

# Impact Report 2025



# Letter from the CEO



**CRAIG  
BAKER**

President and CEO

2025 marks a defining milestone for the Mobility Trust Group. This year, we celebrate ten years of increasing access, independence, and opportunity for people with disabilities.

What began as a small, local lender in Richmond, Virginia, has grown into a national Community Development Financial Institution (CDFI) —connecting individuals and families with the mobility solutions they need, empowering dealers and manufacturers to grow, and delivering impact-aligned performance for investors.

Over the past decade, we have financed thousands of accessible vehicles, mobility devices, and accessible modifications to homes. Each loan represents more than lending capital—it supports safety, dignity, and the ability to live, work, and participate fully in community life. These products are critical to the daily lives of our customers. The company's growth reflects strong rising demand, disciplined portfolio performance, trusted funding partnerships, and a team deeply committed to inclusive finance.

Our purpose remains clear and unwavering: to close the persistent financial gaps faced by people living with disabilities and to prove that impact and strong financial performance go hand in hand.

Thank you to our customers, partners, and investors for helping us build what comes next.

**+1,500**

Families served

**\$51M +**

Originated since inception

# Financing Human Rights



“Access to assistive technology is a human right, and a precondition for equal opportunities and participation.”

Global Report on Assistive Technology, World Health Organization and UNICEF, 2018

## MISSION

We are purposefully dedicated to fulfilling the unmet financial needs of people living with disabilities. We promote access and availability to responsible financial products supporting our target market’s critical accessibility needs. We are committed to empowering people living with disabilities to generate equitable, inclusive, and vibrant communities.

## HOW WE EXECUTE

For ten years, Mobility Trust Group has been guided by a simple belief: access to mobility is access to life. We are using credit as a tool to unlock independence, dignity, and participation.



# Delivering Impact



## Shareholders

We offer investors consistent, market-driven returns alongside verifiable social and environmental outcomes. Our finance model demonstrates that impact-driven investing can deliver durable performance while advancing equity, inclusion, and mobility.

## People with Disabilities and Their Families

Our financing solutions support increased independence, safety, and participation in everyday life for people with disabilities and their families. By improving access to essential mobility and accessibility solutions, customers are better able to engage in work, healthcare, family life, and their communities with confidence and dignity.

## Mobility Dealers and Manufacturers

We support dealers and manufacturers by strengthening community-based purchasing options that improve affordability for customers. Reliable, mission-aligned capital helps our partners grow and better serve individuals who have faced barriers to financing.

## Environment and Climate

Our products help people with disabilities remain safely housed, mobile, and connected during climate-related disruptions. By financing solutions that support sheltering in place, energy efficiency, and low-emission transportation, we contribute to greater climate resilience while reducing environmental impact—particularly for communities disproportionately affected by climate change.

## Public Engagement & Advancing Inclusive Systems

Mobility Trust Group works with financial institutions, policymakers, and public agencies to improve how systems serve people with disabilities. We gather feedback from customers and families to highlight the real-world impact of underfunding accessibility solutions and inform public funding decisions. We share practical guidance at credit union and financial services conferences on the essential role accessibility equipment plays in employment, health, and community participation.

# Mobility Trust History

## 2014

### First Loans Funded

Mobility Trust Group's predecessor entity originates its first loans, launching a mission-driven approach to mobility finance.

Portfolio milestone: Early originations establish proof of concept

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## 2018

### Early Momentum

UN declares Access to Assistive Technology as a fundamental human right.

Capital Partnerships Established

- Line of Credit with Spartan Financial
  - Relationship with Old Point Community Bank to support prime loan funding
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## 2019

### Scaling Originations

Total Originations reach \$2.2M

Growing dealer adoption and borrower demand drive steady portfolio expansion.

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## 2020

### Prime Lending Expansion

Prime Loan Funding Established

Dedicated funding structure supports expanded prime lending activity and increased scale.

Total Originations reach \$6.5M

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## 2021

### Institutional Growth

Loan Originations reach \$12.9M

National footprint continues to expand through dealer partnerships and disciplined underwriting.

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## 2022

### Federal Validation & Product Expansion

Total Originations Reach \$20.8M

Company begins financing assistive equipment and home modifications.

U.S. Treasury CDFI Fund Technical Assistance Grant Awarded, recognizing Mobility Trust Group's impact model and financial discipline.

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## 2023

### Scale & Performance

\$30.7M in Total Originations

Demonstrates durability, strong credit performance, and scalable national demand.

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## 2024

### Impact Leadership

\$37.9M in Total Originations

Certified B Corporation, formal recognition of social and environmental performance.

Tab Bank Asset-Based Lending Facility Established

\$10M ABL facility supports the next phase of scalable growth

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## 2025

### Platform Readiness

\$51M in Total Originations

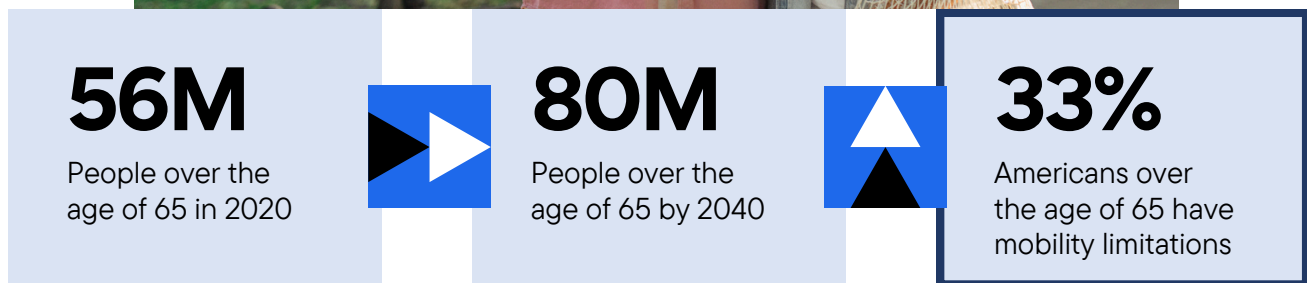
Earned CDFI Certification from the U.S. Treasury's CDFI Fund

# The Growing Needs of The Community

**An estimated 36 million people in the United States live with physical disabilities,** representing a large and rapidly expanding population. Demand for assistive technology (AT) already exceeds available supply, creating persistent access gaps for individuals and families seeking mobility, safety, and independence.

Mobility limitations are the most prevalent form of disability and increase sharply with age. They affect 15% of adults ages 65–74, 26% of those ages 75–84, and nearly half of adults over 85. In 2020 the U.S. population aged 65+ was 56M and is projected to reach 80+ million by 2040—demand for mobility solutions and assistive technologies is expected to accelerate.

As life expectancy increases and age-related mobility needs rise, access to wheelchair accessible vehicles, home modifications, and mobility equipment will become increasingly essential—underscoring the urgency of scalable, inclusive financing solutions.



# Financial Products



## WE OFFER FINANCING IN 3 CATEGORIES

1

### Wheelchair Accessible Vehicles

Modified Vehicles that allow easy access and/or driving capabilities for wheelchair users.

- Enables independent, reliable transportation for work, healthcare, and daily life
- Reduces reliance on caregivers, paratransit, or inconsistent public transit
- Supports employment, education, and community participation

2

### Home Modifications

Changes made to a home to improve access, safety, and ease of use for people with mobility limitations.

- Enables customers to safely age in place and remain in their homes
- Reduces fall risk and injury while improving daily independence
- Helps preserve housing stability and quality of life
- Supports sheltering in place during medical or climate emergencies

3

### Accessibility Equipment

Tools or devices designed to help people with disabilities perform daily activities more safely and independently.

- Restores mobility and independence
- Enables participation in daily life
- Improves safety and ease of movement
- Can offer an affordable alternative to more expensive structural modifications or purchasing a wheelchair accessible vehicle.

# Wheelchair Accessible Vehicles

Wheelchair accessible vehicles provide safe, dependable transportation that connects people to work, healthcare, and community life. Equipped with ramps or lifts and designed for secure wheelchair access, these vehicles expand independence and reduce reliance on others. By financing wheelchair accessible vehicles, we help remove transportation barriers and support full participation in everyday life.

## IMPACT IN ACTION

*“The van was purchased for my adult son. He was born with Cerebral Palsy and quadriplegia. His van allowed him to attend family activities and social events. He enjoyed going to the movies, theater, and music therapy. He loved vacationing up north and going to the beach. This vehicle allowed him to attend medical appointments and have access to his community. It greatly improved the quality of his life.”*

Mobility Trust Customer, Lisa G.





# Home Modifications

Home modifications remove physical barriers and transform living spaces into environments that support independence, safety, and long-term comfort. From ramps and widened doorways to accessible bathrooms and smart home adaptations, these improvements enable people with disabilities to live with greater confidence and autonomy. Accessible home solutions help individuals remain rooted in their communities, shelter in place during emergencies, and improve their daily quality of life.

## THIS YEAR WE FINANCED

**Elevators, Platform and Stair Lifts** to promote access up stairs within the home

**ADA Modifications** to make kitchens, bathrooms, and bedrooms accessible for wheelchair users

**Tracked Transfer Systems**, to transport users between rooms using a rail system.



# Accessibility Equipment

Accessibility equipment bridges the gap between home and community by enabling safe, reliable access to the outside world. From vehicle lifts and powered wheelchairs to personal mobility devices and adaptive e-bikes, these technologies expand where people can go and what they can do. By financing essential accessibility equipment, we help remove mobility barriers and open doors to employment, healthcare, and social connection.

## THIS YEAR WE FINANCED

**Personal Mobility Devices**, specialized wheelchairs or bikes often motorized and custom fit.

**All-Terrain Tracked Wheelchairs**, designed for outdoor recreation.

**Vehicle Lifts**, to transport wheelchairs on the back of a vehicle

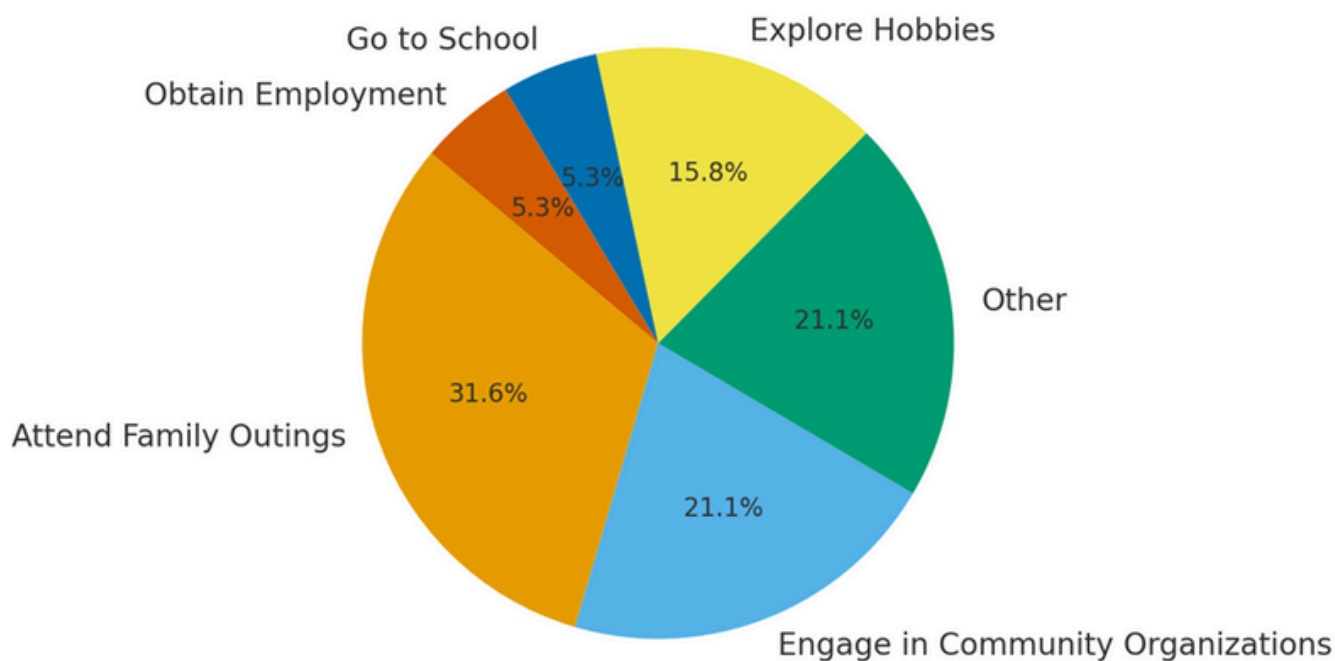


# Mobility Trust's Financing In Action

We survey customers to understand how mobility and accessibility equipment affects their daily lives and why affordable access matters. These insights help us identify what matters most to the people we serve and directly inform the design of our products, services, and financing options.

Hearing firsthand how our financing helps people get to work, pursue education, enjoy hobbies, and participate in family and community life reinforces our core belief: access to credit is access to life. We are financing freedom.

## CUSTOMER REPORTED ACTIVITIES ENABLED



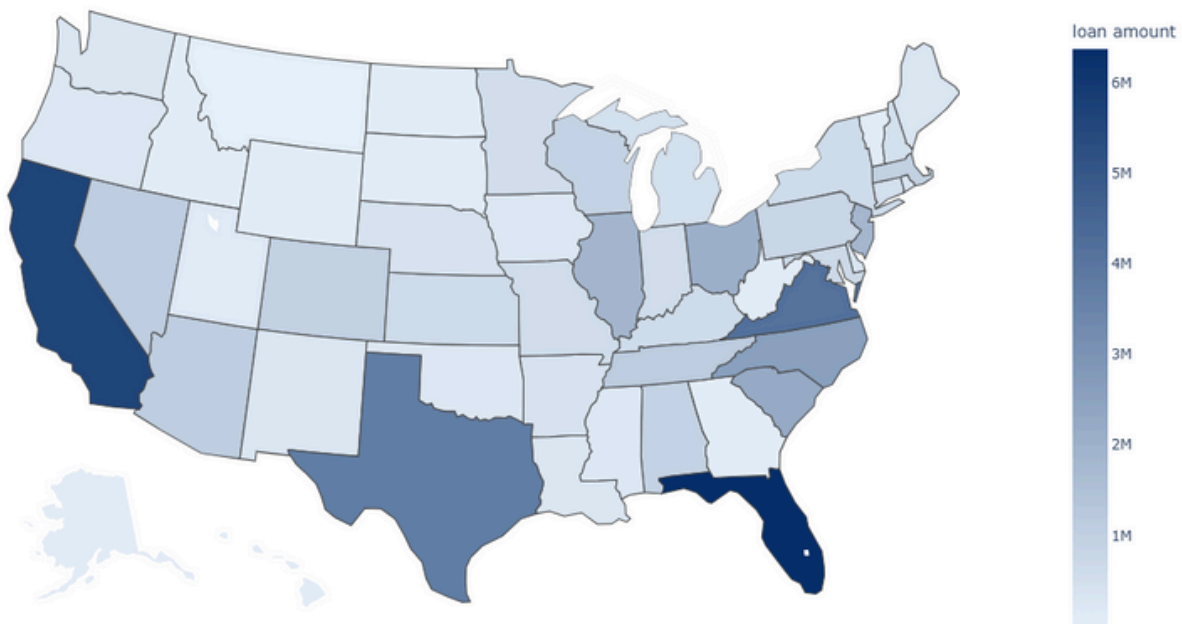
# Geographic Reach

## DEALER NETWORK

Mobility Trust Group operates a nationwide dealer network, originating loans in 49 states and Washington, DC. California, Virginia, and Florida represent our highest concentrations of financing activity.

From 2023 to 2025, our network expanded by 136 mission-aligned dealers and mobility product manufacturers. We continue to actively grow this network to meet rising demand for affordable, point-of-purchase financing solutions.

### Amount Financed by State (\$)



(As of 9/30/2025)

# They Ask, We Answer

## INCLUSIVE UNDERWRITING

Our servicing approach is built on an inclusive underwriting that centers equity, independence, and access to essential mobility and accessibility solutions. By designing our financial products around real-world needs, we remove systemic barriers and support long-term economic stability for people with disabilities and their families.

## IMPROVING SERVICE

We actively solicit feedback through onboarding conversations, testimonials, and point-of-purchase surveys from people with disabilities and their family members to better understand their experience with our financing and the assistive technologies they purchase.

These insights inform impact on our customers' lives, product improvements, and customer service.



## FINANCIAL COUNSELING

We offer support to clients and customers who seek assistance at any part of their borrowing journey. Since launching the program in 2024, we have delivered 213 one-on-one counseling sessions and maintain a subscription-based email series, Financial Confidence, which shares practical guidance on saving money, managing debt, and building credit to meet the financial education needs of the community we serve.

# UN Sustainable Development Goals

## FINANCING COMMUNITY RESILIENCE IN ALIGNMENT WITH UN SDGS:

### SDG 8 – Decent Work and Economic Growth

Our financial products enable people with disabilities to access employment, maintain income stability, and participate fully in the economy.

### SDG 9 – Industry, Innovation, and Infrastructure

We finance specialized mobility and accessibility infrastructure overlooked by traditional lenders, supporting inclusive and resilient systems.

### SDG 10 – Reduced Inequalities

Purpose-built underwriting expands equitable access to credit for people with disabilities, addressing systemic barriers to financial inclusion.

### SDG 16 – Peace, Justice, and Strong Institutions

Transparent, compliant lending practices promote trust, fairness, and inclusion within the financial system.



# Environmental Stewardship

## GREENHOUSE GAS REDUCTION

We finance mobility and accessibility products that reduce greenhouse gas emissions, supporting lower-emission transportation and energy-efficient technologies. These investments help decrease environmental impact while improving long-term affordability and access for people with disabilities.

## CLIMATE RESILIENCE

We finance solutions that enable people with disabilities to safely shelter in place during climate-related disasters. People with disabilities are disproportionately affected by climate change, including increased flooding from sea-level rise and more frequent severe storms, and often must remain at home to maintain access to essential medical care. Our financing supports resilience, safety, and continuity of care when it matters most.

## SDG ALIGNMENT

### SDG 7 – Affordable and Clean Energy

Mobility Trust Group finances energy-efficient and low-emission mobility and accessibility solutions, reducing long-term costs while supporting sustainable transportation.

### SDG 11 – Sustainable Cities and Communities

Financing accessible transportation and home modifications enables individuals to live, work, and engage within inclusive, resilient communities.

### SDG 13 – Climate Action

Our portfolio supports lower-emission mobility solutions, ensuring climate progress remains inclusive of people with disabilities. We finance mobility and accessibility solutions that reduce emissions, promote sheltering in place, and increase resilience for people with disabilities disproportionately affected by climate change.

# B Corporation Certification



## OUR COMMITMENT TO PURPOSE & PERFORMANCE

B Corporation Certification reflects Mobility Trust Group’s commitment to embedding purpose alongside performance, ensuring accountability to the environment, customers, employees, investors, and the communities we serve.

***Mobility Trust Group and its subsidiary, Mobility Credit Acceptance, became Certified B Corporations in April 2024.***

## WHAT ARE B CORPS?

Certified B Corporations meet rigorous, independently verified standards for social and environmental performance, accountability, and transparency. Administered by the nonprofit B Lab, B Corp certification evaluates how companies balance profit with purpose—holding them accountable to all stakeholders, not just shareholders.

## B IMPACT ASSESSMENT

The B Impact Assessment is B Lab’s comprehensive evaluation used to measure a company’s social and environmental performance, accountability, and transparency.

- Companies are evaluated across five core categories: Governance, Workers, Community, Environment, & Customers



**MOBILITY TRUST’S IMPACT ASSESMENT SCORE: 113.1**

**MEDIAN SCORE: 50.9**



# CDFI Certification



## WHAT IS A COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION?

CDFIs are mission-driven financial institutions certified by the U.S. Department of the Treasury's CDFI Fund to expand access to fair, responsible capital in communities underserved by traditional financial systems. CDFIs play a critical role in advancing economic inclusion by directing capital toward populations and needs that are often overlooked—supporting community stability, resilience, and long-term opportunity.

## CAPACITY BUILDING

**As of August 2025, our subsidiary, Mobility Credit Acceptance, has become a Treasury-Certified CDFI.**

In 2021, we were awarded funding from the Treasury to build the capacity of our programs—strengthening staff expertise, servicing infrastructure, and operating systems to better meet the unique needs of our customers.

## EXPANDING ACCESS TO CAPITAL VIA MISSION-ALIGNED LENDING PARTNERS

CDFI certification provides more than funding; it represents formal recognition of our impact, accountability, and alignment with national community development priorities. This designation enhances our ability to partner with institutional lenders, banks, and impact-oriented investors, including those seeking to meet Community Reinvestment Act (CRA) objectives through mission-aligned lending relationships. As a result, we are able to expand access to capital, reduce borrowing costs, and scale inclusive financial products without compromising credit quality or customer experience.

# LOOKING FORWARD



## WHERE OTHERS SEE INEQUITIES, WE SEE OPPORTUNITY.

Mobility Trust Group is building a more inclusive financial system—one that recognizes accessibility as essential infrastructure, not a luxury. Our commitment is to expand opportunity for people with disabilities by increasing access to affordable, mission-aligned financing that supports independence, dignity, and full participation in daily life.

Increasing our balance sheet, strengthening our retail network, and investing in our people and systems positions the organization for responsible, long-term scale. This approach allows us to reach more people, lower barriers to access, and deliver consistent, high-quality service that benefits all stakeholders.



Mobility Trust Group uses finance as a tool for impact—supporting independence, economic participation, and resilience for people with disabilities, while delivering responsible growth and strong portfolio performance for our funding partners. We remain focused on sustainable impact—measured not only by portfolio growth, but by the lives improved, the independence restored, and the trust earned from the customers and partners we serve.