

PEOPLE TRUST

2025 Annual Report

Fair credit for every neighborhood.

A CDFI serving Arkansas since 2016

A year of steady lending.

In 2025, People Trust put \$2,845,204 to work in our community — 1,967 loans to families and small businesses across Arkansas, the vast majority of them small-dollar consumer loans that keep households stable.

1,967

loans funded in 2025 — 28 small business, 1,939 consumer small dollar

\$2.85M

deployed in 2025

6,874

people served in 2025

90%

of the people we serve are low to moderate income

5%

Loan delinquency. Fair lending and careful underwriting go together. We lend at 10% with terms up to 60 months — and we have never been a payday lender.

LIFETIME IMPACT

\$72M+ deployed.
10,034 loans. 35,119 people.

As a community development financial institution (CDFI), People Trust has deployed more than \$72 million since 2016 across 10,034 loans — small business loans that build local economies and small-dollar consumer loans that keep Arkansas families afloat.

\$72M+

total lent over our lifetime

10,034

loans funded since 2016

3,192

small business loans

6,842

consumer loans

35,119

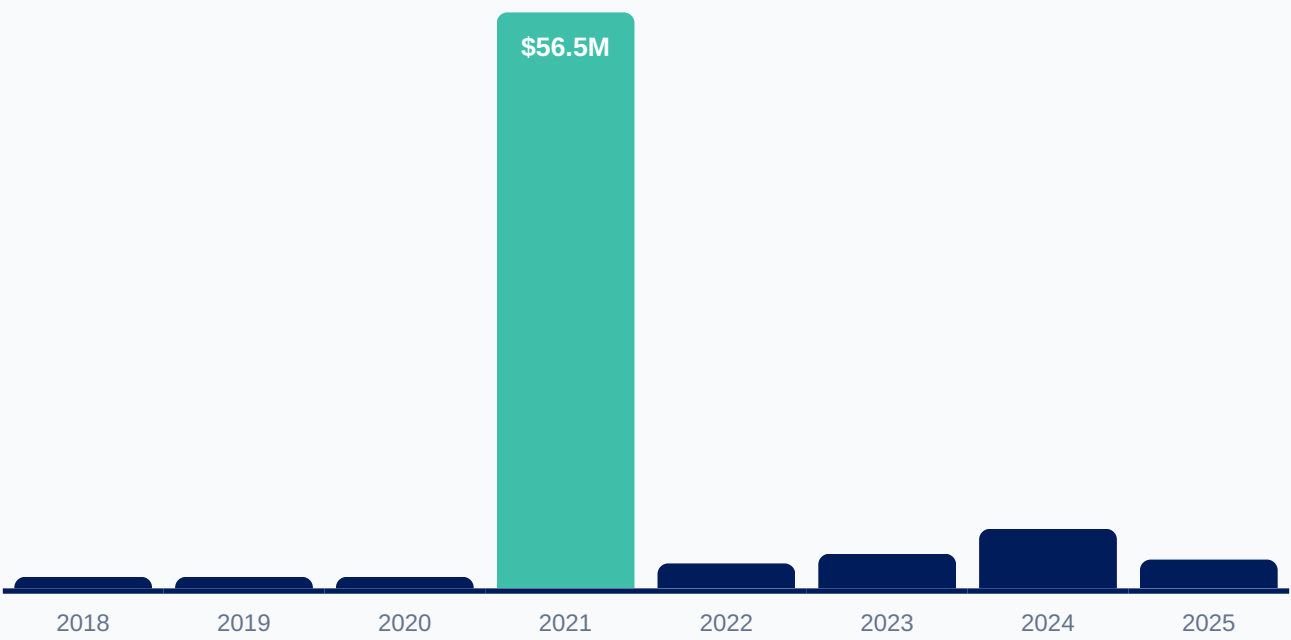
total people served

90%

low to moderate income

GROWTH SINCE 2016

Deployed capital, year by year.



Year	Deployed	Loans
2018	\$13,340	46
2019	\$66,286	153
2020	\$921,803	898
2021	\$56,527,022	3,154
2022	\$2,495,768	655
2023	\$3,334,408	1,314
2024	\$5,873,423	1,847
2025	\$2,845,204	1,967
Total	\$72,077,254	10,034

2021 includes pandemic-era emergency small business lending.

Two products. One standard: fair.

We don't start with a product to sell. We start with what a family or a business needs to get stable — then build from there.

Small business loans

3,192 loans

Capital for the barbershops, food trucks, and storefronts in our neighborhoods. Fair terms, real underwriting, and coaching alongside the capital.

Consumer small-dollar loans

6,842 loans

Small-dollar credit for Arkansas families — the car repair, the medical bill, the gap between paychecks — at rates that don't trap people.

- ✓ **Loans at 10%** with terms from 90 days to 60 months.
- ✓ **Never a payday lender** — not once, not ever.
- ✓ **Coaching included:** budgeting and credit, business planning, and technical assistance from people who know you.

Fair, by default.

Lending to underserved communities demands higher standards, not lower ones. Here's how we hold ourselves accountable.

90%

of the people we serve are low to moderate income

5%

loan delinquency — careful underwriting, honest servicing

501(c)(3)

a nonprofit that answers to the community it serves

- ✓ **Never predatory.** We have never been a payday lender.
- ✓ **Verified and protected.** We verify every member's identity and confirm every withdrawal.
- ✓ **Held with care.** Digital dollars held in institutional-grade custody; bank links run through Plaid.
- ✓ **Owned by the mission.** Every dollar of margin goes back into the work.

WHAT'S NEXT

Still a loan fund. Now with better tools.

Our mission hasn't changed: fair loans for underserved communities. We're adding digital-dollar accounts so members can receive, hold, and move money alongside their loans — the same mission, with better tools.

Digital dollars

Hold, convert, and send USDC from one account — so the money our members earn and borrow moves at internet speed.

USDC savings

Digital-dollar balances held in custody with BitGo Bank & Trust — built for every neighborhood. Stable savers become strong borrowers.

People Trust is a nonprofit loan fund, not a bank or depository institution. Digital-dollar balances are held in custody with BitGo Bank & Trust and are not bank deposits.

THANK YOU

Our partners make this work possible.

Every loan in this report was made possible by the federal agencies, foundations, financial institutions, and technology companies that stand with us. Thank you.

Federal partners

U.S. Department of the Treasury
CDFI Fund

Foundations

Walton Family Foundation
Winthrop Rockefeller Foundation
Arkansas Community Foundation
MassMutual Foundation

Financial institutions

U.S. Bank
Goldman Sachs
HOPE Credit Union
First Horizon Bank
Bank of Little Rock
Stone Bank
First National Bank of Paragould

Network & technology

Opportunity Finance Network
Google
Plaid
BitGo Bank & Trust

Partner with People Trust.

Banks and CDFIs collaborate with us to deploy capital, meet CRA goals, and expand financial opportunity in underserved communities.

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