

A photograph of a family of three—a man, a woman, and a young girl—sitting on a grassy lawn. They are all wearing white t-shirts and blue jeans, and they are smiling and looking at each other. In the background, there is a large, leafy tree and a multi-story building with many windows. The scene is bright and sunny.

# UPI Loan Fund

PRESS KIT 2022

 UPI LOANS



A photograph of a family walking outdoors on a paved path. A man in a light-colored short-sleeved shirt and dark pants is walking on the left, smiling. A young girl with curly hair is riding a small tricycle in the center. A woman in a light-colored t-shirt and dark pants is walking on the right, also smiling and looking towards the child. The background shows trees and a building. The entire image has a blue tint.

Our

# MISSION

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Creating businesses and wealth by the efficient deployment of capital to underserved communities.





# Who We Are

## Funding Communities With Equity at the Heart

The **UPI Loan Fund** (UPILF) is an African-American led Community Development Loan Fund (CDLF) and Emerging Community Development Financial Institution (CDFI). The UPI Loan Fund is also a division of Unified Progress International (UPI) Education.

UPI Education was incorporated in 2004 to provide life skills training. We have done this through our award-winning Life Skills Solutions™ training curriculum, designed to provide individuals with the tools to navigate life's challenges.

After years of training hundreds of individuals with the Life Skills Solutions™ curriculum, we decided to fill the need to help individuals, families, businesses and communities in gaining access to affordable capital and personal loans.



# Equity Begins Where Inequality Ends

**Our Purpose** – UPI Loan Fund provides affordable loans in opposition to Predatory Lenders helping the unbanked, underbanked, low-to-moderate income communities across America, with a focus on African-Americans, veterans and people of color.

UPI Loan Fund was created to provide a viable alternative to predatory lenders who charge fees and interest rates at 400% or higher. We expect to eradicate these predatory practices that primarily operate in poorer communities, especially communities of color, preying on people during their time of financial need.

With UPI loan funds, borrowers can avoid the insidious policies from lenders such as Pay Day/Title Loans by utilizing the financial flexibilities our loans provide while attaining the financial education that will help them in their future.







# What We Do

Debt Consolidation

Credit Counseling

Financial Training



# Building a Stronger Economy

**Behavioral Financial Wellness** – Communities grow when new business start-ups appear, creating jobs and increasing the community tax base. UPI puts Behavioral Financial Wellness at the forefront of our mission to positively impact underserved communities. Those who attend our Zoom seminars/online classes will learn to:

1. Identify Money Values
2. Discover Their Money Temperament
3. Survey Financial Knowledge
4. Create Personalized Money Strategy
5. Build and Execute Financial Skills

**Power in Knowledge** — In addition to providing affordable loans, our focus is to help adult community members and our youth to understand that money does matter.

**Training is Key** –We have adopted the research-based DreamSmart Academy / Money Behavior System, where data informs that “humans are not hardwired to work well with money, that money beliefs are well established by mid-adolescence, and that culture is a key influence of spending behavior”.





# LEADERSHIP

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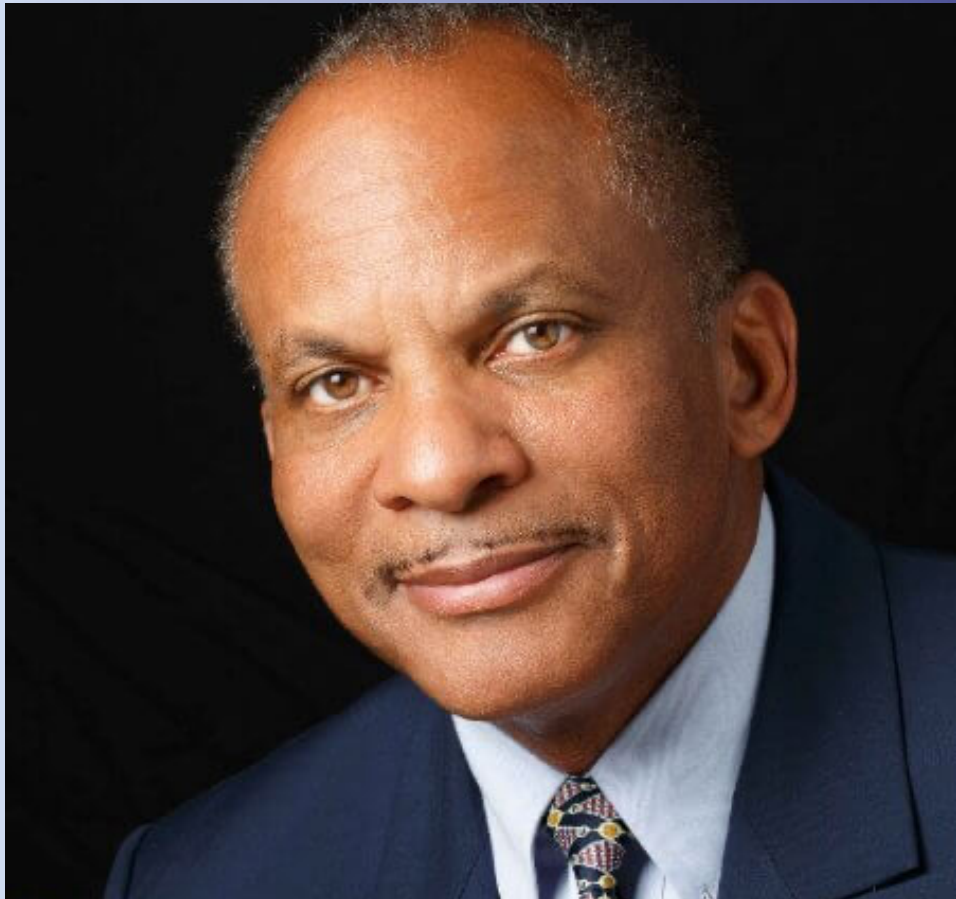


# Frank E. Crump

President & CEO



UPI LOANS



In 2018, Frank Crump (Founder/President) was introduced to the Executive Director of the Phoenix Jewish Free Loan (JFL). He learned that for more than 68 years, JFL has provided interest-free loans to assist Jewish individuals and families during financial need. Inspired by their mission, he decided to help all people, especially communities of color where banks are scarce and predatory Payday and Title Loan lenders are many.

He is an international businessman having lived and worked in Asia for 20+ years, as a corporate Aerospace/Defense Director and Telecoms entrepreneur. He co-founded, as President and Chairman, a manufacturing company, which was named one of the Top 100 Black Businesses in America. As Founder of UPI Education and UPI Loan Fund he maintains a passion for helping people in need.

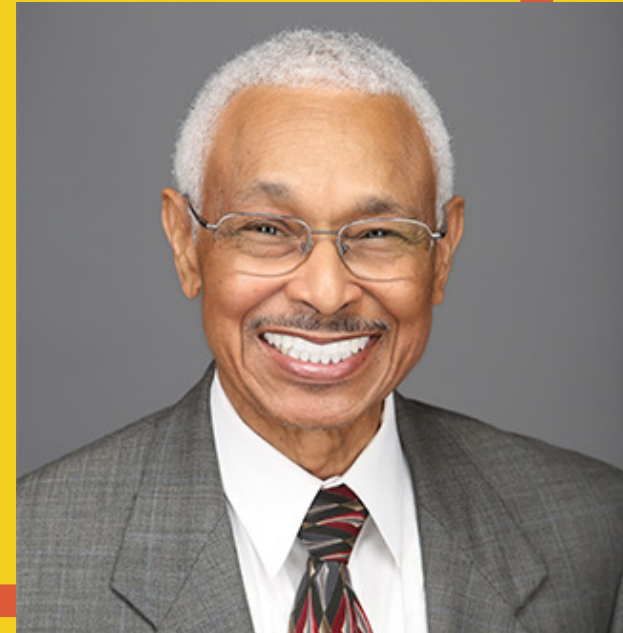
Frank's goal is to help people **“achieve independence, freedom, and a better way of life.”**



# LEADERSHIP



**Kerwin Brown**  
Executive Director



**Wilbert Guilford, CPA, CIA, CISA**  
Accountant





# LEVELING THE

# PLAYING FIELD FOR ALL

Former NFL player, **Ray Ellis**, grew up in a low-income community in Canton, Ohio. When he heard how the UPI Loan Fund was supporting the underserved across the nation, he wanted to join the mission. He contacted Founder Frank E. Crump and a partnership was born. In a matter of weeks, Ray helped raise \$100,000 to support his old neighborhood in Canton. Today, Ray is a UPI Loan Fund Ambassador, working to protect people from predatory loans, helping families get back on their feet, and ensuring equality in equity. Join us in our work to raise critical funds to support low-income communities across the country.



# Our History

In 1980, Frank E. Crump founded Unified Progress Incorporated, an investment company designed to bring together top Black Athletes and Entertainers as investors, under one roof, along with five (5) Fortune 500 companies. Their invested dollars would be re-invested into small and minority businesses which would be overall supported with the goal of taking them public i.e. Black Economic Development. Mr. Crump's idea was ahead of its time but today, it has come full circle via the UPI Loan Fund.

**The following represents press, letters and excerpts from 1980 -2022 (more than 40 years) confirming that Mr. Crump is not only a visionary and trailblazer, but a man on a mission**





## Building For the Future

### INVESTMENT FIRM SEEKS UNITY

Although Frank Crump never finished his medical studies, he certainly learned how to operate in the business world.

Crump heads Unified Progress, Inc. in Lancaster, Pennsylvania, a public corporation designed to build primarily on the successes of black entertainers and athletes.

"By uniting these men and women as stockholders under one corporate entity we believe we can make a quantum jump for black economies," Crump says.

His immediate goal is to secure 150 shareholders each investing \$50,000. Shareowners are welcome from all disciplines and businesses, but preference will be given to black athletes and entertainers because, Crump says, "They represent the strength of black America."

The company seeks to make investments in manufacturing, human resources and finance. "We're looking at computers, electronics and general communications. And we're evaluating consulting and employment agencies, too. As a basis for entering banking and finance, we're funding a Small Business Investment Corporation."

Stockholders, says Crump, will not only benefit personally but also see their investments give an economic boost to black citizens. Minority owned businesses that demonstrate high return on investment will get first attention, says the medical student turned entrepreneur.

A native of Rhode Island, Crump started his business career with a cosmetics firm as an independent distributor while attending Franklin and Marshall College. After graduation he was a sales representative in California for Hamilton Technology where in just 4 months he was promoted to regional sales manager.

In 1978, Crump was one of the founders of Unified Chem-Con Corporation, a minority-owned firm specializing in photo etchings. While serving as its president, Chem-Con exceeded \$1 million in sales. Sales are expected to top \$10 million in 1983. Crump is still a stockholder in Chem-Con but devotes full-time to building Unified Progress, Inc.

When Crump began his college studies he was determined to be a doctor and completed 3 years of pre-med training, including a tour in India as one of only 27 students selected from 4 universities. Later, he did independent study in ayurvedic medicine (herbs). His business activities were then part time, a means to earn money while he pursued his studies. But the world of business became more fascinating than the world of medicine, and Crump's successes in the business world accelerated his transition from medical student to skilled entrepreneur. After a break from the classroom, he returned to Franklin and Marshall to earn degrees in business administration, philosophy and religion.

Why is he so convinced that his new



Frank Crump, chairman and president, United Chem-Con Corp.

venture will succeed?

"There's no incentive for a successful athlete or entertainer resting on the beach at Santa Monica to worry about tomorrow," Crump admits. "But we offer something quite different. We say, invest for yourself and for your brothers and sisters. Help minority companies to grow. Create a pool of cash. In short, invest in black economic development and build for the future. But I don't want to give the idea that this is a closed operation by blacks for blacks. The color of money is green. All investors are welcome. We're talking to leaders of the Fortune 500, for example. I do want to make clear, however, that minority economic development is our goal, to work toward parity, to build a strong

economic base for minority citizens. We think that is a constructive goal for America, and so do most of the white investors we meet.

Crump's philosophy is summed up on the front cover of a small brochure describing Unified Progress, Inc., "History has proven the correctness of the phrase 'United we stand, divided we fall.' Thus, unification exemplifies one of the best means for progress. For some time, black Americans have considered the idea of uniting for the purpose of achieving economic gains. Herein, at last, lies a plan of action to transform that 'idea' into a reality."

For more information, write, Unified Progress, Inc., 571 Conestoga Boulevard, Lancaster, Pa. 17603. ||

Financing Is Just One, Executive Says

## What Problems Does a Black Business Have?

By TIM MEKEL  
New Era Staff Writer

Black-owned businesses have trouble getting financing and working efficiently, a local black businessman said here Tuesday.

Frank E. Crump, president of Unified Progress Inc., an investment company, told the Lancaster Optimist Club that black-owned businesses sometimes can solve these problems by forming joint ventures with larger firms, or by merging with other firms.

"The 100 top black businesses in America cannot achieve the economies of scale that larger companies can," Crump said. "The problem is compounded as a result of how these black businesses are financed. Minority firms are usually undercapitalized."

Crump said one answer is forming a joint venture, a temporary joining of forces to complete a specific project. Another solution is to merge with another firm, thereby creating economies of scale and a more competitive position.

Many firms merge to try to corner a market. If successful, "it stabilizes cash flow and makes (business) more predictable," Crump said.

"However," Crump noted, "there are not enough black firms in related industries that could merge to create a company of a size that would put them in a league with the major companies."

"So merger strategies for the black businessman stem around merging with white companies or selling their business for large profits and starting anew. Black companies should seize whatever opportunities are available."

To sum up the shortcoming of size, Unified Progress says if the 100 leading black businesses were combined into one firm, it would be only number 251 in the Fortune 500.

Crump said, "The real answer for the success of black business in America lies within the word of unification. History has proven the correctness of the phrase, 'United we stand, divided we fall.'"

Obtaining financing is a major obstacle for black-owned businesses, according to Crump. "All major methods of debt and equity financing contain obstacles to black business," he said.

Selling stock or bonds "is just not feasible from a cost standpoint," he said. Institutional investors shy away from smaller firms, which most black-owned businesses are. Venture capitalists want too big a return too soon.

The outlook for bank financing is "mixed," Crump felt. "Traditionally, banks have looked at black business loans as high risk. As the result of the success of many black businesses, such preconceived notions are beginning to break down. Today's banker is beginning to take black businesses much more seriously."

Black-owned businesses that seek to use government regulations to get work may find those regulations a two-edged sword, Crump said.

He observed how government critics contend that, "far from encourag-



Frank E. Crump

ing black entrepreneurs to enter business fields, excessive regulation has actually worked to keep small businessmen out of many business fields," such as trucking.

While Crump would not blame government regulations for the economic problems facing black-owned businesses, he did say that regulations have been "marginally effective" in helping them.

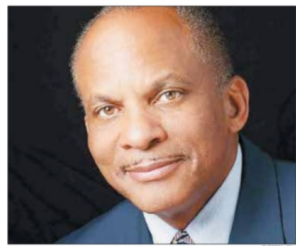
Of the programs that do help, Crump suggested they aid firms for a limited time. Then, the assisted firms should withdraw from the programs so that other companies can take part.

Crump, saying the key to a businessman's success may be his own fund-raising skill, remarked:

"The question is really not just about blacks. It's about what it takes to succeed. The ingredients for success (managerial talent and financing) are not always easy to come by."

Crump, a native of New Haven, Conn., graduated from Franklin and Marshall College with a degree in business management. Formerly chairman and president of Unified Chem-Con Corp., he started Unified Progress Inc. in 1980.





## UPI Loan Speaks National Event Frank Crump At Institute Of Health

By *Monika Subramaniam*

Phoenix-based UPI Loan Fund Founder Frank Crump spoke before the National Institute of Health (NIH) UNITE committees and staff on racism, discrimination, diversity, equity and inclusion.

NIH's "UNITE" initiative was established to identify and address structural racism within the NIH-supported and the greater scientific community. With representation from across the NIH Institutes and Centers, UNITE aims to establish an equitable and civil culture within the biomedical research enterprise and reduce barriers to racial equity in the biomedical research workforce.

To reach this goal, UNITE is facilitating research to identify opportunities, make recommendations, and develop and implement strategies to increase inclusivity and diversity in science. These efforts will bolster the NIH's effort to continue to strive for diversity within the scientific workforce and racial equity on the NIH campus and within the extramural community.

UNITE is comprised of five committees with separate but coordinated objectives on tackling the problem of racism and discrimination in science, while developing methods to promote diversity and inclusion across the biomedical enterprise. Given Crump's national and international business and educational acumen and his experience in organizing diverse groups of people in support of common causes, NIH asked Crump to present and speak to NIH's diverse body of doctors, PhDs, researchers and support staff regarding structural racism within the workplace of governmental organizations, such as NIH, and the historical biases amongst White, Black and Brown people of color, all whom have been affected by systemic racism, White privilege, and the maligned creation of a skin color-based second-class citizenry in America.

## BUSINESS & FINANCE

ARIZONA INFORMANT

# UPI Loan Fund For Small Business

By *Denise Meridith*

PHOENIX — The \$350 billion in the CARES legislation, which was supposed to provide loans for small businesses decimated by the COVID-19 pandemic, ran out of money in less than two weeks. Criticisms of the program included bank favoritism of existing customers, money not going to the small businesses that most needed it, small businesspeople without legal or financial expertise needed to complete the forms, and overly confusing application processes.

In short, Main Street businesspeople were subjected to the same treatment to which Black businesspeople on Any Street have always been subjected.

In Arizona, The UPI Loan Fund (UPILF), a new division of Unified Progress International (UPI), provides an alternative funding source for underfunded businesses.

Throughout history, people of color and their businesses have had less access to tax advantages and credits, and been subjected to mortgage market discrimination, fewer business and personal loan approvals, lower loan amounts, higher interest rates, and redlining. These business owners are often victims of predatory lenders. The UPILF is a Community Development Loan Fund, (CDLF), which addresses most of the inequities for disadvantaged small businesses.

The Coronavirus epidemic has vividly pointed out the health discrepancies between Whites and people of color. It will also aggra-

vate the business sustainability inequities. More than 90 percent of Black-owned businesses have been sole proprietorships or partnerships with no paid employees. Less than 10 percent of Black-owned businesses are in professional, scientific, technical or construction services--the industries that received most of the CARES small business loans.

"The primary purpose of the UPI Loan Fund," says Frank Crump, Founder of UPI, "Is to provide affordable loan products at varying interest rates or no-interest rates in special cases. The new fund will focus on the unbanked and under-banked, low/moderate income communities that have been identified by the U.S census tracts."

In order to be considered for one of UPI's Micro Business Grants, a written request, that includes the business address and phone number, can be emailed to Kerwin@upiedu.org. Qualifications for a grant include the following: 1) business with 0-3 employees; 2) less than \$250,000 in annual revenue; 3) independent and locally owned; 4) must be in business for at least one full year; 5) an explanation of how COVID-19 has created a business hardship; and 6) any additional extenuating circumstances. Arizona Public Service (APS) is providing initial funding for the loans.

UPI is a partner with The Arizona Small Business Association (ASBA) and Arizona Chamber of Commerce & Industry in the launch of the CARES Act Readiness Program for Small Businesses, a free online



*Kerwin Brown (left) is the new executive director of Unified Progress International Loan Fund. Frank Crump (right) is president/founder of UPI. With the help of APS and others, they seek to assist historically underbanked and underfunded small businesses in Arizona.*

training program. Business owners can access the site [caresactaz.com](https://caresactaz.com) for more information.

"During these difficult times," says Kerwin Brown, executive director of UPILF, "The UPI Loan

Fund will give individuals, families and their businesses an affordable loan option coupled with first class behavioral wellness training."

More information on UPILF is available at [upiloanfund.us](https://upiloanfund.us).



DEPUTY WH-4  
COMMITTEES:  
CHAIRMAN SMALL BUSINESS  
COMMITTEE  
SUBCOMMITTEES:  
CHAIRMAN OF THE SUBCOMMITTEE ON  
SBA AND SBC AUTHORITY, MINORITY  
ENTERPRISE AND GENERAL SMALL  
BUSINESS PROBLEMS  
BANKING, FINANCE AND  
URBAN AFFAIRS COMMITTEE  
SUBCOMMITTEES:  
HOUSING  
JOINT ECONOMIC COMMITTEE  
SUBCOMMITTEES:  
INVESTMENT, JOBS AND PRICES  
TRADE, PRODUCTIVITY AND ECONOMIC  
GROWTH

PARREN J. MITCHELL  
7TH DISTRICT, MARYLAND

Congress of the United States  
House of Representatives  
Washington, D.C. 20515

January 9, 1984

CONGRESSIONAL BLACK CAUCUS  
CHAIRMAN OF THE SUBCOMMITTEE ON  
MINORITY ENTERPRISE, ECONOMIC  
DEVELOPMENT AND HOUSING

OFFICE ADDRESSES:  
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2367 RAYBURN HOUSE OFFICE BUILDING  
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(202) 225-4741  
BALTIMORE DISTRICT OFFICES:  
GEORGE FALLON FEDERAL BUILDING  
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31 HOPKINS PLAZA  
BALTIMORE, MARYLAND 21201  
(301) 962-3223  
1903 BLOOMINGDALE ROAD  
BALTIMORE, MARYLAND 21216  
(301) 962-4531

Mr. Frank Crump  
President  
Unified Progress, Inc.  
571 Conestoga Blvd.  
P.O. Box 186  
Lancaster, PA 17602

Dear Mr. Crump: *Frank*

I found our recent conversation provocative and stimulating. We both agree on many approaches necessary to further Black economic development.

We are now in the second phase of the civil rights movement. The struggle is now to secure economic empowerment of Black Americans, to move us from being just consumers to producers of goods and services. We must develop a strong, diversified Black entrepreneurial class to create employment opportunities for our people. We must develop an alternative to the social programs so desperately needed by the disadvantaged of this nation, but which are slowly, inevitably being done away with.

We must build our Black businesses so that they are able to go public. At present, only a pitiful few can do this. We must have access to capital. We must find those majority firms which are willing to enter into partnerships as we seek to implement this, the second, phase of the civil rights movement.

As you know, some may say these are but tall dreams. However, I can only argue, with fervor, that unless we do these things, Black Americans will not and cannot be full participants in the economic life of this country, and the nation will be poorer because of that.

Please stay in contact. You have my every best wish to your continued success.

Sincerely,

*Parren J. Mitchell*

Parren J. Mitchell  
Member of Congress

PJM:jld

RUBEN GALLEGOS  
7TH DISTRICT, ARIZONA

COMMITTEES:  
ARMED SERVICES  
SUBCOMMITTEES:  
CHAIRMAN, INTELLIGENCE  
AND SPECIAL OPERATIONS  
TACTICAL AIR AND LAND FORCES

NATURAL RESOURCES  
SUBCOMMITTEES:  
INDIGENOUS PEOPLES OF THE U.S.  
NATIONAL PARKS, FORESTS,  
AND PUBLIC LANDS

VETERANS AFFAIRS  
SUBCOMMITTEES:  
ECONOMIC OPPORTUNITY

Congress of the United States  
House of Representatives  
Washington, DC 20515-0307

January 7, 2022

NFL Retired Players Association  
Super Bowl LVI  
Inglewood, CA

Dear Members of the NFL Retired Players Association:

I am pleased to write in support of the UPI Loan Fund (UPILF) and its mission to provide low-cost consumer and business loans that support community members and community development and promote financial awareness via the UPI Behavioral Financial Wellness platform. I am encouraged by UPILF's plan to become a Community Development Financial Institution (CDFI) and believe the backgrounds of both Mr. Frank Crump, UPILF Founder/President, and Mr. Kerwin Brown, UPILF Executive Director, as businessmen and entrepreneurs will allow UPILF to thrive as it expands across America.

I understand UPILF seeks funding via donations, grants, and individual/corporate loans. Further, UPILF has devised two distinct methods which allow for securing additional loan capital and city/state expansion. I commend UPILF on its initial expansion into Houston, Texas via the MultiCultural Center and its loan agreements with Take Charge America (Phoenix, AZ), Growth Partners (Tucson AZ), and its most recent agreement with Mr. Ray Ellis (retired NFL player). I would like to specifically commend Mr. Ellis for being the first "professional athlete" to support the UPILF by bringing the Fund to his hometown of Canton, Ohio. I am certain additional athletes and entertainers will follow Mr. Ellis' lead in giving back to the community where they grew up.

I applaud UPILF's admirable efforts to provide behavioral financial wellness training to the borrowers and communities it serves and recognize the significance of offering financial awareness in addition to financial lending alternatives. The UPILF will positively benefit Arizona's Seventh Congressional District and its constituents whom I proudly represent in the United States House of Representatives. I wish UPILF the best and continued success in all future endeavors.

Sincerely,

*Ruben Gallegos*

Ruben Gallegos  
Member of Congress

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1131 LONGWORTH HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515  
(202) 225-4065

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PHOENIX, AZ 85006-2481  
(602) 256-0551



# UPI Loan Fund aims to become Arizona's first Black-owned CDFI lender

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Kerwin Brown (left) and Frank Crump (right) of the UPI Loan Fund in Arizona granted their first loan to Kylie Chamblee in 2020.  
UPI LOAN FUND

UPI Loan Fund, a Phoenix-based nonprofit, is working on its application to become a CDFI, which would make it Arizona's first ever Black-owned financial lending institution. See why UPI decided it now was the right time for action.



## UPI Loan Fund Partners with MariSol Credit Federal Union to Help Underserved Communities in Arizona

*Since 2020, UPILF and MariSol have helped Low/Moderate-income communities get back on their feet in Arizona.*

When we work together, we can move mountains. Whether that means healing a nation, or fixing a community, this sentiment provides the cornerstone of the partnership between the UPI Loan Fund (UPILF) and MariSol Federal Credit Union. The mission? To get much deserved funds into overlooked communities, focusing on people of color, giving residents, families and businesses access to affordable and stable financing. MariSol FCU, a designated CDFI (Community Development Financial Institution) provides federally allocated dollars toward community improvement for low-income areas.

No one should be defined by a simple credit score. Building credit shouldn't cost you a fortune. Unfortunately, in communities of color, credit has come with a high price tag. Navigating finances is not common knowledge for everyone. Predatory lenders have historically set their sights upon vulnerable communities, charging sometimes 300 percent in high-interest rates and fees, while traditional banks turn a blind eye due to low credit scores. The strong partnership between UPILF and MariSol, however, ensures that people of color will no longer be left off the playing field. In fact, many of applicants begin with credit scores under 600. We look beyond the number and connect with the person who needs financial support.

Starting with small but important loans, the UPI Loan Fund has already helped many low-to-moderate income individuals establish credit via refinancing auto loans at a substantially reduced rate, free checking accounts and UPILF personal loans funneled through MariSol.

Robin Romano, CEO of MariSol says, "Our members are grateful to be seen and have their needs matter. We have a young lady who was struggling with her payments due to the high 26.63 percent interest on her auto loan. Working with UPILF, MariSol was able to refinance the auto loan and UPILF loaned her \$4,000 at nine percent to pay off other debts, all of which resulted in significant savings every month."

With the CDFI designation, MariSol and UPI Loan Fund plan to extend that level of commitment to community businesses. Responsible loan activity and credit use help customers build their own portfolio, allowing them to grow personally and professionally.

# HOLLYWOODBBLACKENTERTAINMENT.COM LLC



NFL ALUMNI EVENT: MANY VENDORS  
CAME OUT TO THE EVENT. FRANK CRUMP  
CREATOR OF UPI LOANS AS LOW AS 9%.  
RAY ELLIS IS THE AMBASSADOR FOR UPI.  
FOR YOUR REFERRAL IN THE LOAN  
APPLICATION PUT  
HOLLYWOODBBLACKENTERTAINMENT.



# NFL LEGEND TEAMS UP WITH NONPROFIT

February 22, 2022 · 3 min read

**Compassionate Lender Earns Spot at Super Bowl LVI Player Alumni Event**

LOS ANGELES, Feb. 22, 2022 /PRNewswire/ -- When former **Philadelphia Eagle Ray Ellis** and **entrepreneur Frank Crump** met, they discovered a mutual objective: invest deeply in our community, one individual and small business at a time—with the goal of exponential growth.



UPI Loans, Frank E. Crump, Kerwin Brown and Ray Ellis (NFL Alumni) 2022 Super Bowl

Fast forward a decade, when Crump learned that his sister had taken on four [payday loans](#), which involves money lent at an exceptionally high rate of interest that is repaid when the borrower receives their next paycheck. For Crump's sister, the debt from interest actually exceeded her paycheck. "Interest rates for these products are often 300 to 400 percent, which is horrifically high. I saw the need for a compassionate approach to lending, especially within the Black community, and looked into equipping my educational nonprofit, [United Progress International \(UPI\)](#), with a lending capability."

Article also featured in:



Seeking Alpha<sup>α</sup>



# Testimonials

We can never forget the impact UPI Loan Fund has had on our company. UPI Loan Fund is needed here in the community now more than ever. Our community stands in support of the vision of Mr. Brown and Mr. Crump have presented, and we wish them longevity and success!

- **Journey Solutions, Inc.**

Thank you, dear recipient of this letter of endorsement of one who has been sent to us all with a program to lift the under-served communities of our beloved city and of people in need nationwide: Mr. Frank Crump...one sent by God for healing

- **Rev. Dr. Cecil “Chip” Murray**

I was introduced to members of the UPI Loan fund a few years ago before they formed this business opportunity. When I found out all that were involved, I knew this would be a successful venture for all involved. Thank you for bringing this into our community. This banking opportunity has already blessed so many that were afraid to reach out to other lenders due to their credit situations and UPI Loan Fund showed them that they were on board with assisting them with catching up financially and getting them back on track

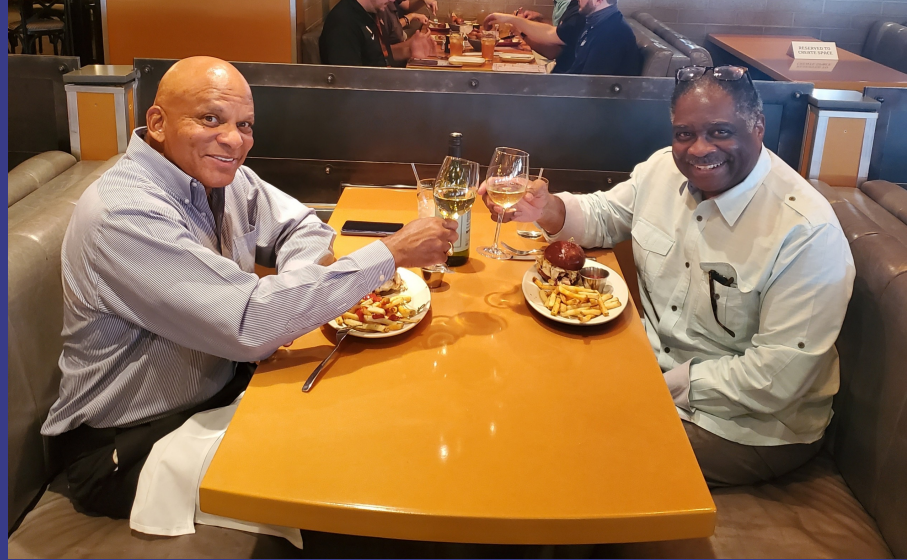
- **Positive Image Sports**

Several months ago, I applied for a UPI loan to assist with a personal need. The process was super easy and receiving the money was very fast. I was surprised and amazed at how easy the process was. In addition, establishing a monthly payment arrangement was affordable and economical. Working with UPI has been a wonderful experience and I would recommend this financial institute to everyone.

- **Dr. Kelmer Elizabeth Muhammad, EdD**



# UPI Gallery





# UPI Loans Board of Advisors



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Kevin Taylor



Dr. Earl Suttle



Lesli Pintor



Carmen West



Kenyatta Turner



Dr. Marva Morris



Robin Romano



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Mad Hat Maven

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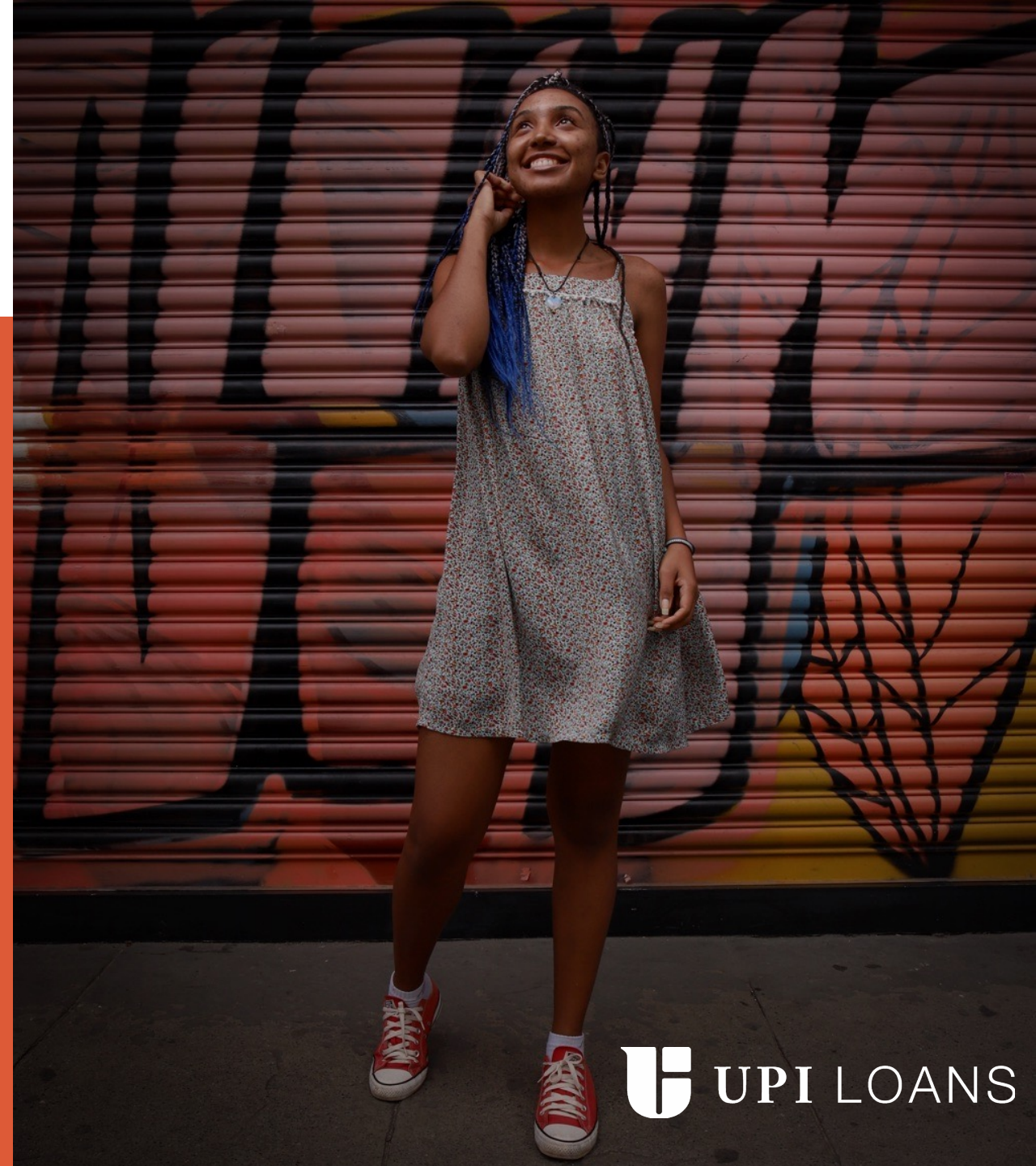
Direct: 832.460.6263 Ext. 101

Mobile: 323.839.4488

Please contact for interviews, B-Roll,  
+ photography

For More Information Visit Us At:

**[upiloanfund.us](http://upiloanfund.us)**



 **UPI LOANS**