ACHIEVING THE VISION
OF THE UNITED NATIONS 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.
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<th>UNITED NATIONS GOAL</th>
<th>ON THE ROAD LENDING METRIC</th>
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<tbody>
<tr>
<td>Reduce by half the number of people living in poverty.</td>
<td>• By the time low-income clients' loans were paid in full, 50% of them had moved above the low-income threshold.</td>
<td>Ensure access to financial services for women.</td>
<td>• 80% of our loans have been made to women.</td>
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<td>Build resilience to economic shocks for the poor.</td>
<td>• More than 90% of our clients reduced their transportation costs by at least 30%.</td>
<td>Ensure reduced violence against women.</td>
<td>• More than 50% of our loans have been made to women who were escaping gender-based violence.</td>
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<td>Build resilience to natural disasters for vulnerable people.</td>
<td>• 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.</td>
<td>Reduce water pollution.</td>
<td>• 81% of our clients’ vehicle purchases have been better for the environment, with a 30% reduction in greenhouse gases.</td>
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<td>Ensure that all people have equal rights to economic resources.</td>
<td>• 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.</td>
<td>Provide for improvement in energy efficiency.</td>
<td>• 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.</td>
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<td>Create sound poverty-reduction policy frameworks.</td>
<td>• Our founder wrote a book on this topic. We participated in presentations with the Federal Reserve Bank and various city entities to inform policymakers on opportunity costs of mass transit for low-income families.</td>
<td>Ensure that all people have the opportunity for full and productive work.</td>
<td>• 60% of our clients made more money and experienced increasing wages for the first time.</td>
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<td>Ensure access to safe, nutritious and sufficient food.</td>
<td>• 100% of our clients removed transportation barriers to healthy food for themselves and their children.</td>
<td>Provide for affordable and equitable access to credit.</td>
<td>• 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.</td>
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<td>Ensure access to essential healthcare services.</td>
<td>• 100% of our clients removed transportation barriers to medical care for themselves and their children.</td>
<td>Provide for affordable and equitable access to transportation.</td>
<td>• 72% of clients secured better jobs as a result of removing transportation barriers.</td>
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<td>Ensure access to education including vo-tech.</td>
<td>• 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.</td>
<td>Strengthen resilience to natural disasters.</td>
<td>• 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.</td>
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</tbody>
</table>
UNITED NATIONS GOAL

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

• Reduce fuel consumption.

13 CLIMATE ACTION

• Strengthen resilience to natural disasters.

14 LIFE BELOW WATER

• Minimize impacts of ocean acidification.

15 LIFE ON LAND

• Minimize impacts of acid rain.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

• Reduce violence.

17 PARTNERSHIPS FOR THE GOALS

• Mobilize resources for developing countries.

ON THE ROAD LENDING METRIC

• 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.

• 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.

• 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.

• 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.

• 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.

• 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.