund.org](http://www.peoplefund.org)