

# ACHIEVING THE VISION

## OF THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS



AFFORDABLE LOANS FOR RELIABLE CARS



On the Road Lending supports the Sustainable Development Goals



### ON THE ROAD LENDING

A 501(c)3 nonprofit organization that provides vehicle selection assistance and long-term financial mentoring.

### OTR FUND I, LLC

An impact investment fund and Community Development Financial Institution certified by the U.S. Department of the Treasury to provide affordable loans to clients of On the Road Lending.

Together On the Road Lending and OTR Fund I, LLC provide financial advocacy and affordable loans to help individuals improve their credit, avoid predatory lenders and purchase fuel-efficient, reliable cars. Since its founding in 2013, On the Road Lending has served 4,000 adults, partnered with more than 350 corporations and nonprofits, and expanded into four states, with plans to serve 15 more in the next 10 years. Our successful outcomes are aligned with the United Nations Sustainable Development Goals.

UNITED NATIONS GOAL

ON THE ROAD LENDING METRIC

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- Reduce by half the number of people living in poverty.
- Build resilience to economic shocks for the poor.
- Build resilience to natural disasters for vulnerable people.
- Ensure that all people have equal rights to economic resources.

- By the time low-income clients’ loans were paid in full, 50% of them had moved above the low-income threshold.
- More than 90% of our clients reduced their transportation costs by at least 30%.
- Within 30 days of major flood events in our service area, we responded with our Disaster Mobility Program to enable vulnerable people to overcome storm-impacted transportation loss.
- 100% of our clients had access to financial education, and 88% of our clients are considered vulnerable. Long term we will provide microfinance transportation loans for developing countries using blockchain.



- Ensure access to financial services for women.
- Ensure reduced violence against women.

- 80% of our loans have been made to women.
- More than 50% of our loans have been made to women who were escaping gender-based violence.



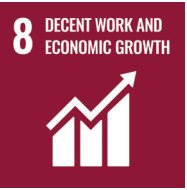
- Reduce water pollution.

- 81% of our clients’ vehicle purchases have been better for the environment, with a 30% reduction in greenhouse gases.



- Provide for improvement in energy efficiency.

- 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and fuel consumption.



- Ensure that all people have the opportunity for full and productive work.

- 60% of our clients made more money and experienced increasing wages for the first time.



- Ensure access to safe, nutritious and sufficient food.

- 100% of our clients removed transportation barriers to healthy food for themselves and their children.



- Provide for affordable and equitable access to credit.

- 100% of loans are made using character-based lending, which averaged 60% below market for credit-challenged clients, enabling credit building in an alternative financial system.



- Ensure access to essential healthcare services.

- 100% of our clients removed transportation barriers to medical care for themselves and their children.



- Provide for affordable and equitable access to transportation.

- 72% of clients secured better jobs as a result of removing transportation barriers.



- Ensure access to education including vo-tech.

- 100% of our clients removed transportation barriers to education for themselves and their children. On the Road Garage will provide vo-tech training and high-paying jobs to up to 36 hard-to-employ persons annually.



- Strengthen resilience to natural disasters.

- We achieved an average benefit to the environment of 30% reduction in emissions and fuel consumption and responded within 30 days of major flood events with our Disaster Mobility Program.

## UNITED NATIONS GOAL

## ON THE ROAD LENDING METRIC



- Reduce fuel consumption.

- 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and fuel consumption.



- Strengthen resilience to natural disasters.

- We responded within 30 days of major flood events with our Disaster Mobility Program and achieved a 30% reduction in emissions and fuel consumption/benefit to the environment to reduce incidences of climate-related natural disasters.



- Minimize impacts of ocean acidification.

- The ocean absorbs 30% of greenhouse gas emissions. 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and minimizing acidification.



- Minimize impacts of acid rain.

- Emissions contribute to acid rain, which damages crops, forests and other vegetation. 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and minimizing acidification.



- Reduce violence.

- More than 50% of our loans were made to women who were escaping gender-based violence and 3% of clients were fleeing their home countries as refugees.



- Mobilize resources for developing countries.

- We are developing a blockchain system for digital credit building that can be deployed in overseas markets to facilitate transportation lending with capital from green bonds.

