

Profiles of Community Development Financial Institutions Serving Maryland

Prepared by Opportunity Finance Network
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What is a CDFI?

Community Development Financial Institutions (CDFIs) are private financial institutions that are 100 percent dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

By financing community businesses – including small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing – they spark job growth and retention in hard-to-serve markets across the nation.

CDFIs are profitable but not profit maximizing. They put community first, not the shareholder. They have had great success during the past 30 years, and have a proven track record of making an impact in those areas of America that need it most.

CDFIs at a Glance

CDFI	Lending Type				
	<i>Micro & Small Business</i>	<i>Housing to Orgs</i>	<i>Commercial Real Estate</i>	<i>Community Facilities</i>	<i>Consumer Finance</i>
Baltimore Community Lending*		✓	✓	✓	
Boston Community Capital*	✓	✓	✓	✓	✓
City First Bank of DC	✓	✓	✓	✓	✓
The Calvert Foundation*		✓			
Enterprise Community Loan Fund*		✓		✓	
The Harbor Bank of Maryland	✓		✓		✓
Healthy Neighborhoods		✓	✓	✓	✓
Latino Economic Development Center	✓				
Maryland Capital Enterprises	✓				
MECU	✓		✓		✓
National Housing Trust Community Development Fund		✓			
Natural Capital Investment Fund	✓		✓		
Neighborhood Housing Services of Baltimore					✓
NeighborWorks Capital*		✓			
Nonprofit Finance Fund*				✓	
Opportunity Finance Network*					
Partners for the Common Good*		✓		✓	
Securityplus Federal Credit Union					✓
Self-Help*	✓	✓	✓	✓	✓
The Reinvestment Fund*		✓	✓	✓	

* AERIS (formerly CARS) rated CDFI





Baltimore Community Lending, Inc.
www.bclending.org

Baltimore Community Lending is a US Treasury certified nonprofit community development financial institution. Working in Baltimore City exclusively, BCL provides loan capital for bricks and mortar real estate development. It works with different types of customers—developers, individual investors, nonprofits, businesses—and partners to transform and revitalize Baltimore neighborhoods.

BCL extends credit to customers who have been unable to access financing to develop affordable housing, community facilities, mixed used developments and commercial space in underserved neighborhoods. BCL’s lending criteria consider the needs of the borrower and the economics of the community.

Total Assets: \$17,240,993 (FY2013) **Year Began Financing:** 1989
Total Loans Outstanding: \$11,030,161 (FY2012) **# FTEs:** 7

Target Market

Headquarters: Baltimore, MD

Market Served: Urban

State(s) Served: MD

Borrower Characteristics: Private and non-profit developers, businesses, nonprofits, and individual investors

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital

Other: _____

Lending Type(s)

- Microenterprise
- Business
- Commercial Real Estate
- Community Facilities
- Nonprofits
- Housing to Individuals
- Housing to Organizations (Primary)
- Intermediary Loan Funds
- Consumer Finance
 - Mortgages to individuals
 - IDA-Savings
 - Energy Efficiency
 - Checking/Savings Accounts

SBA Lending

- SBA Microlender
- SBA 7(a) Lender
- SBA Community Advantage Lender
- SBA 504 Lender

Type of Lender

- Direct Lender: Track record Interested
- Co-Lender: Track record Interested

Leadership:

- Ruth M. Louie, President and Chief Executive Officer
- Paul T. Graziano, Board Chair | Commissioner, Baltimore City Department of Housing and Community Development



Boston Community Capital
www.bostoncommunitycapital.org

Boston Community Capital’s (BCC) mission is to build healthy communities where low-income people live and work. BCC provides financing for affordable housing, child care, schools, and community facilities and making equity investments in businesses that create social, environmental, and financial returns. BCC finances energy conservation and renewable energy improvements in affordable housing and community facilities, and works with individuals facing eviction due to foreclosure to help them repurchase their homes with mortgages they can afford. Its products and services include loans, equity investments, financing and tracking tools, foreclosure relief, and New Market Tax Credit investments.

Boston Community Capital’s (BCC) groundbreaking foreclosure relief program, the Stabilizing Urban Neighborhoods (SUN) Initiative, is now accepting applications from homeowners across Maryland. The SUN program is an innovative, investor-financed program that buys troubled homes from lenders at fair market prices and sells them back to the original homeowners with mortgages they can afford.

Total Assets: \$223,758,879 (FY2013) **Year Began Financing:** 1985
Total Loans Outstanding: \$146,887,042 (FY2013) **# FTEs:** ~35

Target Market

Headquarters: Boston, MA **Market Served:** Urban, Suburban
State(s) Served: MA, MD, RI, CT, NY, NJ, PA, DC, VA, FL
Borrower Characteristics: Organizations, businesses, and individuals in low-income areas

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

Microenterprise Intermediary Loan Funds
 Business Consumer Finance
 Commercial Real Estate Mortgages to individuals
 Community Facilities IDA-Savings
 Nonprofits Energy Efficiency
 Housing to Individuals Checking/Savings Accounts
 Housing to Organizations

SBA Lending

SBA Microlender SBA Community Advantage Lender
 SBA 7(a) Lender SBA 504 Lender

Type of Lender

Direct Lender: Track record Interested
 Co-Lender: Track record Interested

Leadership:

- Elyse Cherry, Chief Executive Officer
- Sharon Shepard, COO of the SUN Initiative
- Charles Clark, Board Chair | Vice President for Asset Development, YouthBuild USA



City First Bank of DC
www.cityfirstbank.com

City First Bank of DC is a nationally chartered commercial bank with a mission to provide financial and other services in low to moderate income communities. With year-end 2012 assets of \$226 million, loans of \$143 million, and deposits of \$183 million, the bank targets neighborhoods east of 16th Street including far SE and NE Washington and other economically challenged suburban communities. Last year, in excess of \$57 million in loans were originated, 81% of which were for community development.

City First Bank has been certified as a Community Development Financial Institution by the CDFI Fund of the US Department of Treasury and has won five rounds of authority under the New Markets Tax Credit Program totaling \$370 million. City First Bank operates its sole branch in the bustling and historic U Street corridor at 1432 U Street, NW, Washington, DC and has a robust electronic delivery platform that allows its customers to bank from any location 24/7.

Total Assets: \$226 million (FY2012) **Year Began Financing:** 1999
Total Loans Outstanding: \$143 million (FY2012) **# FTEs:** ____

Target Market

Headquarters: Washington, D.C **Market Served:** Urban
State(s) Served: Washington, D.C (looking to expand to Baltimore)
Borrower Characteristics: Businesses completing projects in low to moderate income areas in the D.C. area

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

<input checked="" type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input checked="" type="checkbox"/> Business	<input checked="" type="checkbox"/> Consumer Finance
<input checked="" type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input checked="" type="checkbox"/> Community Facilities	<input type="checkbox"/> IDA-Savings
<input checked="" type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input checked="" type="checkbox"/> Checking/Savings Accounts
<input checked="" type="checkbox"/> Housing to Organizations	

SBA Lending

SBA Microlender SBA Community Advantage Lender
 SBA 7(a) Lender SBA 504 Lender

Type of Lender

Direct Lender: Track record Interested
 Co-Lender: Track record Interested

Leadership:

- Brian E. Argrett, President and Chief Executive Officer
- C.F. Muckenfuss, III, Board Chair



The Calvert Foundation
www.calvertfoundation.org

Calvert Foundation was founded in 1988 when Calvert Investments found strong interest among its clients to invest directly in underserved communities. Calvert Foundation enables people to invest for social good. Through its flagship Community Investment Note, Calvert Foundation has raised \$1 billion in investment from more than 13,000 investors to invest in hundreds of nonprofits and social enterprises worldwide. Its portfolio partners are a diversified mix of high-impact organizations working to empower women, fund the construction of affordable housing, provide loans to small business owners, increase access to healthcare, and support fair trade and sustainable agriculture.

Total Assets: \$272,220,434 (FY2013) **Year Began Financing:** 1988
Total Loans Outstanding: \$182,599,499 (FY2013) **# FTEs:** ~26

Target Market

Headquarters: Bethesda, MD **Market Served:** Urban
State(s) Served: All States
Borrower Characteristics: Nonprofits and social enterprises seeking sustainability

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

<input type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input type="checkbox"/> Business	<input type="checkbox"/> Consumer Finance
<input type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input type="checkbox"/> Community Facilities	<input type="checkbox"/> IDA-Savings
<input checked="" type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input checked="" type="checkbox"/> Housing to Organizations	

SBA Lending

<input type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input type="checkbox"/> Co-Lender:	<input type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Jennyfer Price, President and CEO
- Humphrey Mesah, Deputy Chief Financial Officer
- Wayne Silby, Board Co-chairman
- John G. Guffey, Jr., Board Co-chairman



Enterprise Community Loan Fund
www.enterprisecommunity.com

For more than 30 years, Enterprise has introduced solutions through public-private partnerships with financial institutions, governments, community organizations and other partners that share our vision that one day, every person will have an affordable home in a vibrant community, filled with promise and the opportunity for a good life. Since 1982, Enterprise has raised and invested nearly \$16 billion in equity, grants and loans to help build or preserve nearly 320,000 affordable rental and for-sale homes to create vital communities and more than half a million jobs nationwide. Headquartered in Columbia, Md., Enterprise has offices and an on-the-ground presence across the United States. It offers a range of financial products and programs to improve and increase the supply of affordable housing as well as revitalize communities.

Total Assets: \$497,222,000
Total Loans Outstanding: \$111,014,000

Year Began Financing: 1982
FTEs:

Target Market

Headquarters: Columbia, MD

Market Served: Urban, Suburban

State(s) Served: National

Borrower Characteristics: To developers and nonprofit organizations creating sustainable, affordable housing and community facilities

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital

Other: _____

Lending Type(s)

- | | |
|--|--|
| <input type="checkbox"/> Microenterprise | <input type="checkbox"/> Intermediary Loan Funds |
| <input type="checkbox"/> Business | <input type="checkbox"/> Consumer Finance |
| <input type="checkbox"/> Commercial Real Estate | <input type="checkbox"/> Mortgages to individuals |
| <input checked="" type="checkbox"/> Community Facilities | <input type="checkbox"/> IDA-Savings |
| <input type="checkbox"/> Nonprofits | <input type="checkbox"/> Energy Efficiency |
| <input type="checkbox"/> Housing to Individuals | <input type="checkbox"/> Checking/Savings Accounts |
| <input checked="" type="checkbox"/> Housing to Organizations | |

SBA Lending

- | | |
|--|---|
| <input type="checkbox"/> SBA Microlender | <input type="checkbox"/> SBA Community Advantage Lender |
| <input type="checkbox"/> SBA 7(a) Lender | <input type="checkbox"/> SBA 504 Lender |

Type of Lender

- | | | |
|--|--|-------------------------------------|
| <input checked="" type="checkbox"/> Direct Lender: | <input checked="" type="checkbox"/> Track record | <input type="checkbox"/> Interested |
| <input type="checkbox"/> Co-Lender: | <input type="checkbox"/> Track record | <input type="checkbox"/> Interested |

Leadership:

- Lori Chatham, President, Enterprise Community Loan Fund
- Tim Martin, Chief Credit Officer, Enterprise Community Loan Fund
- David Bowers, VP & Market Leader, Mid-Atlantic



The Harbor Bank of Maryland
www.theharborbank.com

Harbor Bank of Maryland opened its doors in September of 1982 with \$2.1 million in assets. As of December 31, 2012, Harbor Bank's assets were \$249 million. The bank conducts general banking business in seven branch locations and primarily serves the Baltimore, Maryland Metropolitan area. The Bank also has a branch in Riverdale, Prince George's County, Maryland. The Harbor Bank offers checking, savings, time deposits, credit cards, debit card, commercial real estate, personal, home improvement, automobile, and other installment and term loans. The Bank is also a member of a local and national ATM network. The bank is proud of being the first community bank in the country to have an Investment Subsidiary, Harbor Financial Services. Harbor Bank's Mortgage Department was the first in the State of Maryland to receive Fannie Mae funding under the Community Development Financial Institution (CDFI) Program.

Total Assets: \$243.3 million (FY2013)

Year Began Financing: 1982

Total Loans Outstanding: \$155 million (FY2013)

FTEs: ~70

Target Market

Headquarters: Baltimore, MD

Market Served: Urban

State(s) Served: MD

Borrower Characteristics: Individuals, organizations, and businesses located within or serving the Baltimore area

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital

Other: _____

Lending Type(s)

Microenterprise

Intermediary Loan Funds

Business

Consumer Finance

Commercial Real Estate

Mortgages to individuals

Community Facilities

IDA-Savings

Nonprofits

Energy Efficiency

Housing to Individuals

Checking/Savings Accounts

Housing to Organizations

SBA Lending

SBA Microlender

SBA Community Advantage Lender

SBA 7(a) Lender

SBA 504 Lender

Type of Lender

Direct Lender:

Track record

Interested

Co-Lender:

Track record

Interested

Leadership:

- Joseph Haskins, Jr., Chairman, President and Chief Executive Officer
- Darius L. Davis, Executive Vice President and Chief Operating Officer



Healthy Neighborhoods
www.healthyneighborhoods.org

Healthy Neighborhoods, Inc. is a Baltimore community development intermediary organized by financial and philanthropic institutions to improve neighborhoods by increasing home values and investments. It is a recently certified CDFI. Healthy Neighborhoods provides market driven strategies and capital to increase home values, markets neighborhoods and forges social connections necessary to sustain thriving communities. It is active in 40 neighborhoods. Healthy Neighborhoods has had a significant positive measurable impact on Baltimore’s middle neighborhoods.

Healthy Neighborhoods helps strong but undervalued Baltimore neighborhoods increase home values, market their communities, create high standards for property improvements, and forge strong connections among neighbors. Healthy Neighborhoods recently agreed to originate and service a loan program which provides low interest, energy efficiency loans to assist non profits and property owners save money by reducing their utility costs.

Total Assets: \$13,849,890. (FY2013) **Year Began Financing:** 2005
Total Loans Outstanding: \$89,677,053 (Jan 2015) **# FTEs:** ~6

Target Market

Headquarters: Baltimore, MD

Market Served: Urban

State(s) Served: Baltimore City

Borrower Characteristics: Baltimore City Residents/Small Business/Faith Based & Nonprofits

Organization Type

Financing:

Loan Fund (Housing) Credit Union Bank Venture Capital

Other:

Lending Type(s)

<input type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input type="checkbox"/> Business	<input checked="" type="checkbox"/> Consumer Finance
<input checked="" type="checkbox"/> Commercial Real Estate*	<input checked="" type="checkbox"/> Mortgages to individuals
<input checked="" type="checkbox"/> Community Facilities*	<input type="checkbox"/> IDA-Savings
<input checked="" type="checkbox"/> Nonprofits*	<input type="checkbox"/> Energy Efficiency
<input checked="" type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input type="checkbox"/> Housing to Organizations	

* Baltimore Energy Initiative (BEI) Loan Program

Type of Lender

<input type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input type="checkbox"/> Co-Lender:	<input type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Mark Sissman, President
- Robert A. DeAlmeida, Chairman | President & CEO Hamilton Bank



Maryland Capital Enterprises, Inc.
www.marylandcapital.org

Maryland Capital Enterprises, Inc (MCE) is a 501(c)(3) nonprofit organization that specializes in supporting microenterprise and small business needs on Maryland's Eastern Shore and in the Annapolis - Baltimore area. Founded in 1998, MCE serves low-income and underserved entrepreneurs with business assistance, technical assistance, business training and loans. Loan limits are \$5,000 to \$50,000 for micro loans and \$5,000 to \$150,000 for small business loans. MCE was certified as a Community Development Financial Institution (CDFI) in 2002. MCE also serves as an intermediary lender for SBA, USDA and the State of Maryland. Its mission is to empower businesses to grow, create jobs and generate wealth on Maryland's Eastern Shore and across the State. Based in Salisbury, MD, it has offices for the Upper Shore region and one located in Baltimore.

Total Assets: \$2,481,782 (FY2011) **Year Began Financing:** 1998
Total Loans Outstanding: \$1,170,424 (FY2011) **# FTEs:** 6

Target Market

Headquarters: Salisbury, MD **Market Served:** Rural/Urban

State(s) Served: MD

Borrower Characteristics: New or existing businesses and entrepreneurs primarily in economically distressed communities of Maryland

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

<input checked="" type="checkbox"/> Microenterprise	<input checked="" type="checkbox"/> Intermediary Loan Funds
<input checked="" type="checkbox"/> Business	<input type="checkbox"/> Consumer Finance
<input type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input type="checkbox"/> Community Facilities	<input type="checkbox"/> IDA-Savings
<input type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input type="checkbox"/> Housing to Organizations	

SBA Lending

<input checked="" type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input checked="" type="checkbox"/> Co-Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Hayley Gallagher, Executive Director
- Bonnie Crockett, Baltimore Coordinator
- Daniel Kuennen, Board Chair | Director, Rural Development Center, University of Maryland Eastern Shore (UMES)



MECU
www.mecu.com

MECU is the second largest CDFI certified community development credit union and has 110,000+ members. MECU has \$300 million in mortgages and specializes in investment properties. It offers technical assistance services including credit repair and assists first time homebuyers. MECU is looking to make more business loans. To businesses it offers credit cards, term and equipment loans, business and commercial vehicle loans, and investment mortgage loans.

MECU's mission is to provide high quality financial services to its members and outstanding service to its communities through sound management and innovation.

Total Assets: \$1,228,233,601 (FY2013) **Year Began Financing:** 1936
Total Loans Outstanding: \$725,505,915 (net as of FY2013) **# FTEs:** 240

Target Market

Headquarters: Baltimore, MD

Market Served: Urban

State(s) Served: MD

Borrower Characteristics: Membership is open to anyone who lives, works, worships or attends school in Baltimore City

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

Microenterprise Intermediary Loan Funds
 Business Consumer Finance
 Commercial Real Estate Mortgages to individuals
 Community Facilities IDA-Savings
 Nonprofits Energy Efficiency
 Housing to Individuals Checking/Savings Accounts
 Housing to Organizations

SBA Lending

SBA Microlender SBA Community Advantage Lender
 SBA 7(a) Lender SBA 504 Lender

Type of Lender

Direct Lender: Track record Interested
 Co-Lender: Track record Interested

Leadership:

- Gary Martin, President and Chief Executive Officer
- Herman Williams Jr., Board Chair | Former Chief of Baltimore City Fire Department



National Housing Trust Community Development Fund

www.nhtinc.org

The National Housing Trust is the nation's leading expert in "preserving and improving" affordable housing – ensuring that privately owned rental housing remains in our affordable housing stock and is sustainable over time. Using the tools of real estate development, rehabilitation, finance and policy advocacy, the Trust is responsible for saving more than 25,000 affordable homes in 41 states, leveraging more than \$1 billion in financing.

The Institute for Community Economics, a branch of NHS, is a federally certified Community Development Financial Institution that makes loans for permanently affordable housing across the United States.

Total Assets: \$11,492,250 (FY2012)

Year Began Financing: 1979

Total Loans Outstanding: ~\$7,260,327 (FY2012)

FTEs: 27 (2 for NHTCDF)

Target Market

Headquarters: Washington, D.C.

Market Served: Urban

State(s) Served: All States

Borrower Characteristics: Organizations looking to provide affordable housing

Organization Type

Financing: Loan Fund

Credit Union

Bank

Venture Capital

Other: _____

Lending Type(s)

Microenterprise

Intermediary Loan Funds

Business

Consumer Finance

Commercial Real Estate

Mortgages to individuals

Community Facilities

IDA-Savings

Nonprofits

Energy Efficiency

Housing to Individuals

Checking/Savings Accounts

Housing to Organizations

SBA Lending

SBA Microlender

SBA Community Advantage Lender

SBA 7(a) Lender

SBA 504 Lender

Type of Lender

Direct Lender:

Track record

Interested

Co-Lender:

Track record

Interested

Leadership:

- Michael Bodaken, Executive Director
- Andy Slettebak, Director, ICE Revolving Loan Fund
- Josh Earn, Program Manager, Community Development Fund
- Marilyn Melkonian, Board Chair



Natural Capital Investment Fund
www.conservationfund.org

Founded in 2001, Natural Capital Investment Fund (NCIF) is a business loan fund that promotes sustainable economic development through debt financing and advisory services to small businesses located in West Virginia; North Carolina; the Appalachian regions of Maryland, Virginia, Kentucky, Tennessee, and Ohio; South Carolina; and south Georgia. NCIF’s business clients are predominantly located in economically distressed rural communities. NCIF specializes in providing capital that helps small and beginning businesses grow until they can access traditional sources of financing. NCIF is particularly interested in supporting: value-added and sustainable agriculture; renewable energy and energy efficiency; heritage and recreation-based tourism; water conservation and treatment; sustainable forestry and forest products; natural products; and recycling. These businesses range from small crafts enterprises and specialty food manufacturers to multi-million dollar forest products enterprises.

Total Assets: \$16,944,537 (FY2014) **Year Began Financing:** 2001
Total Loans Outstanding: \$9,786,180 (FY2014) **# FTEs:** 11

Target Market

Headquarters: Shepherdstown, WV **Market Served:** Urban/Rural
State(s) Served: WV, NC, SC, GA, Appalachia: MD, VA, KY, TN, and OH | Microloans: National
Borrower Characteristics: Small to mid-sized businesses focusing on enterprises that address energy and water conservation, food and wood production, recycling and waste elimination, and supply chain sustainability

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

<input checked="" type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input checked="" type="checkbox"/> Business	<input type="checkbox"/> Consumer Finance
<input checked="" type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input type="checkbox"/> Community Facilities	<input type="checkbox"/> IDA-Savings
<input checked="" type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input type="checkbox"/> Housing to Organizations (Primary)	

SBA Lending

<input type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input checked="" type="checkbox"/> Co-Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Marten Jenkins, President
- Erik Meyers, Chair | Vice President, The Conservation Fund



Neighborhood Housing Services of Baltimore
www.nhsbaltimore.org

Since 1974, Neighborhood Housing Services of Baltimore has been dedicated to the revitalization of Baltimore neighborhoods through homeownership opportunities. NHS stimulates, protects, and preserves homeownership and financial well-being to strengthen communities. It works to promote home ownership, improve the physical appearance of neighborhoods, develop community leadership, and stabilize the local real estate market.

Total Assets: \$12,797,321 (FY2012)

Year Began Financing: 1974

Total Loans Outstanding: \$8,305,890 (FY2012)

FTEs: ~19

Target Market

Headquarters: Baltimore, MD

Market Served: Urban

State(s) Served: MD

Borrower Characteristics: Low-income individuals reaching for home ownership in the Baltimore area

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

- | | |
|--|--|
| <input type="checkbox"/> Microenterprise | <input type="checkbox"/> Intermediary Loan Funds |
| <input type="checkbox"/> Business | <input checked="" type="checkbox"/> Consumer Finance |
| <input checked="" type="checkbox"/> Commercial Real Estate | <input checked="" type="checkbox"/> Mortgages to individuals |
| <input type="checkbox"/> Community Facilities | <input type="checkbox"/> IDA-Savings |
| <input type="checkbox"/> Nonprofits | <input type="checkbox"/> Energy Efficiency |
| <input checked="" type="checkbox"/> Housing to Individuals | <input type="checkbox"/> Checking/Savings Accounts |
| <input type="checkbox"/> Housing to Organizations | |

SBA Lending

- | | |
|--|---|
| <input type="checkbox"/> SBA Microlender | <input type="checkbox"/> SBA Community Advantage Lender |
| <input type="checkbox"/> SBA 7(a) Lender | <input type="checkbox"/> SBA 504 Lender |

Type of Lender

- | | | |
|--|--|-------------------------------------|
| <input checked="" type="checkbox"/> Direct Lender: | <input checked="" type="checkbox"/> Track record | <input type="checkbox"/> Interested |
| <input type="checkbox"/> Co-Lender: | <input type="checkbox"/> Track record | <input type="checkbox"/> Interested |

Leadership:

- Dan Ellis, Executive Director
- Lynette Locke, Director of Resource Development and Marketing
- Cathy Semans, Director of Lending



NeighborWorks Capital
www.neighborworkscapital.org

NeighborWorks Capital (NC) is a national non-profit community development loan fund based in Silver Spring, Maryland serving NeighborWorks America’s member organizations (NWOs) in all 50 states and the District of Columbia. NC is certified by the U.S. Department of the Treasury as a Community Development Financial Institution (CDFI). NC’s mission is to deliver the flexible capital needed by NeighborWorks America affiliates to provide affordable homes and strengthen communities.

Almost 20 years ago NeighborWorks America (NW), responding to the advocacy of the NWOs, shared a vision to sponsor and capitalize two loan funds. In 2007 the member-led boards of each loan fund agreed to consolidate to better serve the real estate development finance needs of the entire network. The organization was re-branded NeighborWorks Capital to reflect this expanded role. The CDFI provides predevelopment, acquisition, construction, bridge and mini-perm loans to NWOs for their affordable for-sale and rental projects.

Total Assets: \$68,551,206 (FY2014) **Year Began Financing:** 1994
Total Loans Outstanding: \$58,413,490 (FY2014) **# FTEs:** 7

Target Market

Headquarters: Silver Spring, MD **Market Served:** Urban/Rural

State(s) Served: National

Borrower Characteristics: Affordable housing developers and nonprofits

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

- | | |
|--|--|
| <input type="checkbox"/> Microenterprise | <input type="checkbox"/> Intermediary Loan Funds |
| <input type="checkbox"/> Business | <input type="checkbox"/> Consumer Finance |
| <input type="checkbox"/> Commercial Real Estate | <input type="checkbox"/> Mortgages to individuals |
| <input type="checkbox"/> Community Facilities | <input type="checkbox"/> IDA-Savings |
| <input checked="" type="checkbox"/> Nonprofits | <input type="checkbox"/> Energy Efficiency |
| <input type="checkbox"/> Housing to Individuals | <input type="checkbox"/> Checking/Savings Accounts |
| <input checked="" type="checkbox"/> Housing to Organizations | |

SBA Lending

- | | |
|--|---|
| <input type="checkbox"/> SBA Microlender | <input type="checkbox"/> SBA Community Advantage Lender |
| <input type="checkbox"/> SBA 7(a) Lender | <input type="checkbox"/> SBA 504 Lender |

Type of Lender

- | | | |
|--|--|-------------------------------------|
| <input checked="" type="checkbox"/> Direct Lender: | <input checked="" type="checkbox"/> Track record | <input type="checkbox"/> Interested |
| <input checked="" type="checkbox"/> Co-Lender: | <input checked="" type="checkbox"/> Track record | <input type="checkbox"/> Interested |

Leadership:

- Jim Ferris, Executive Director
- Jeanne Pinado, President | President & CEO, Madison Park Development Corp.



Nonprofit Finance Fund
www.nonprofitfinancefund.org

Nonprofit Finance Fund (NFF) unlocks the potential of mission-driven organizations through tailored investments, strategic advice and accessible insights. As a leading community development financial institution (CDFI) with over \$300 million in assets under management, NFF has provided over \$550 million in financing in support of over \$1.5 billion in projects for thousands of organizations nationwide. Each year NFF works with hundreds of nonprofits including health, education, human service and arts and culture organizations by providing the financial advice and capital that enables them to achieve their missions and serve low income populations across the country. We also partner with foundations, financial institutions and government agencies across the country to develop and finance solutions for organizations' and communities' most pressing issues.

Total Assets: \$76,360,475 (FY 2014) **Year Began Financing:** 1980
Total Loans Outstanding: \$53,742,399 (FY 2014) **# FTEs:** 70

Target Market

Headquarters: New York City, NY **Market Served:** Urban/Rural

State(s) Served: National

Borrower Characteristics: Nonprofit organizations and social enterprises that promote the economic, social or cultural development of diverse communities

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

<input type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input type="checkbox"/> Business	<input type="checkbox"/> Consumer Finance
<input type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input checked="" type="checkbox"/> Community Facilities	<input type="checkbox"/> IDA-Savings
<input checked="" type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input type="checkbox"/> Housing to Organizations (Primary)	

SBA Lending

<input type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input checked="" type="checkbox"/> Co-Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Anthony Bugg-Levine, CEO
- Maria Blair, Board Chair | Program Director, Principal, ghSMART



Opportunity Finance Network
www.ofn.org

Opportunity Finance Network (OFN) is the leading national network of community development financial institutions (CDFIs) investing in opportunities that benefit low-income, low-wealth, and other disadvantaged communities across America.

OFN Members are performance-oriented, responsible investors that finance community businesses, spark job growth in the areas that need it most, and deliver both sound financial returns and real changes for people and communities.

OFN members have originated more than \$30 billion in financing in urban, rural, and Native communities through 2011. With cumulative net charge-off rates of less than 1.7%, our members have demonstrated their ability to lend prudently and productively in unconventional markets often overlooked by conventional financial institutions.

Total Assets: \$114,065,426 (FY2012) **Year Began Financing:** 1985
Total Loans Outstanding: \$78,357,287 (FY2012) **# FTEs:** 35

Target Market

Headquarters: Philadelphia, PA **Market Served:** Urban, Suburban, Rural
State(s) Served: All

Borrower Characteristics: OFN offers products and services to CDFIs, organizations seeking to become CDFIs, investors, funders, and government

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: Membership Network

Lending Type(s)

<input type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input type="checkbox"/> Business	<input type="checkbox"/> Consumer Finance
<input type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input checked="" type="checkbox"/> Community Facilities (participation)	<input type="checkbox"/> IDA-Savings
<input checked="" type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input checked="" type="checkbox"/> Housing to Organizations (participation)	

SBA Lending

<input type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input checked="" type="checkbox"/> Co-Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Mark Pinsky, President and CEO
- Cathy Dolan, Chief Operating Officer
- Fran Lutz, Chief Financial Officer
- Trinita Logue, Board Chair



Partners for the Common Good
www.pcgloanfund.org

Partners for the Common Good (PCG) is a U.S. Department of Treasury certified Community Development Financial Institution (CDFI). It takes a leadership role within the domestic Community Development Finance Industry by operating as a wholesale participation lender and creating a loan participation network. PCG's work is pioneering because it creates new tools for mission based lenders to manage liquidity, loan limits, and other balance sheet challenges that stymie the growth and impact capacity of the CDFI industry. Most importantly, PCG's lending work brings more capital to communities that need it most. Through 2014 PCG has provided access to capital for over 125 organizations engaged in economic development.

In 2012, PCG launched CapNexus (www.capnexus.org), an online database that matches capital and partners to community development finance opportunities. CapNexus is an online tool to get mission-driven capital to the borrowers and places that need it – when they need it. CapNexus has 500+ users, and a total of 105 deals have been posted to the platform seeking \$327 million for financing (at FYE2014).

Total Assets: \$30.8 million (FY2014) **Year Began Financing:** 1989
Total Loans Outstanding: \$18.5 million (FY2014) **# FTEs:** 10

Target Market

Headquarters: Washington, DC **Markets Served:** Urban/Rural

State(s) Served: National

Borrower Characteristics: Non-profit and for-profit, mission driven organizations that promote economic justice and opportunity for low income people and communities

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital

Lending Type(s)

- | | |
|--|--|
| <input type="checkbox"/> Microenterprise | <input type="checkbox"/> Intermediary Loan Funds |
| <input type="checkbox"/> Business | <input type="checkbox"/> Consumer Finance |
| <input type="checkbox"/> Commercial Real Estate | <input type="checkbox"/> Mortgages to individuals |
| <input checked="" type="checkbox"/> Community Facilities | <input type="checkbox"/> IDA-Savings |
| <input checked="" type="checkbox"/> Nonprofits | <input type="checkbox"/> Energy Efficiency |
| <input type="checkbox"/> Housing to Individuals | <input type="checkbox"/> Checking/Savings Accounts |
| <input checked="" type="checkbox"/> Housing to Organizations | |

SBA Lending

- | | |
|--|---|
| <input type="checkbox"/> SBA Microlender | <input type="checkbox"/> SBA Community Advantage Lender |
| <input type="checkbox"/> SBA 7(a) Lender | <input type="checkbox"/> SBA 504 Lender |

Type of Lender

- | | | |
|--|--|-------------------------------------|
| <input type="checkbox"/> Direct Lender: | <input type="checkbox"/> Track record | <input type="checkbox"/> Interested |
| <input checked="" type="checkbox"/> Co-Lender: | <input checked="" type="checkbox"/> Track record | <input type="checkbox"/> Interested |

Leadership:

- Jeannine Jacokes, Chief Executive Officer
- Kevin McQueen, Board Chair | Partner, Brody Wesier Burns, LLC



Securityplus Federal Credit Union
www.securityplusfcu.org

Founded in 1938, Securityplus's original charter was to serve the financial needs of employees of the Social Security Administration. Today it is one of the largest credit unions in the state of Maryland and provides financial services to meet the needs of more than 35,000 members, with \$350 million in assets, representing its core common sponsor groups and select employee groups, as well as anyone who lives, works, worships or attends school in the City of Baltimore.

Total Assets: \$357,062,915 (FY2013) **Year Began Financing:** 1938
Total Loans Outstanding: \$203,685,660 (FY2013) **# FTEs:** _____

Target Market

Headquarters: Baltimore, MD **Market Served:** Urban

State(s) Served: MD

Borrower Characteristics: Employees of sponsor groups and individuals associated with the City of Baltimore

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital

Other: _____

Lending Type(s)

- | | |
|---|---|
| <input type="checkbox"/> Microenterprise | <input type="checkbox"/> Intermediary Loan Funds |
| <input type="checkbox"/> Business | <input checked="" type="checkbox"/> Consumer Finance |
| <input type="checkbox"/> Commercial Real Estate | <input checked="" type="checkbox"/> Mortgages to individuals |
| <input type="checkbox"/> Community Facilities | <input type="checkbox"/> IDA-Savings |
| <input type="checkbox"/> Nonprofits | <input type="checkbox"/> Energy Efficiency |
| <input type="checkbox"/> Housing to Individuals | <input checked="" type="checkbox"/> Checking/Savings Accounts |
| <input type="checkbox"/> Housing to Organizations | |

SBA Lending

- | | |
|--|---|
| <input type="checkbox"/> SBA Microlender | <input type="checkbox"/> SBA Community Advantage Lender |
| <input type="checkbox"/> SBA 7(a) Lender | <input type="checkbox"/> SBA 504 Lender |

Type of Lender

- | | | |
|--|--|-------------------------------------|
| <input checked="" type="checkbox"/> Direct Lender: | <input checked="" type="checkbox"/> Track record | <input type="checkbox"/> Interested |
| <input type="checkbox"/> Co-Lender: | <input type="checkbox"/> Track record | <input type="checkbox"/> Interested |

Leadership:

- Brett T. Noll, Chief Executive Officer
- Jeffrey Berger, Chief Financial Officer
- John Godwin, Chief Operating Officer
- Bernice Chase, Board Chair



Self-Help
www.self-help.org

Founded in Durham, North Carolina in 1980, Self-Help is a nonprofit credit union, community development lender, and real estate developer, with a mission to create and protect ownership and economic opportunity for all, especially people of color, women, rural residents, and low-wealth families and communities nationwide. Self-Help strengthens underserved communities by providing financing to homebuyers, nonprofits, childcare centers, community health facilities, public charter schools, and residential and commercial real estate projects. Self-Help’s family of organizations includes the Center for Community Self-Help, Self-Help Credit Union, Self-Help Federal Credit Union, Self-Help Ventures Fund, and the Center for Responsible Lending. Together, these entities provide financing, technical support, consumer financial services, and advocacy for those left out of the economic mainstream. In total, Self-Help has provided \$6.5 billion in financing to more than 81,000 families, individuals, and businesses, and currently provides basic financial services to more than 113,000 individuals.

Total Assets: \$1,757,321,000 (FY2013) **Year Began Financing:** 1980
Total Loans Outstanding: \$1,133,253,000 net (FY2013) **# FTEs:** ____

Target Market

Headquarters: Durham, NC **Market Served:** Urban, Rural, Suburban
State(s) Served: NC, CA, DC, IL, and more
Borrower Characteristics: Low-income, low-wealth, rural, and minority communities

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

Microenterprise Intermediary Loan Funds
 Business Consumer Finance
 Commercial Real Estate Mortgages to individuals
 Community Facilities IDA-Savings
 Nonprofits Energy Efficiency
 Housing to Individuals Checking/Savings Accounts
 Housing to Organizations

SBA Lending

SBA Microlender SBA Community Advantage Lender
 SBA 7(a) Lender SBA 504 Lender

Type of Lender

Direct Lender: Track record Interested
 Co-Lender: Track record Interested

Leadership:

- Martin Eakes, Chief Executive Officer, Self-Help/Center for Responsible Lending
- Robert Schall, President, Self-Help Ventures Fund
- Polly Mitchell-Guthrie, Board Chair | Director, SAS Institute



The Reinvestment Fund
www.trfund.com

The Reinvestment Fund (TRF) builds wealth and opportunity for low-wealth communities and low- and moderate-income individuals through the promotion of socially and environmentally responsible development. TRF achieves its mission through capital, knowledge, and innovation. TRF has a wide array of finance, policy, and service programs including affordable housing, community facility, and renewable energy financing. TRF is a national leader in the financing of neighborhood revitalization. What began in 1985 as a small community development organization working in Greater Philadelphia, has evolved into a progressive, results-oriented, socially responsible community investment group that today works across the Mid-Atlantic region.

Total Assets: \$324,401,000 (FY2013) **Year Began Financing:** 1985
Total Loans Outstanding: \$192,427,000 (FY2013) **# FTEs:** 70

Target Market

Headquarters: Philadelphia, PA **Market Served:** Urban/Rural
State(s) Served: Mid-Atlantic region
Borrower Characteristics: Low-moderate income persons, communities, and organizations living, operating, or located in the the Mid-Atlantic region

Organization Type

Financing: Loan Fund Credit Union Bank Venture Capital
Other: _____

Lending Type(s)

<input type="checkbox"/> Microenterprise	<input type="checkbox"/> Intermediary Loan Funds
<input type="checkbox"/> Business	<input type="checkbox"/> Consumer Finance
<input checked="" type="checkbox"/> Commercial Real Estate	<input type="checkbox"/> Mortgages to individuals
<input checked="" type="checkbox"/> Community Facilities	<input type="checkbox"/> IDA-Savings
<input type="checkbox"/> Nonprofits	<input type="checkbox"/> Energy Efficiency
<input type="checkbox"/> Housing to Individuals	<input type="checkbox"/> Checking/Savings Accounts
<input checked="" type="checkbox"/> Housing to Organizations	

SBA Lending

<input type="checkbox"/> SBA Microlender	<input type="checkbox"/> SBA Community Advantage Lender
<input type="checkbox"/> SBA 7(a) Lender	<input type="checkbox"/> SBA 504 Lender

Type of Lender

<input checked="" type="checkbox"/> Direct Lender:	<input checked="" type="checkbox"/> Track record	<input type="checkbox"/> Interested
<input type="checkbox"/> Co-Lender:	<input type="checkbox"/> Track record	<input type="checkbox"/> Interested

Leadership:

- Donald R. Hinkle-Brown, President & CEO As President and CEO
- Dana Johnson, Vice President & Market Leader
- John S. Summers, Esq., Board Chair | Hanglely Aronchick Segal Pudlin & Schiller