

FundATX launched in 2017 as ACF's impact investing program designed to achieve both a social and financial return. The investment portfolio provides low-interest rate loans to nonprofits and community development financial institutions working to advance economic mobility. Once repaid, the loans generate financial returns that allow philanthropic capital to be recycled back into the community.

In 2024, ACF updated the FundATX impact areas to better align with the Foundation's strategic plan. While the program continues to provide cost-effective loan capital to innovative intermediaries, the program has evolved to better reflect the needs of our community. Learn more at austincf.org/fundatx.

Performance highlights

2.3% / RETURN RATE

2% / TARGET RATE

0% / LOSS RATE

Investment distribution

HOUSING STABILITY

| | |
|---------------------------|-----------|
| Texas Housing Conservancy | \$400,000 |
|---------------------------|-----------|

SMALL BUSINESS GROWTH

| | |
|-----------------|-----------|
| Grameen America | \$500,000 |
| LiftFund | \$250,000 |
| PeopleFund | \$250,000 |

Investment spotlight: Grameen America

FundATX began supporting Grameen America in 2017 with a \$250,000 investment to establish the Austin branch. A microfinance institution bolstering women entrepreneurs, Grameen America has grown to 39 branches in 29 cities over the past 15 years. Locally, the Austin branch has provided over 29,000 microloans totaling \$116.6 million to support 5,385 women entrepreneurs.

One of those entrepreneurs is Maria, the owner of Pepe's Fruit Cup, a bustling chain of juice cafés in Austin. With her first loan, Maria purchased equipment and upgraded her original store, laying the groundwork for a business that now includes five thriving locations. Currently on her seventh loan, Maria has used each influx of capital to expand her operations, demonstrating the power of determination and well-placed financial support. By turning a small fruit cup store into a successful enterprise, she not only secures her family's future but also serves as a role model for other women—proof that investing in women's entrepreneurship transforms communities.

Read the full story at austincf.org/fundatx-women-entrepreneurs.

