NALCAB NETWORK
PROFILES ON LATINO-SERVING CDFIS WITHIN THE US

GUIDANCE FOR EQUITABLE INVESTMENT IN 2020

For more information, please contact Noel Poyo at npoyo@nalcab.org
AN INTRODUCTION TO LATINO-SERVING CDFIS AND SOCIAL IMPACT LENDERS

This booklet provides summaries of social impact lenders that specialize in making investments that address the needs and opportunities of low-wealth Latino families and communities. The lenders highlighted herein make loans to small businesses, finance affordable housing, provide capital for the construction of community facilities and offer responsible consumer loan products. Many of these organizations are certified by the US Treasury Department as Community Development Financial Institutions (CDFIs) and they are all members of the NALCAB Network.

NALCAB is the hub of a national network of more than 120 mission-driven organizations that are anchor institutions in geographically and ethnically diverse Latino communities in 40 states, Washington DC and Puerto Rico. NALCAB is a grant maker and CDFI lender that lends exclusively within its network. NALCAB provides a wide range of technical assistance, training and policy advocacy support for its members.

The purpose of this document is to introduce potential investors to Latino-serving CDFIs and social impact lenders that deeply understand the communities in which they invest. We seek to encourage greater direct investment in these important and impactful institutions.

The last recession dealt a major blow to the promise of social mobility and economic integration for Latinos. During the recovery, data shows communities that were hit hardest in the recession did not participate equitably in the recovery. The economic crisis precipitated by the coronavirus pandemic has the potential to undermine the meager recovery and generationally harm the prospects for economic mobility for low wealth families. The fact that Latinos are the nation’s youngest and fastest growing major population segment and were already struggling to rebuild their wealth in the post-recession era is a pressing macroeconomic concern that requires local solutions.

While it is important to recognize these concerning trends, Latino communities fundamentally represent an opportunity for the US economy. Hispanics are the fastest growing racial/ethnic demographic in the US population and are younger on average than the US population as a whole. Hispanics demonstrate the highest levels of entrepreneurship of any major population segment and high rates of workforce participation.

A one size fits all approach cannot effectively respond to this challenge in diverse communities and the channels used for delivering capital and capacity building support to diverse communities have a major impact on the efficacy of the investment. Mission-driven institutions that reflect the communities they serve and deliver culturally relevant services are important for serving distinct ethnic/racial communities and achieving equitable outcomes. Solutions must be culturally and linguistically relevant; rooted in the specific cultural and economic realities of the community to be served. This booklet highlights lenders that have the demonstrated track record of effectively investing in diverse, predominately Latino communities.
NALCAB is the hub of a national network of more than 120 mission-driven organizations that are anchor institutions in geographically and ethnically diverse Latino communities in 40 states, Washington DC and Puerto Rico. Members of the NALCAB Network invest in their communities by building affordable housing, addressing gentrification, supporting small business growth and providing financial counseling on issues such as credit building and homeownership.

NALCAB’s mission is to strengthen the economy by advancing economic mobility for Latino communities. NALCAB’s vision is to dramatically scale the flow of public and private sector capital that responsibly meets the asset building needs and opportunities in the communities and families we serve. As a grantmaker and US Treasury certified CDFI lender, NALCAB strengthens and coordinates the capacity of the NALCAB Network to deploy capital. NALCAB influences investors and policy makers with research, advocacy and technical advice. NALCAB pursues this strategy in three areas of work:

- Organizational Capacity Building for Nonprofits and Government Agencies
- Policy Advocacy and Field Building
- Impact Investing: Lending and Asset Management

The NALCAB Network serves hundreds of thousands of low-wealth households and entrepreneurs. More than 70% of the people served by NALCAB Members are Latino, more than half are immigrants and more than 20% are Black.

Since 2007, NALCAB has provided its Network members with over $20 million in grants and a wide range of technical assistance. NALCAB has also trained more than 1,000 practitioners and graduated 137 next generation Latino leaders from the Pete Garcia Community Development Fellowship. With NALCAB’s support, member organizations have secured more than $400 million for affordable housing, small business and financial capability programs. NALCAB has also influenced how local and federal government agencies are deploying hundreds of millions of dollars for community development and disaster recovery. In May 2020, NALCAB announced approximately $2 million in grants and $5.5 million in low-interest loans to over 100 nonprofit NALCAB Network member organizations across the US intended to help them respond to the economic crisis resulting from the pandemic. The emergency funding marked the largest, most targeted investment to date in Latino-serving nonprofits that are responding to the current economic crisis.
FEATURED ORGANIZATIONS

05 Access to Capital for Entrepreneurs (ACE)
06 Affordable Homes of South Texas, Inc.
07 ASSETS Lancaster
08 Bankers Small Business CDC of California
09 BCL of Texas
10 Brooklyn Cooperative Federal Credit Union
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12 Community First Fund
13 Community Resources & Housing Development Corporation
14 El Pàjaro Community Development Corporation
15 FINANTA
16 Impacto Fund, Inc.
17 Hispanic Interest Coalition of Alabama
18 Latino Credit Union
19 LiftFund
20 Latino Economic Development Center - D.C.
21 Latino Economic Development Center - MN
22 Mission Economic Development Agency (MEDA)
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24 Neighborhood Housing Services of San Antonio, Inc.
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27 Préstamos CDFI, A Subsidiary of CPLC
28 Rural Community Development Resources (RCDR)
29 Self-Help Credit Union
30 Tierra del Sol Housing Corporation
31 TRP Lending, An Affiliate of the Resurrection Project
32 Ventures


Access to Capital for Entrepreneurs (ACE) is Georgia’s largest small business focused community development loan fund catalyzes entrepreneurial growth through financing and education with a focus on women, people of color, and low- to moderate-income business owners. Since 2000, ACE has loaned over $72 million to entrepreneurs, impacting more than 8,500 jobs in Georgia through a combination of capital, coaching, and connections.

We have 5 Hispanic staff members in key strategic positions within our organization. We intentionally want to make sure we serve the Hispanic community with a truly bilingual and bicultural staff.

ACE serves 68 counties in the state of Georgia. We have grown along with our clients, expanding our territory and offices, and we are recognized as a major contributor to Georgia’s ongoing economic recovery — from urban communities in metro Atlanta to growing suburbs to rural, mountain enclaves.

About

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Products & Services

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
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</thead>
<tbody>
<tr>
<td>Commercial Real Estate Loans: Permanent Financing for Commercial Real Estate</td>
<td>• Financial Capability Services or Financial Coaching</td>
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<tr>
<td>• Business Lending:</td>
<td>• Small Business Development Services</td>
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<tr>
<td>• Micro Loans ≤$50,000</td>
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<tr>
<td>• Small Business Loans $50,000 - $500,000</td>
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<tr>
<td>• Business Loan $500,000+</td>
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New Capital Would Be Used For

- More lending with existing loan products
- Provide more of the existing development services

Data from 2020 NALCAB Network CDFI Survey
About

Affordable Homes of South Texas, Inc. (AHSTI) is a 501(c)(3) non-profit organization whose mission is to enhance the quality of life in south Texas by providing affordable housing opportunities and related services to eligible families. Since its inception, in 1976 of managing a $100,000 revolving loan fund, to the present, there has been multiple transformations of the organization to accommodate target market and adjust to capital markets. AHSTI has evolved to become the largest Community Housing Development Organization (CHDO) in the south Texas region. As a Community Development Financial Institution (CDFI), AHSTI provides land development, general contracting, and mortgage financing exclusively for low-income working families who traditionally do not qualify for conventional loans.

Over the past 43 years, Affordable Homes of South Texas, Inc. has been the top builder and financier in Hidalgo County of single family affordable housing for low to moderate income families. As a vertically integrated organization for affordable housing products in Hidalgo County, AHSTI’s capacity to implement homeownership projects is demonstrated through the extensive experience acquired over years of fulfilling its mission of providing affordable housing opportunities and related services to eligible families. AHSTI offers a wide range of services proven to generate the best possible financial and socio-economic outcomes for eligible low-income families. AHSTI provides proven programs and innovative services through the following: Homeownership Promotion and New Homebuyer Financial Education; Lending and Portfolio Management; Real Estate Development; Community Building and Engagement and Homeownership Preservation.

AHSTI serves the Texas counties of Hidalgo, Willacy, Starr, and Cameron.

Demographics Served in the Last 2 Years

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Female</td>
<td>69%</td>
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<tr>
<td>Male</td>
<td>31%</td>
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<tr>
<td>Foreign Born</td>
<td>0%</td>
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<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
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<tr>
<td>Hispanic/Latino</td>
<td>97%</td>
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<tr>
<td>Non-Hispanic/Latino</td>
<td>3%</td>
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Products & Services

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
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</thead>
<tbody>
<tr>
<td>• Mortgage Lending: First Lien Mortgage</td>
<td>• Financial Capability Services or Financial Coaching</td>
</tr>
<tr>
<td>• Mortgage Lending: Second Lien Mortgage</td>
<td>• Homebuyer Counseling</td>
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<td></td>
<td>• Post-Purchase Education</td>
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</tbody>
</table>

New Capital Would Be Used For

- More lending with existing loan products
- Provide more of the existing development services
- Systems enhancement (software, staffing, etc.)
ABOUT

ASSETS is a non-profit organization focused on transforming communities through business. ASSETS has a diverse team of innovators with extensive experience in entrepreneurship, social change, and economic development. The organization offers in-depth training and financing for entrepreneurs, and works with established businesses to improve their social and environmental footprint. We believe in harnessing the power of business to alleviate poverty and build vibrant and sustainable communities. ASSETS works with start-up and existing businesses to form a more equitable and ethical economy.

ASSETS’ mission is to create economic opportunity and cultivate entrepreneurial leadership to alleviate poverty and build vibrant sustainable communities.

Assets serves 5 counties in Central PA - Dauphin, Berks, Lebanon, York and Lancaster. However, our primary focus is Lancaster County - with a specific focus on underserved communities in Lancaster City.

OVERVIEW

Certified CDFI | Yes
Lending Since | 2015
Total Assets | $1,031,880
Net Assets | $554,075

DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

65% Female
35% Male
30% Hispanic/Latino
70% Non-Hispanic/Latino

NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Provide more of the existing development services

LOAN PRODUCTS OFFERED

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
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<tbody>
<tr>
<td>Business Lending: Micro Loans ≤$50,000</td>
<td>Financial Capability Services or Financial Coaching</td>
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<tr>
<td></td>
<td>Small Business Development Services</td>
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</tbody>
</table>

Data from 2020 NALCAB Network CDFI Survey
DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

33% Female
67% Male
NOT TRACKED Foreign Born

54% Hispanic/Latino
46% Non-Hispanic/Latino

NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Provide more of the existing development services
- Launching a new loan product:
  - Development of loan fund that will provide an 85% advance CRE owner-occupied product
BCL of Texas has a mission to build stronger communities, focusing on economic and community development through small business lending; affordable housing and mortgage lending, including down payment assistance; and small dollar lending focused on combating predatory loan terms. BCL’s clients are individuals who have been marginalized and have not received fair and equitable access to capital and resources, typically people of color, women, and rural residents who are trying to build generational wealth. In connection with our responsible lending programs, BCL provides direct services such as small business coaching, financial capability coaching, and pre- and post-homeownership counseling and education so we can help our families maintain their assets and build a legacy of wealth. BCL is currently acting in a leadership role in a number of place-based initiatives centered around equitable community development and displacement protections in partnership with other community organizations and nonprofits.

BCL of Texas serves the state of Texas.

### PRODUCTS & SERVICES

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<thead>
<tr>
<th>Loan Products Offered</th>
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<tbody>
<tr>
<td>Commercial Real Estate Loans:</td>
<td>• Financial Capability Services or Financial Coaching</td>
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<tr>
<td>- Land Acquisition</td>
<td>• Small Business Development Services</td>
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<tr>
<td>- Pre-development</td>
<td>• Homebuyer Counseling</td>
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<tr>
<td>- “Bridge” Loans</td>
<td>• Technical Assistance for Real Estate Projects</td>
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<tr>
<td>- Construction Loans</td>
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<tr>
<td>- Permanent Financing for Commercial Real Estate</td>
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<td>Mortgage Lending:</td>
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<tr>
<td>- First Lien Mortgage</td>
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<td>- Second Lien Mortgage</td>
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<td>Business Lending:</td>
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<td>- Micro Loans ≤$50,000</td>
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<tr>
<td>- Small Business Loans $50,000 - $500,000</td>
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<tr>
<td>- Business Loan $500,000+</td>
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<tr>
<td>- Personal Loans</td>
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### DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

- **Female**: 56%
- **Male**: 44%
- **Foreign Born**: NOT TRACKED
- **Hispanic/Latino**: 78%
- **Non-Hispanic/Latino**: 22%

### ABOUT

Data from 2020 NALCAB Network CDFI Survey
Brooklyn Cooperative Federal Credit Union (BCoop) is a certified CDFI and low-income credit union whose mission is to build wealth through just and affordable financial services. Founded in 2001, two full-service branches operate in the dense, urban, low-income neighborhoods of Central Brooklyn, New York. BCoop offer simple bank accounts and a wide range of microloans alongside critical development services such as financial education, tax prep, housing counseling, and legal services.

BCoop’s approach to encouraging local economic development is sharp and specific: BCoop focuses on building the assets of community members through providing just and affordable financial services. Over 18 years of operation, BCoop has established a remarkable record of banking the unbanked, lending prudently and on fair terms, and cementing the organization’s own sustainability. BCoop has $30 million in assets, boasts over 7,000 members, and enjoys a solid reputation nationally and among local partners.

BCoop serves Brooklyn, New York City.

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<tr>
<th>OVERVIEW</th>
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<tbody>
<tr>
<td>Certified CDFI</td>
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<tr>
<td>Lending Since</td>
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<tr>
<td>Total Assets</td>
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<tr>
<td>Net Assets</td>
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<tr>
<th>DEMOGRAPHICS SERVED IN THE LAST 2 YEARS</th>
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<tbody>
<tr>
<td>Female</td>
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<td>Male</td>
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<tr>
<td>Foreign Born</td>
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<td>Hispanic/Latino</td>
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<td>Non-Hispanic/Latino</td>
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<th>PRODUCTS &amp; SERVICES</th>
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<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
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<tr>
<td>• Commercial Real Estate Loans:</td>
<td>• Financial Capability Services or Financial Coaching</td>
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<tr>
<td>o Land Acquisition</td>
<td>• Small Business Development Services</td>
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<tr>
<td>o Construction Loans</td>
<td>• Homebuyer Counseling</td>
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<tr>
<td>o Permanent Financing for Commercial Real Estate</td>
<td>• Tax Preparation</td>
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<tr>
<td>• Mortgage Lending:</td>
<td>• Personal Lending:</td>
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<tr>
<td>o First Lien Mortgage</td>
<td>o Personal Loans</td>
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<tr>
<td>o Second Lien Mortgage</td>
<td>o Other Credit Builder Loans</td>
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<tr>
<td>• Business Lending:</td>
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<tr>
<td>o Micro Loans ≤$50,000</td>
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<tr>
<td>o Small Business Loans $50,000 - $500,000</td>
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<td>• Personal Lending:</td>
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<tr>
<td>o Personal Loans</td>
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<tr>
<td>o Other Credit Builder Loans</td>
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<tr>
<th>NEW CAPITAL WOULD BE USED FOR</th>
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<tbody>
<tr>
<td>• More lending with existing loan products</td>
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<tr>
<td>• Provide more of the existing development services</td>
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<tr>
<td>• Systems enhancement (software, staffing, etc.)</td>
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</table>

Data from 2020 NALCAB Network CDFI Survey
CDCB’s mission is to be a multifaceted, affordable-housing organization devoted to utilizing collaborative partnerships to create sustainable communities across South Texas through quality education, model financing, efficient home design and superior construction. CDCB sets out to be the trendsetter in creating model communities, where every person will be valued, provided options, interconnected within sustainable communities and assured a high quality of life through excellence in education and responsible decision making. For CDCB, the client’s needs and preferences shape the home’s design - choice validates, engages and motivates. In a world where life-changing choices have become a luxury, low-income residents are seldom given choice. Whether it’s choosing a loan, home location or home design, CDCB clients have choice. CDCB clients are low income families living on the US/Mexico border. CDCB also operates the Rio Grande Valley Multibank CDFI.

CDCB is headquartered in Brownsville, Texas and serves Cameron, Hidalgo, Willacy and Starr counties in the Rio Grande Valley. CDCB has just opened an office in Corpus Christi serving the people of the coastal bend of Texas.

LOAN PRODUCTS OFFERED

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
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<tbody>
<tr>
<td>• Mortgage Lending:</td>
<td>• Financial Capability</td>
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<tr>
<td>◦ First Lien Mortgage</td>
<td>Services or Financial Coaching</td>
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<tr>
<td>◦ Second Lien Mortgage</td>
<td>• Homebuyer Counseling</td>
</tr>
<tr>
<td>• Personal Lending:</td>
<td>• Technical Assistance</td>
</tr>
<tr>
<td>Personal Loans</td>
<td>for Real Estate Projects</td>
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<td></td>
<td>• Real Estate Company</td>
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<td></td>
<td>• Construction Company</td>
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</tbody>
</table>

NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Launching a new loan product:
  - MiCasita Rural
  - Colonia Loan
- Launching new development services:
  - Corpus Christi Expansion

Data from 2020 NALCAB Network CDFI Survey
Community First Fund creates sustainable prosperity for low wealth communities and individuals, especially persons of color and women, by aligning knowledge, capital, and advocacy to advance business ownership, housing and community development. Community First Fund is committed to aligning capital with justice for low income communities and low wealth individuals and is driven to make a change by transforming lives, businesses and communities - one transaction at a time.

Community First Fund is a sponsor of New Markets Tax Credits with over $90 million in tax credits obligated to projects. Total capital under management is $150,930,000.

Community First Fund serves south central and southeastern Pennsylvania.

**Lending Since** | 1996
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**Total Assets** | $65,890,024
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**Net Assets** | $16,143,814

**DEMOGRAPHICS SERVED IN THE LAST 2 YEARS**

<table>
<thead>
<tr>
<th>Gender</th>
<th>%</th>
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<tbody>
<tr>
<td>Female</td>
<td>37%</td>
</tr>
<tr>
<td>Male</td>
<td>63%</td>
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<tr>
<td>Foreign Born</td>
<td>10%</td>
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<table>
<thead>
<tr>
<th>Ethnicity Group</th>
<th>%</th>
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<tbody>
<tr>
<td>Hispanic/Latino</td>
<td>35%</td>
</tr>
<tr>
<td>Non-Hispanic/Latino</td>
<td>65%</td>
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</tbody>
</table>

**NEW CAPITAL WOULD BE USED FOR**

- More lending with existing loan products
- Provide more of the existing development services
COMMUNITY RESOURCES AND HOUSING DEVELOPMENT CORPORATION (CRHDC)
WESTMINSTER, COLORADO

DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

60 40% 30%
Female  Male  Foreign Born
65% 35%
Hispanic/Latino  Non-Hispanic/Latino

ABOUT

Community Resources and Housing Development Corporation (CRHDC) and its affiliate corporations work to create strong and healthy communities through innovative approaches in providing sustainable and affordable housing, financial skills and economic development opportunities to benefit low-to-moderate income households and communities throughout the state of Colorado.

CRHDC was formed in 1971 to provide safe and affordable housing to migrant workers in Colorado. Following success in that process, CRHDC has since evolved into a nationally recognized, award winning non-profit organization representing and addressing far more than migrant housing needs. CRHDC’s clients come from diverse and colorful walks of life, finding both freedom and security through CRHDC’s paths to home ownership.

CRHDC envisions a state and nation where every community is a place of opportunity with safe, affordable, and attainable housing for all. CRHDC takes pride in providing valued programs and services and working in collaboration to meet community needs and being open to innovative strategies to meet vision and mission goals.

CRHDC works in communities throughout the State of Colorado having worked in over 30 counties statewide. CRHDC is also part in national and regional consortiums for various community development activities.

PRODUCTS & SERVICES

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<td>Mortgage Lending:</td>
<td>• Technical Assistance for Real Estate Projects</td>
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<td>First Lien Mortgage</td>
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<td>Second Lien Mortgage</td>
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<tr>
<td>Business Lending:</td>
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<tr>
<td>Micro Loans ≤$50,000</td>
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<td>Small Business Loans</td>
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<td>$50,000 - $500,000</td>
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<tr>
<td>Personal Lending: Personal Loans</td>
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</tbody>
</table>

NEW CAPITAL WOULD BE USED FOR

• More lending with existing loan products
• Provide more of the existing development services
• Launching a new loan product
• Launching new development services
• Systems enhancement (software, staffing, etc.)

Data from 2020 NALCAB Network CDFI Survey
El Pájaro Community Development Corporation’s mission is to promote equal access to economic opportunity and to transform people’s lives through entrepreneurship. To fulfill this important mission, El Pájaro CDC helps entrepreneurs by taking the confusion, guesswork, and complexity out of starting their own small businesses. El Pájaro CDC uses a multipronged strategy that incorporates capacity building, incubation, market access, networking and capital access to provide an entrepreneurial ecosystem that enables the creation and growth of sustainable businesses.

EPCDC currently offers wraparound support services for businesses that include training, technical assistance, kitchen and retail incubation, access to new markets, networking, and loan packaging and lending referral services. In 2020, EPCDC will begin a lending program and plans to engage in character-based lending to support businesses that have struggled to find the capital they need to establish and grow their businesses. Despite the best efforts of mainstream and alternative lenders in our region, we still see a strong prevalence of unbankable businesses due to stringent underwriting requirements. We seek to fill that gap and move clients up the ladder of capital access.

El Pájaro serves Santa Cruz, San Benito and Monterey Counties in California.

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
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<tbody>
<tr>
<td>Business Lending: Micro Loans ≤$50,000*</td>
<td>Small Business Development Services</td>
</tr>
<tr>
<td>Business Lending: Affinity Group Lending.*</td>
<td>Commercial Kitchen Incubator</td>
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<td></td>
<td>Retail Incubator.</td>
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<td>El Pájaro CDC partners with a local service providers to connect clients with financial capability services</td>
</tr>
</tbody>
</table>

- Provide more of the existing development services
- Launching a new loan product:
  - Loan Fund that aims to fill a void in capital access that exists within its target market.
- Systems enhancement (e.g. software, staffing, policies, third party assessment or rating, etc.)
FINANTA
PHILADELPHIA, PENNSYLVANIA

DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

48% Female
52% Male
90% Foreign Born
85% Hispanic/Latino
15% Non-Hispanic/Latino

ABOUT

FINANTA facilitates access to capital for entrepreneurs, first-time homeowners, and consumers wishing to establish credit. FINANTA aims to promote the growth and economic expansion of diverse communities through the infusion of capital and the provision of business, consumer, and homebuyer consultation services, in a manner that is uniquely aware of the cultural, social, and language challenges immigrant and minority populations encounter. All borrowers are supported with labor-intensive financial counseling and technical assistance.

FINANTA serves 11 counties in 3 states, including seven counties in Southeastern Pennsylvania, three counties in Delaware, and Camden County in New Jersey. FINANTA delivers products and services to these areas in collaboration with local organizations seeking to facilitate access to capital and credit building services in their communities.

OVERVIEW

Certified CDFI | Yes
Lending Since | 1997
Total Assets | $24,614,000
Net Assets | $18,177,000

PRODUCTS & SERVICES

Loan Products Offered

- Commercial Real Estate Loans:
  - Land Acquisition
  - Pre-development
  - “Bridge” Loans
  - Construction Loans
  - Permanent Financing for Commercial Real Estate
- Mortgage Lending:
  - First Lien Mortgage
  - Second Lien Mortgage
- Business Lending:
  - Micro Loans ≤$50,000
  - Small Business Loans $50,000 - $500,000
- Personal Lending:
  - Personal Loans
  - Lending Circles or Affinity Group Lending
  - Other Credit Builder Loans
- Other: Lines of Credit

Development Services

- Financial Capability Services or Financial Coaching
- Small Business Development Services
- Homebuyer Counseling
- Technical Assistance for Real Estate Projects

NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Launching a new loan product:
  - Temporary lending in states where FINANTA is working with local nonprofits to implement Affinity Group Lending

Data from 2020 NALCAB Network CDFI Survey
Impacto Fund, Inc. is a 501(c)(3) non-profit certified CDFI that was established to improve loans and services to micro-enterprise businesses. Impacto Fund provides resources to clients that would not be served by traditional institutions. Impacto Fund seeks to help these businesses move from non-traditional financing sources to stability in their businesses where they will qualify for lending activities through traditional sources.

Its mission is to make micro/business loans to low-to moderate income people with the intent to alleviate poverty in the Hispanic communities.

Impacto Fund Inc. serves Missouri and Kansas with a focus on the Kansas City MO-KS MSA, primarily Jackson County, MO and Wyandotte County, KS.

### ABOUT

*Certified CDFI | Yes
*Lending Since | 2009
*Total Assets | $2,549,378
*Net Assets | $2,549,378

### DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

- Female: 69%
- Male: 28%
- Foreign Born: 87%
- Hispanic/Latino: 97%
- Non-Hispanic/Latino: 3%

### LOAN PRODUCTS OFFERED

**Loan Products Offered**
- Commercial Real Estate Loans:
  - Land Acquisition
  - Pre-development
  - "Bridge" Loans
  - Permanent Financing for Commercial Real Estate
- Business Lending:
  - Micro Loans ≤$50,000
  - Small Business Loans $50,000 - $500,000
- Personal Lending:
  - Lending Circles or Affinity Group Lending
  - Other Credit Builder Loans

**Development Services**
- Financial Capability Services or Financial Coaching
- Small Business Development Services
- Technical Assistance for Real Estate Projects
- Credit Counseling

### NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Provide more of the existing development services
- Launching a new loan product
- Launching new development services
  - Buy foreclosed or distressed homes to stabilize communities
- Systems enhancement (e.g. software, staffing, policies, third party assessment or rating, etc.)
THE HISPANIC INTEREST COALITION OF ALABAMA (¡HICA!)
BIRMINGHAM, ALABAMA

CONTACT
hicaalabama.org/
@HICAtweets
/HispanicInterest

OVERVIEW
Certified CDFI | No
Lending Since | 2009
Total Assets | $1,504,588
Net Assets | $480,310

DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

60% 40% 86%
Female Male Foreign Born

95% 5%
Hispanic/Latino Non-Hispanic/Latino

ABOUT
¡HICA! is a community development and advocacy organization that champions economic equality, civic engagement, and social justice for Latino and immigrant families in Alabama. ¡HICA! envisions an Alabama in which everyone has full and equal participation in our state’s civic, cultural, social, and economic life. Hispanic and immigrant families are empowered to integrate, engage, and lead their communities to reach their families’ aspirations.

¡HICA! provides four key programs:
- Community Economic Development Program – helps build financial stability for Latino and immigrant families
- Citizenship and Immigration Program – provides low-cost access to legal information and naturalization services
- Strong Families Program – internal and external referral program with community agencies and organizations
- Empowering Communities Program – moves to develop civically engaged, workforce-ready individuals

¡HICA! serves Birmingham, Alabama and the surrounding area.

PRODUCTS & SERVICES

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Business Lending: Micro Loans ≤$50,000</td>
<td>- Financial Capability Services or Financial Coaching</td>
</tr>
</tbody>
</table>

NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Provide more of the existing development services
- Systems enhancement (software, staffing, etc.)
- Launching a new loan product – consumer loans for immigration fees
Latino Credit Union is a community-based and member-owned not-for-profit financial institution offering bilingual financial products and services, better credit options, and financial education to North Carolina communities. Founded in 2000 as a grassroots response to a wave of robberies of Latino immigrants in Durham, North Carolina, LCCU has become a national model for credit unions and community development financial institutions seeking to serve unbanked or immigrant communities. With a mission of providing ethical financial products and education to empower communities, we have grown to serve 84,000 members out of 14 branches across the state. During the last 20 years, LCCU has constantly worked to provide our member-owners with the tools and knowledge they need to build wealth and strengthen their communities, while serving as a model for financial inclusion and immigrant integration. Latino Credit Union also offers a full range of deposit products and complements all products with extensive bilingual financial education. Members are 65% previously unbanked, and 75% of our borrowers are low income, while 30% have incomes below the poverty line. LCCU is proud that staff reflect the members served.

Latino Credit Union serves the state of North Carolina.

**Loan Products Offered**

- Mortgage Lending: First Lien Mortgage
- Business Lending: Micro Loans ≤$50,000
- Personal Lending: Personal Loans, Specialized Citizenship Loans, Other Credit Builder Loans
- Auto Lending: Auto Loans
- Financial Capability Services or Financial Coaching
- Homebuyer Counseling

**Development Services**

- More lending with existing loan products

**Demographics Served in the Last 2 Years**

- 46% Female
- 54% Male
- 88% Foreign Born
- 94% Hispanic/Latino
- 6% Non-Hispanic/Latino

**Contact**

- latinoccu.org
- /latinocommunitycu

**Overview**

- Certified CDFI: Yes
- Lending Since: 2000
- Total Assets: $491,046,564
- Net Assets: $48,939,517

**New Capital Would Be Used For**

- More lending with existing loan products

Data from 2020 NALCAB Network CDFI Survey
The mission of LiftFund is to provide credit and services to small businesses and entrepreneurs who do not have access to loans from commercial sources and to provide leadership and innovation to the microlending industry. LiftFund is a non-profit organization that helps small business owners with limited access to capital have a chance to live their dreams. LiftFund provides small business loans and minority business loans for women, startups, and entrepreneurs. LiftFund partners with SBA lenders and other lending institutions to provide startup loans, SBA 504 Loans, and microloans in Texas and throughout the South Eastern USA.

LiftFund provides credit and services in thirteen states: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, Missouri, New Mexico, Oklahoma, South Carolina, Tennessee and Texas.
The Latino Economic Development Center (LEDC) equips Latinos and other underserved Greater DC and Baltimore area residents with the skills and financial tools to create a better future for their families and communities. Participants in LEDC programs learn how to build their long-term financial security by buying and staying in their homes, taking control of decisions affecting their apartment buildings, and starting or expanding their small businesses. The entire DC-MD-VA region is stronger when all families have the power to achieve financial independence and join with their neighbors to improve their communities. The organization cares deeply about ensuring all staff are linguistically and culturally-competent; therefore, the entire staff and Board are over 90% representative of ethnic and/or racial minority groups.

LEDC serves the District of Columbia, Arlington County, VA; Montgomery County, MD; Baltimore, MD; and Mayaguez, Puerto Rico.

About

Certified CDFI | Yes
Lending Since | 1997
Total Assets | $8,226,054
Net Assets | $4,430,053

Demographics Served in the Last 2 Years

Female | Male | Foreign Born
---|---|---
60% | 40% | 50%
Hispanic/Latino | Non-Hispanic/Latino
60% | 30%

New Capital Would Be Used For

- More lending with existing loan products
- Provide more of the existing development services
- Systems enhancement (e.g. software, staffing, policies, third party assessment or rating, etc.)

Loan Products Offered

<table>
<thead>
<tr>
<th>Business Lending:</th>
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<tbody>
<tr>
<td>Micro Loans ≤$50,000</td>
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<tr>
<td>Small Business Loans $50,000 - $500,000</td>
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<th>Personal Lending:</th>
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<tr>
<td>Lending Circles or Affinity Group Lending</td>
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<tr>
<td>Other Credit Builder Loans</td>
</tr>
</tbody>
</table>

- Green lending for energy efficiency retrofitting for businesses

Development Services

- Financial Capability Services or Financial Coaching
- Small Business Development Services
- Homebuyer Counseling
- Tenant Organizing

CONTACT

www.ledcmetro.org/
@ledcmetro
/ledcmetro

OVERVIEW

LEDC serves the District of Columbia, Arlington County, VA; Montgomery County, MD; Baltimore, MD; and Mayaguez, Puerto Rico.

Data from 2020 NALCAB Network CDFI Survey

NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Provide more of the existing development services
- Systems enhancement (e.g. software, staffing, policies, third party assessment or rating, etc.)
The Latino Economic Development Center is a statewide membership-based nonprofit organization with headquarters in Minneapolis. LEDC is an ethnic, membership-based Community Development Financial Institution (CDFI) certified by the US Department of Treasury, by the MN State Council of OICs, and OIC America as an Opportunities Industrialization Center (OIC). LEDC sets out to create a thriving multicultural community, enriched with Latino leadership, culture, and economic influence, and transform the community by creating economic opportunity for Latinos.

LEDC is focused in the Minneapolis/St. Paul metro area and a third of its work is in greater Minnesota. However, LEDC is also beginning to provide support to clients who reside in Wisconsin, Iowa, North and South Dakota on a limited basis.

**ABOUT**

Certified CDFI | Yes
Lending Since | 2012
Total Assets | $3,713,370
Net Assets | $1,659,148

**DEMOGRAPHICS SERVED IN THE LAST 2 YEARS**

30% Female  
70% Male  
85% Foreign Born

95% Hispanic/Latino  
5% Non-Hispanic/Latino

**NEW CAPITAL WOULD BE USED FOR**

- More lending with existing loan products
- Systems enhancement (software, staffing, etc.)
Rooted in the Mission District and focused on San Francisco, MEDA’s mission is to strengthen low- and moderate-income Latino families by promoting economic equity and social justice through asset building and community development. MEDA is committed to maintaining the cultural identity and enhancing the resources of the Mission District. The organization supports the habitually under resourced families through programs around financial capability, housing assistance, business development, and workforce development, among others. MEDA also serves as the lead agency of Mission Promise Neighborhood.

In 2020 MEDA is launching the Rapid Acquisition Fund through our CDFI affiliate, Fondo Adelante. MEDA is ideally positioned to launch the Rapid Acquisition Fund because of our track record of place-based, equitable development in San Francisco’s Mission District. Having already taken 26 apartment buildings off the speculative market — and now developing over 550 units of new affordable housing — MEDA is scaling these strategies by partnering with other neighborhood-based developers in the Bay Area. By pairing our technical assistance with rapid acquisition financing via MEDA’s CDFI lending arm, Fondo Adelante, we will preserve and create at least 500 homes over the next five years.

MEDA serves the San Francisco Bay Area.

### PRODUCTS & SERVICES

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Commercial Real Estate Loans:</td>
<td>• Financial Capability Services or Financial Coaching</td>
</tr>
<tr>
<td>○ Land Acquisition</td>
<td>• Small Business Development Services</td>
</tr>
<tr>
<td>○ Pre-development</td>
<td>• Homebuyer Counseling</td>
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<tr>
<td>○ “Bridge” Loans</td>
<td>• Technical Assistance for Real Estate Projects</td>
</tr>
<tr>
<td>○ Construction Loans</td>
<td>• Workforce Services and Coaching, Free Tax Preparation, Rental</td>
</tr>
<tr>
<td>• Business Lending:</td>
<td>• Housing Counseling</td>
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<tr>
<td>○ Micro Loans ≤$50,000</td>
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<tr>
<td>○ Small Business Loans $50,000 - $500,000</td>
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</table>

### NEW CAPITAL WOULD BE USED FOR

- Launching a new loan product
- Launching new development services

Data from 2020 NALCAB Network CDFI Survey
Mountain Star Federal Credit Union (MSFCU) was formed in 1935 to help serve the financial needs of its members/owners. Today, the credit union is one of the strongest financial institutions in West Texas and Southern New Mexico. Mountain Star is a member owned financial institution whose purpose is to promote the financial well-being of its members by providing comprehensive and progressive financial services. All of which shall be supported by a program of excellence in product quality and service while maintaining high standards of ethics and integrity.

Mountain Star Federal Credit Union services the citizens of El Paso County.

**About**

Mountain Star Federal Credit Union (MSFCU) was formed in 1935 to help serve the financial needs of its members/owners. Today, the credit union is one of the strongest financial institutions in West Texas and Southern New Mexico. Mountain Star is a member owned financial institution whose purpose is to promote the financial well-being of its members by providing comprehensive and progressive financial services. All of which shall be supported by a program of excellence in product quality and service while maintaining high standards of ethics and integrity.

Mountain Star Federal Credit Union services the citizens of El Paso County.

**Loan Products Offered**

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<tbody>
<tr>
<td>Personal Lending:</td>
<td>• Financial Capability</td>
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<tr>
<td>○ Personal Loans</td>
<td>Services or Financial</td>
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<tr>
<td>○ Lending Circles or</td>
<td>Coaching</td>
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<tr>
<td>○ Affinity Group Lending</td>
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<tr>
<td>○ Other Credit Builder</td>
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<tr>
<td>○ Loans</td>
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<tr>
<td>○ Auto Lending: Auto Loans</td>
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</tr>
</tbody>
</table>

**New Capital Would Be Used For**

- More lending with existing loan products

**Contact**

mountainstarfcu.org

/mountainstarfcu

**Overview**

Certified CDFI | Yes
Lending Since | 1935
Total Assets | $30,000,000
Net Assets | $3,000,000

**Demographics Served in the Last 2 Years**

- 82% Male
- 12% Female
- 20% Foreign Born
- 85% Hispanic/Latino
- 15% Non-Hispanic/Latino

Data from 2020 NALCAB Network CDFI Survey
Neighborhood Housing Services of San Antonio “builds successful families and communities through housing opportunities.” NHS of SA is located in the Southside of San Antonio (Bexar County) and serves families that earn below 120% of AMI throughout the county. Services offered include financial counseling, lending, down payment assistance, rehab and new construction services.

NHS of SA is charted to serve Bexar County, but due to limited funding and staff capacity, the organization is targeting its services to the Southside and Eastside of San Antonio until more resources become available.

**Loan Products Offered**

<table>
<thead>
<tr>
<th>Loan Products Offered</th>
<th>Development Services</th>
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<tbody>
<tr>
<td>Mortgage Lending: Second Lien Mortgage</td>
<td>Financial Capability Services or Financial Coaching</td>
</tr>
</tbody>
</table>

**New Capital Would Be Used For**

- More lending with existing loan products
  - Down Payment Assistance for 120% AMI or less
- Provide more of the existing development services
- Launching a new loan product:
  - Interim Construction Loans
  - First Lien Mortgage
  - Owner Occupied Rehab to Address Health & Safety Concerns (roofing, electrical, etc.)
- Launching new development services:
  - Youth Leadership component for the organization
- Systems enhancement (e.g. software, staffing, policies, third party assessment or rating, etc.)

**Demographics Served in the Last 2 Years**

- 47% Female
- 53% Male
- 80% Hispanic/Latino
- 20% Non-Hispanic/Latino
- 47% Hispanic/Latino
- 53% Non-Hispanic/Latino

Data from 2020 NALCAB Network CDFI Survey
Opportunity Fund is a small business lender whose mission is to drive economic mobility by delivering affordable capital and responsible financial solutions to determined entrepreneurs and communities. Our target markets consist of underserved populations such as minorities, individuals who make a low to moderate income and women.

Opportunity Fund (OF) provides small business loans of $2,600 to $250,000 at responsible interest rates to entrepreneurs with small capital needs and imperfect credit. OF offers a fast, streamlined application process; flexible underwriting criteria and collateral requirements; and client-driven business advising designed to meet the unique needs of diverse entrepreneurs. The relationship-based lending model removes barriers to credit that many borrowers face, such as limited credit, low net worth, and lack of collateral. OF’s historical charge-off rate of 3% is testament to the strength of trust-building, underwriting, and high-quality loan servicing support.

Opportunity Fund currently originates small business loans in 45 states in the United States, with an emphasis on California. In the future Opportunity Fund is working to bring more affordable capital to borrowers outside of California.

**PRODUCTS & SERVICES**

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<tr>
<th>Loan Products Offered</th>
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<tbody>
<tr>
<td>Business Lending: Micro Loans ≤$50,000</td>
<td>Small Business Development Services</td>
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<tr>
<td>Business Lending: Small Business Loans $50,000 - $500,000</td>
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</table>

**FEMALE**
- 32%
- Hispanic/Latino: 58%
- Non-Hispanic/Latino: 42%

**MALE**
- 68%
- Foreign Born: Not Tracked

**NEW CAPITAL WOULD BE USED FOR**

- More lending with existing loan products
- Systems enhancement (software, staffing, etc.)
PeopleFund's mission is to create economic opportunity and financial stability for underserved communities by providing access to capital and financial education to build healthy small businesses. PeopleFund believes that small businesses are the key to a healthy economy and that every person has the ability to become a successful entrepreneur given access to the resources they need. PeopleFund’s vision is to be the premier lender creating economic opportunity in Texas, supported by the core values of “integrity first, service before self, and excellence in all we do.” PeopleFund stands out by the depth and breadth of its technical assistance, providing mentor pairing as well as lending opportunities. Almost 70% of PeopleFund’s clients are Hispanic or African American.

PeopleFund provides capital and financial education throughout the entire state of Texas.

Loan Products Offered

- Commercial Real Estate Loans:
  - Land Acquisition
  - Construction Loans
- Business Lending:
  - Micro Loans ≤$50,000
  - Small Business Loans $50,000 - $500,000
  - Business Loan $500,000+

Development Services

- Financial Capability Services or Financial Coaching
- Small Business Development Services
- Technical Assistance for Real Estate Projects
- Business training for LMI people, including special programs for women and veteran entrepreneurs

New Capital Would Be Used For

- More lending with existing loan products
- Provide more of the existing development services
- Launching a new loan product
Préstamos CDFI, a subsidiary of Chicanos Por La Causa, is dedicated to providing businesses in emerging communities the same access and opportunities to achieve success and position themselves at an advantage in the market. Préstamos looks to assist business owners in rural and urban communities to thrive at their full potential by providing the tools and resources needed to grow and succeed.

Committed to addressing the lack of access to affordable capital for its predominately Hispanic, small business borrower base, Préstamos provides economic opportunities for start-up and small businesses through its lending products and development services, allowing small businesses to grow and providing small business owners and entrepreneurs with additional jobs opportunities, goods and services to for their communities, while also providing a livelihood for the small business owner.

Préstamos CDFI serves Arizona, Nevada, New Mexico and Texas.
Established in 1991, Rural Community Development Resources (RCDR) was formed to improve the quality of life and economic opportunities in distressed and underserved communities in Central Washington State. RCDR accomplishes this by providing pathways to asset building for low- and moderate-income individuals through self-sufficiency and job creation. The focus of these services are entrepreneurs, small business owners and disadvantaged farmers residing in rural and agricultural-based economies with specific emphasis on serving persons with limited education and English skills. The mission of RCDR is to encourage community development through self-employment opportunities for low-income entrepreneurs.

RCDR provides services through two divisions: the Center for Business Development and the Center for Latino Farmers. The organization works to address reluctance to use formal business assistance programs and the low percentage of Latino business ownership by providing culturally appropriate and linguistically accessible training services, training on regulations, and providing access to capital.

RCDR serves the counties of Yakima, Benton, Grant, Adams, Franklin, Walla Walla, Chelan, Okanogan, and Kittitas in Washington State.

### ABOUT

- **Certified CDFI | Yes**
- **Lending Since | 2003**
- **Total Assets | $4,722,222**
- **Net Assets | $2,929,586**

### PRODUCTS & SERVICES

<table>
<thead>
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<td>- Small Business Loans $50,000 - $500,000</td>
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</tbody>
</table>

### DEMOGRAPHICS SERVED IN THE LAST 2 YEARS

- **44%** Female
- **56%** Male
- **80%+** Hispanic/Latino

### NEW CAPITAL WOULD BE USED FOR

- More lending with existing loan products
- Provide more of the existing development services
- Systems enhancement (software, staffing, etc.)
Along with its affiliates, the Self-Help Federal Credit Union, Self-Help Ventures Fund, and the Center for Responsible Lending, the Self-Help Credit Union has a mission to create and protect ownership and economic opportunity for all. Self-Help Credit Union does this by providing responsible financial services, lending to small business and nonprofits, developing real estate and promoting fair financial practices. While the work benefits communities of all kinds, Self-Help’s focus is on those who may be underserved by conventional lenders, including people of color, women, rural residents and low-wealth families and communities.

As illustrated by the financials, Self-Help is a very well-capitalized nonprofit. However, the scale of operations is such that these funds are consistently fully-deployed for mission impact in an expanding footprint. In fact, at present, Self-Help Credit Union is in need of additional liquidity (grants and deposits in credit unions) to allow continued scaling of the delivery of affordable home mortgage financing and new financial capability programming to underserved communities across the country. Additionally, Self-Help is a committed steward of the support received and a strong believer in workplace equity as reflected in a compensation structure whereby the maximum salary is only 3 to 5 times greater than that of the minimum salary— which, as of 1/1/2020, is $16/hr for tellers (MSRs) in credit union branches.

Self-Help’s lending has a national reach, but the credit union footprint includes the states of North Carolina, South Carolina, California, Illinois, Florida, Wisconsin, and Virginia.
Tierra del Sol Housing Corporation offers affordable housing and small business lending services to low and moderate income residents. These services have been implemented to improve the quality of life and empower the community economically, politically and socially through home ownership, rental assistance, rehab owner-occupied homes, employment training, and financial resources. TDS is highly experienced in real estate development and technical assistance and training for nonprofit housing organizations. TDS also specializes in using the USDA Rural Development Rural Housing programs. The organization is nationally affiliated with CDFIs: NALCAB, NeighborWorks, Rural LISC, and Enterprise Communities.

Tierra del Sol Housing Corporation serves New Mexico and west Texas.
ABOUT

TRP Lending was created in 2015 and is a certified Community Development Financial Institution (CDFI). In 2017, TRP Lending, LLC focused on increasing homeownership and access to affordable housing for low- and moderate-income Latinos across Cook County. Wholly owned by The Resurrection Project (TRP), the mission of TRP Lending is to further the charitable, not-for-profit purpose of TRP by providing loans and other sources of financing to low- and moderate-income households, first-time homebuyers, and others lacking access to conventional financing in order to increase homeownership, avoid foreclosures, build household wealth, and promote the development of healthy communities.

TRP Lending lends throughout all of Cook County, but considers its target areas to be predominantly low-income Latino communities on Chicago’s Southwest Side, including Pilsen, Little Village, Back of the Yards, Chicago Lawn, West Lawn, and Gage Park.

LOAN PRODUCTS OFFERED

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<thead>
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<th>Development Services</th>
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<tbody>
<tr>
<td>• Commercial Real Estate Loans:</td>
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<td>Coaching</td>
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<tr>
<td>◦ Second Lien Mortgage</td>
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</table>

NEW CAPITAL WOULD BE USED FOR

• More lending with existing loan products
• Launching a new loan product:
  ◦ Community development loan product for the acquisition, rehabilitation, and creation of affordable housing (rental and for-sale).
Ventures’ mission is to empower individuals with limited resources and unlimited potential to improve their lives through small business ownership. Ventures is a Seattle-based 501(c)(3) nonprofit organization whose mission is to empower individuals with limited resources and unlimited potential to improve their lives through business ownership. Ventures provides a robust toolkit of services for low-income entrepreneurs that includes training, coaching, microloans, free legal assistance, financial literacy education, matched savings accounts, and opportunities to test their products while earning revenue at its retail store. The retail store, located in Pike Place Market, allows clients to sell their products, receive coaching and earn revenue from sales. Ventures also offers a commercial kitchen space at a subsidized rate for businesses to grow without having to invest in space. Furthermore, Ventures incubates businesses through corporate partnerships and pop-up or community events.

We exclusively serve individuals with incomes at or below 80% of the HUD area median income; our average client makes $24,000 and supports a family of three at intake. In 2019, more than 75% of client entrepreneurs were people of color, Latinos, immigrants, refugees, women or self-identified as LGBTQ+. Ventures lifts these individuals out of poverty through a bilingual (Spanish) toolkit of microenterprise development services.

Ventures serves Greater Puget Sound area in Western Washington.

### Loan Products Offered

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<tbody>
<tr>
<td>• Business Lending: Micro Loans ≤$50,000</td>
<td>• Financial Capability Services or Financial Coaching</td>
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<td></td>
<td>• Small Business Development Services</td>
</tr>
</tbody>
</table>

### New Capital Would Be Used For

- More lending with existing loan products
- Provide more of the existing development services
- Launching a new loan product
- Launching new development services
- Systems enhancement (e.g. software, staffing, policies, third party assessment or rating, etc.)

Data from 2020 NALCAB Network CDFI Survey