CHANGE STARTS WITH A CHANCE

CCLF ANNUAL REPORT 2013
The mission of the Chicago Community Loan Fund is to provide flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low- to moderate-income neighborhoods, families and individuals throughout metropolitan Chicago.

CCLF supports challenging projects that will help revitalize low- and moderate-income neighborhoods and suburban communities throughout metropolitan Chicago, aiding families and communities along the path toward economic stability, prosperity and sustainability.

We are committed to helping create communities where people thrive in metropolitan Chicago by leveraging our investments in community development for the greatest impact possible. Our organization remains Chicagoland-focused and dedicated to providing low-cost financing and technical assistance in the neighborhoods that need it most.

Whether CCLF finances a big part of a small project – or a small part of a big project – our loans make the critical difference.

At CCLF, we believe in **making a difference**, in transforming communities and in **creating** a chance for **change**. We finance both the small social enterprises that are the sparks of change in their communities and the larger **mission-driven** real estate developers whose impact is **immeasurable**. We believe that every customer’s success, **no matter the size**, is as an important contributor to improving the quality of community life.
At CCLF we seek out the challenging projects that take an innovative approach to revitalization. Our projects see the potential beauty in long-neglected buildings and neighborhoods throughout metropolitan Chicago. Our goal is to provide a path toward prosperity and stability for communities and the lives of the people that live within them.
Friends,

The snapshots of our customers that we share in this annual report highlight how CCLF uses prudent but flexible underwriting, combined with careful listening and tailored, project-specific technical assistance, to provide them with the chance they need to affect change. It also provides overviews of our programmatic and operational achievements. 2013 was an outstanding year for CCLF and our customers! We hope you will find this report as compelling as we do.

Like many Americans, we witnessed the continued unevenness in the recovery from the 2007-2009 recession. While we rejoiced about the improving conditions for national and local employment, as well as housing sales and prices, among other positive indicators, we were sobered by just how deep and stubborn the recession is in low-wealth communities, especially those predominated by African-Americans and Latinos. Many of the communities where CCLF has a significant number of loans or is engaged in a major initiative illustrate this uneven recovery well. Communities such as West Humboldt Park, Englewood, Woodlawn, North Lawndale and a number of the southern suburbs still are experiencing double-digit unemployment rates. Many such communities are also challenged by high rates of foreclosure and home values stuck at mid-1990s levels. Exacerbating many of our customers’ efforts to make their communities thrive is the reality that consumer and commercial credit remain hard to come by from traditional financial institutions.

While these realities are disheartening, they only make us more determined to partner with other organizations to serve Chicagoland communities more effectively and to work harder giving our customers that chance they need to change conditions in their communities. Thus, when Veja Enterprises came to us, we worked tirelessly to provide them with customized technical assistance to help their first commercial retail project bring 10 jobs that could be filled by local residents (while reducing blight) to the Chatham community. When the Stony Group, LLC sought a partner to provide early-stage financing to convert a 30-year shuttered bank building in South Shore into a mixed-use complex that would include a restaurant, we tailored our underwriting to help them get started – and we look forward to the 23 jobs the complex is expected to generate. Further, when Emmanuel House needed a more patient lender, we held hands with them through our process to make sure that we could help them continue to facilitate homeownership opportunities for low-wealth immigrant families in Aurora.

We know that change starts with a chance, and we hope that you will continue to partner with and support us so that we can help our customers bring their communities, our communities, into full recovery.

Thank you!

Calvin L. Holmes, President
John L. Tuohy, Chair
Veja Enterprise, LLC: Expanding a Commercial Corridor

A recent longitudinal study on one of the Chicago Community Loan Fund’s commercial real estate loans underscores how commercial retail projects positively impact an entire neighborhood. Specifically, jobs are created, access is provided to needed goods and services, and these projects lead to ancillary community development and high resident satisfaction. Oftentimes, real estate developers run into roadblocks and are unable to make the neighborhood change they desire because they are never given the chance.

That’s why CCLF was especially motivated to partner with Veja Enterprise, LLC for the construction of a 6,124-square-foot facility for an Advance Auto Parts store in Chicago’s Chatham community, which opened in May 2013. Veja Enterprise is a mother-and-daughter minority-owned residential and commercial developer. They inherited the property from the late husband of Veola James, Dr. Jerome James, who once had a thriving dental practice there. The property, which CCLF financed, stayed vacant for five years and was deteriorating, joining the abandonment of neighboring buildings on a once-thriving commercial strip.

Veola James and her daughter, Jasmine, started Veja Enterprise as a way to revitalize vacant structures via new development. They hoped their transformations would support local economic growth, create and retain jobs and improve the community by bringing in new businesses and expanding existing ones. But financing was a barrier to their success.

“We sought financing to get our vision off the ground and were turned down four times until we came to CCLF. We had a hard time understanding all the nuances of starting a business, but CCLF felt like family to us because they took the time to listen and explain what we had to do to be successful,” Jasmine James said.

CCLF was there to help shepherd their dreams by believing in their enterprise and providing the financing and technical assistance to bring it to fruition. The agency understands that calculated risks are part of implementing permanent and lasting change.

“CCLF made a very good carbon footprint in the community by capturing our vision,” Veola James said. She is a member of the Chatham Planning Committee with Alderman Michelle Harris; the group is now hearing interest from other big-box retailers considering moving into the area.

The new store offers customers a wide range of auto parts and recognized national brands, as well as several free services. This project continues to build on an expanding commercial corridor in Chatham that attracts consumers and sparks new development, in part because Advance Auto ranks as the country’s top retailer of automotive parts.

Other positive effects of the project include the creation of 10 jobs in the community, the elimination of an eyesore on a major corridor in Chatham and the increased diversity of retailers.

My mother and I plan to grow our development efforts, but we no longer have to shop around. We are coming straight to CCLF because they know the community.

— Jasmine James
Veja Enterprise, LLC
Emmanuel House: Offering affordable housing and homeownership

Chicago Community Loan Fund occupies an important role in the Chicago area’s lending community. Because many commercial lending institutions are driven by shareholder goals and profitability concerns, they tend to be conservative in making loans. But CCLF understands that often to make meaningful change, chances have to be taken. Case in point: supporting Emmanuel House’s work with immigrant families seeking to one day own a home of their own.

Emmanuel House Community Development Corporation is a nonprofit organization in Aurora, Illinois with a mission of helping refugee families from around the world work their way out of poverty in a responsible and dignified manner.

In January 2013, Emmanuel House’s lender was looking to transition away from providing the organization financing. CCLF recognized the value of the social services being provided to the community and stepped in to provide Emmanuel House with a mini-permanent loan to refinance its bank loan and preserve five units of affordable housing for immigrant families.

The primary method for building wealth for middle- and working-class Americans has been homeownership and education. Emmanuel House uses this model with the refugees it serves. As part of the program, families must participate in a financial literacy and credit-building program. During their year of transitional housing, they pay market-rate rents, but up to 67 percent of the money paid is diverted into savings accounts established in their name. Those savings are later used as a down payment to buy a home or cover the costs of education.

Emmanuel House is addressing the emerging needs of immigrant groups, which are increasingly locating in Chicago’s suburbs. A 2011 study by the Voorhees Center for Neighborhood and Community Improvement at the University of Illinois at Chicago, found that many more immigrants, estimated at 35,000 since 2000, have moved directly to the suburbs, therefore bypassing Chicago as the historical point of entry. However, immigrants face discrimination in the rental housing market and have homeownership rates lower than native-born residents. They also often have a more difficult time securing social services and experience insensitive government policies.

Emmanuel House provides financial and housing resources to refugee and immigrant families by raising funds through local faith-based institutions, special events and other contributions. That way, they are able to subsidize the rents of residents, while building small pools of grant funds for emergency and basic assistance.

CCLF sees the social impact of these support services in leading to homeownership and family stabilization.

Its investment in Emmanuel House aids community transformation, as the suburbs become more inclusive and welcoming of vibrant new populations that will enrich the neighborhoods in which they settle.

To preserve the mission of affordable housing and homeownership, CCLF was able to refinance our property even with a significantly higher loan-to-value ratio than any other bank was willing to accept. They were always very easy to work with, and we truly value our relationship.

— Hayley Meksi
Emmanuel House, Executive Director

Khai and wife, Lun, and Mung No and wife, Cing Nuam, are all from western Burmese villages. Both families spent several years in Malaysia before resettling as refugees in Aurora. Khai and Lun’s son, Sian Pi, was born while the family lived at Emmanuel House.

Pictured: Hayley Meksi, Executive Director and Rick Guzman, Board Member of Emmanuel House CDC
The Stony Group, LLC: An artistic vision for both a building and a neighborhood

In the South Shore community sits an abandoned 19,065-square-foot former bank building vacant for more than 30 years. The City of Chicago acquired the property via condemnation in 2008 and was approached by one man with a vision for it that included art, food, entertainment and more. That visionary is artist Theaster Gates, who just needed the chance to make a change in the building, the neighborhood and the community.

Since 2010, Gates had considered the building as a site for redevelopment as a cultural space but had no idea how that could happen, as it had everything against when it came to how development worked in Chicago: There were no local funds, it was too novel a concept to attract financing from most banks and it was in poor physical condition.

“As I was developing a case for the role that artists play in the transformation of neighborhoods, I realized that this building, which is iconic to so many of us, was both the right building for my purposes and was loaded with symbolic power to the community of South Shore and the city,” Gates said.

Gates exploded as one of Chicago’s hottest new artists in 2009. Since then, his work has been exhibited in Miami, New York, London, Germany and Australia, with plans for shows in China and São Paulo, Brazil. His artistry and community work gained further praise, and he was named by the Wall Street Journal as its 2012 Innovator of the Year. He was also ranked number 11 in Fast Company’s list of 100 Most Creative People in Business 2014.

What is most unusual about Gates’ work is that he repurposes materials, creating new life in old, discarded materials with a direct benefit toward community development and a resurgence of cultural activity. Gates is the director of the Arts + Public Life initiative at the University of Chicago, where he founded the Arts Incubator — a space for artist residencies, arts education and community-based arts projects, as well as exhibitions, performances and talks.

Gates is taking his artistic talents to a new level with his newly incorporated Stony Group, LLC, which he envisions as an engine for both change and opportunity.

The organization was approved in 2013 for a CCLF loan to rehabilitate and reuse the three-story, neo-classic, terra cotta-clad bank building constructed in 1923. The building will be transformed into a multi-use facility that will house offices for a nonprofit, while providing space for an event/exhibit/studio, a restaurant and a research archive/library.

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Gates is taking his artistic talents to a new level with his newly incorporated Stony Group, LLC, which he envisions as an engine for both change and opportunity.

The organization was approved in 2013 for a CCLF loan to rehabilitate and reuse the three-story, neo-classic, terra cotta-clad bank building constructed in 1923. The building will be transformed into a multi-use facility that will house offices for a nonprofit, while providing space for an event/exhibit/studio, a restaurant and a research archive/library.

Upon completion, the building will be home to the Rebuild Foundation, which acts as a catalyst in local economies by integrating arts and cultural programming, workforce enhancement, creative entrepreneurial investment, hands-on education and artistic intervention. The nonprofit offers programming in Chicago, St. Louis and Omaha and will provide local artists with studio time to innovate and share their work with the world.

Gates intends to provide a high-quality dining experience that will attract visitors to the neighborhood who will patronize the exhibits and other cultural offerings.

Of historical importance will be the establishment of a 2,146-square-foot library and archives space that will comprise the John H. Johnson Archives. Johnson was the founder of Johnson Publishing Co. and was the first African American to appear in the Forbes 400. His company published the popular Ebony and Jet magazines, and Johnson expanded into other business...
ventures, including insurance, cosmetics, radio, book publishing and television production. His rare collection will be given to Gates by Johnson’s daughter, Linda Johnson Rice, with the intention of creating a permanent home for it.

Additionally, the building is eligible for listing on the National Register of Historic Places based upon its 1920s “Classical Revival Style” architecture. The project will incorporate sustainable features, such as energy-efficient heaters and windows and an herb garden on its roof for use by the restaurant.

Keeping to Gates’ artistic signature, the project will practice a deconstruction and renovation process that ensures a significant percentage of building materials will be removed from the waste stream through innovative reuse in its construction and finishing – or used to create art.

This project will bring a much-needed cultural and community space to the South Shore neighborhood, which once was a thriving middle- and upper-income African-American community. Today, the community remains 97 percent African American, and there are pockets of disinvestment that the Stony Group and others are trying to repurpose.

Gates hopes his plan for the old bank building will make a bold statement that black people and the South Side of Chicago are worth the investment. He hopes neighboring communities take notice and develop creative ways to restore their own magnificence.

“For me personally, it is important because I want amazing amenities where I live, and I deserve beautiful things in my neighborhood. Sometimes, in order for that to happen, you have to make it happen,” he said.

CCLF recognized the importance of investing in the South Shore neighborhood.

“Working with people who are experts at non-conventional projects in seemingly low-yielding communities is important to my work,” Gates said. “CCLF was generous with knowledge, curious about the project and great stewards of the loan’s progress.”

CCLF was charged-up to partner with Gates because his vision for the community will result in the social impact CCLF strives for through its financing – the very idea of change by taking a chance.

“Bigger than the financing was the counsel, formal and informal, that came as a result of the financing,” Gates said. The CCLF team ran a tight ship but, as a result, I will be able to work through the complexities of financing with much more ease. It also means that I am able to better leverage the resources I have to do more.”

Artist Theaster Gates has applied his unique vision to turn a South Shore eyesore into an engine for community change and opportunity.
CCLF Portfolio
In 2013, CCLF closed 37 loans totaling $18,847,550.

OUTSTANDING PRINCIPAL BALANCE (at Year-End 2009-2013)

This chart shows CCLF’s outstanding principal balance of its loan portfolio for a five-year period from FYE 2009 through FYE 2013, as well as the outstanding number of loans for each year.

- CCLF had 130 loans outstanding totaling $30.9 million at 12/31/2013.
- The number of loans deployed has doubled in the last five years.

LOAN PORTFOLIO (by Loan Sector as of 12/31/13)

CCLF’s loan portfolio consists of four key defined sectors at 12/31/2013: Affordable Housing, Community Facilities, Commercial Retail, and Social Enterprises.

- The majority of CCLF loans, 65 percent, were for Affordable Housing.
- CCLF’s commercial retail projects continue to grow as part of the portfolio, bringing access to goods and services, such as fresh fruits and vegetables to food deserts.

PORTFOLIO QUALITY (at Year-End 2009-2013)

CCLF’s delinquency rate of the portfolio as compared to the loan loss reserve over a five-year period.

- Out of 130 loans, only one was delinquent at 12/31/2013.
- In its 22-year history, CCLF has never missed a payment to an investor and has more than sufficient funds in its loan-loss reserve.

LOAN PORTFOLIO (by Loan Product as of 12/31/13)

CCLF offers four classes of loans – predevelopment loans; construction and rehabilitation loans; mini-permanent mortgage loans; and equipment and working capital loans for social enterprises.

- 58 percent of CCLF borrowers have assets under $1 million and 54 percent have five or fewer employees.
- All CCLF projects benefit low- to moderate-income neighborhoods and households.
## Financials

### Statement of Financial Position

**As of December 31, 2013 (with comparative totals for 2012)**

#### Financials

<table>
<thead>
<tr>
<th>Statement of Financial Position</th>
<th>2013 Total All Funds</th>
<th>2012 Total All Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
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<td></td>
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<tr>
<td><strong>Current Assets</strong></td>
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<tr>
<td>Cash and cash equivalents</td>
<td>$2,120,578</td>
<td>$4,172,902</td>
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<tr>
<td>Certificates of deposit</td>
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<tr>
<td>Investments</td>
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<td>-</td>
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<td>Funds held for others</td>
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<tr>
<td>Grants and contributions receivables</td>
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<tr>
<td>Interest receivable</td>
<td>328,996</td>
<td>328,996</td>
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<tr>
<td>Other receivables</td>
<td>68,754</td>
<td>68,754</td>
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<tr>
<td>Notes receivable, net of allowance</td>
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<td>-</td>
</tr>
<tr>
<td>Prepaids and deposits</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Interfund balances</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>$2,120,578</td>
<td>$3,094,531</td>
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<tr>
<td><strong>Long-Term Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes receivable, net of allowance</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Office equipment, net of accumulated depreciation</td>
<td>188,675</td>
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<tr>
<td>Leasehold improvements, net of accumulated amortization</td>
<td>102,951</td>
<td>-</td>
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<tr>
<td><strong>Total Long-Term Assets</strong></td>
<td>$(387,063)</td>
<td>$(43,949)</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$2,120,578</td>
<td>$3,094,531</td>
</tr>
</tbody>
</table>

| **LIABILITIES AND NET ASSETS** |                      |                      |
| Current Liabilities           |                      |                      |
| Accounts payable              | 81,726               | -                    |
| Accrued payroll               | -                    | -                    |
| Funds held for others         | -                    | -                    |
| Refundable advances           | 625,000              | -                    |
| Interest payable              | -                    | -                    |
| Senior loans payable - current | -                  | -                    |
| Subordinated loans payable - current | -               | -                    |
| **Total Current Liabilities** | 719,644              | 4,484,823            |
| Long-Term Liabilities         |                      |                      |
| Notes payable                 | -                    | -                    |
| Senior loans payable, less current portion | -            | -                    |
| Subordinated loans payable, less current portion | -            | -                    |
| **Total Long-Term Liabilities** | -                  | -                    |
| **Total Liabilities**         | 719,644              | 3,765,179            |

| Net Assets                    |                      |                      |
| Unrestricted                  | -                    | -                    |
| Undesignated                  | 4,422,479            | -                    |
| Board designated             | 770,698              | -                    |
| **Total Unrestricted Net Assets** | 5,193,177          | -                    |
| Temporarily restricted        | 45,000               | 310,239              |
| Permanently restricted        | -                    | -                    |
| **Total Net Assets**          | 5,238,177            | 4,807,165            |

| **Total Liabilities and Net Assets** |                      |                      |
| $5,957,821                     | $(387,063)           | $(43,949)            |

### OPERATING

<table>
<thead>
<tr>
<th>OPERATING</th>
<th>2013 Total All Funds</th>
<th>2012 Total All Funds</th>
</tr>
</thead>
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<td>General</td>
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<tr>
<td>Technical Assistance</td>
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</tr>
<tr>
<td>Economic Development</td>
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</tr>
<tr>
<td>Total</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### LIABILITIES AND NET ASSETS

| Current Liabilities | -                    |
| Accounts payable    | -                    |
| Accrued payroll     | -                    |
| Funds held for others | -                  |
| Refundable advances | -                    |
| Interest payable    | -                    |
| Senior loans payable - current | -            |
| Subordinated loans payable - current | -            |
| **Total Current Liabilities** | -                  |

| Long-Term Liabilities | -                    |
| Notes payable        | -                    |
| Senior loans payable, less current portion | -            |
| Subordinated loans payable, less current portion | -            |
| **Total Long-Term Liabilities** | -                  |

| **Total Liabilities** | 719,644              |

| Net Assets            | -                    |
| Undesignated          | 4,422,479 (452,141)  |
| Board designated      | 770,698              |
| **Total Unrestricted Net Assets** | 5,193,177          |
| Temporarily restricted | 45,000               |
| Permanently restricted | -                    |
| **Total Net Assets**  | 5,238,177 (387,063)  |

| **Total Liabilities and Net Assets** | $5,957,821 |

### Financials
## Financials

### REVENUE AND SUPPORT

| Grants and contributions | $399,157 | $358,597 | $210 | - | $34,000 | $50,000 | $841,964 | - | $193,283 | - | $1,035,247 | $2,386,042 |
| Donated services         | 462,805  | -        | -    | -  | -        | -       | 462,805  | - | -        | 518,764 | -        | 1,006,724 |
| Notes receivable interest income | 1,520,138 | -        | -    | -  | -        | -       | 1,520,138 | - | 27,419   | -        | 1,547,557 | 175,625  |
| Investment income        | 421,526  | -        | -    | -  | -        | -       | 421,526  | - | -        | 421,526  | 508,833  |
| Net investment unrealized/realized gain (loss) | 51,370 | -        | -    | -  | -        | -       | 51,370   | (680,038) | - | -        | 628,668  | 175,625  |
| Loan closing fees        | 354,531  | -        | -    | -  | -        | -       | 354,531  | - | -        | 354,531  | 332,937  |
| Contracted services and workshops | - | -        | -    | 75,000 | 4,728 | -       | 79,728   | - | -        | 79,728   | 1,967    |
| Miscellaneous            | 17       | -        | -    | -  | -        | 2,000   | -        | - | -        | 2,017    | 159,420  |
| Net assets released from restrictions - satisfaction of program restrictions | 484,877 | (484,877) | 75,000 | (75,000) | -       | -       | 58,766 (58,766) | - | -        | -        |

**Total Public Support and Revenue**

| $3,694,421 | (126,280) | 75,210 | - | 40,728 | 50,000 | 3,734,079 (621,272) | 161,936 | - | 3,274,743 | 5,090,312 |

### EXPENSES

| Program | 2,026,411 | - | 119,159 | - | 158,750 | - | 2,304,320 | 256,985 | - | 2,561,305 | 2,548,110 |
| Administrative | 595,035 | - | - | - | - | - | 595,035 | - | - | 595,035 | 542,512 |
| Fundraising | 183,438 | - | - | - | - | - | 183,438 | - | - | 183,438 | 102,340 |

**Total Expenses**

| 2,804,884 | - | 119,159 | - | 158,750 | - | 3,082,793 | 256,985 | - | 3,339,778 | 3,192,962 |

### NON-OPERATING ACTIVITIES

| Recoveries on previously written-off loans | 72,212 | - | - | - | - | - | 72,212 | - | - | 72,212 | 40,432 |

**Total Non-Operating Activities**

| 72,212 | - | - | - | - | - | - | 72,212 | - | - | 72,212 | 40,432 |

| Change in Net Assets | 961,749 | (126,280) | (43,949) | - | (118,022) | 50,000 | 723,498 (878,257) | 161,936 | - | 7,177 | 1,937,782 |
| Transfer between Unrestricted Funds | (2,518,206) | - | - | - | - | - | (2,518,206) | 2,518,206 | - | - | - |
| Net Assets, Beginning of Year | 6,749,634 | 171,280 | - | - | (344,119) | 15,078 | 6,601,873 | 3,732,697 | 38,225 | 3,775,318 | 14,148,113 |

**Net Assets, End of Year**

| $5,193,177 | $45,000 | $(43,949) | - | $(452,141) | $65,078 | $4,807,165 | $5,372,646 | $200,161 | $3,775,318 | $14,148,113 |
Partners

Platinum Investor $5M+

Wintrust Community Trust Banks

Gold Investors $3M-$4.99M

Bank of America

Silver Investors $2M-$2.99M

CHASE

Bronze Investors $1M-$1.99M

Calvert Foundation
Charter One Bank
The Northern Trust Company

Corporate Investors

Amalgamated Bank
Andrea Raila and Associates
Cole Taylor Bank
First Eagle Bank
First Savings Bank of Hegewisch
Marquette Bank
The Private Bank

Foundation Investors

Communities at Work Fund (with Citi as the limited partner and Calvert Foundation and Opportunity Finance Network as general partners)
Jessie Smith Noyes Foundation, Inc.
John D. and Catherine T. MacArthur Foundation
Polk Bros. Foundation
Wieboldt Foundation

Religious Investors

Adrian Dominican Sisters
Catholic Health Initiatives
Congregation of the Passion
Congregation of the Sisters of Charity of the Incarnate Word
Congregation Sisters of St. Agnes
Episcopal Dioceses of Iowa
Our Lady of Victory Missionary Sisters
School Sisters of St. Francis
Sinsinawa Dominicans Inc.
Sisters of Charity of Saint Elizabeth
Sisters of Charity of the Blessed Virgin Mary, Dubuque, Iowa
Sisters of Mercy of the Americas
Sisters of St. Dominic
Sisters of the Presentation of the Blessed Virgin Mary
Trinity Health Corporation

Individual Investors

1933 Board
Altschuler, Donna
Anonymous
Anonymous
Anonymous
Ascoli, Peter & Lucy
Berksin, Kay
Bowsditch, Louise J.
Bowsditch, Robert S. Jr.
Brady, Sheila
Dean, Phillip Dale
Dhesi, Simrit
Dwyer, Henry A. and Helen J. Murray
Faust, Kristin
Feuerstein, Steven & Geneveva Hales
Irene D. Ginger Revocable Living Trust
Jeffries, Greg
Karuna Trust
Kenny, Emanuela
La Fetra, Suzanne
Light, Sara Jo
Lloyd, Susan
Phyllis J. Hatfield Living Trust
Richard D. and Phyllis E. Tholin Trust
Rohde, Ronald & Jill
Santiago, Marta A.
Stanley, Chris & Korie
Tholin, Kathryn
Woodlands Investment Management Account

Public/Other Investors

Chicago Office of the City Treasurer
Illinois State Treasurer
Opportunity Finance Network
U.S. Department of Treasury, CDFI Fund

Funders

Bank Leumi USA
Bank of America Foundation
Charter One Foundation
Citi Foundation
Cole Taylor Bank
ComEd, an Exelon Company
Fifth Third Bank
First Midwest Bank
JPMorgan Chase Foundation
MB Financial Bank
MetLife Foundation
PNC Foundation
Polk Bros. Foundation
Searle Fund at The Chicago Community Trust
South Suburban Mayors and Managers
The Northern Trust Company
The Private Bank
U.S. Bancorp Foundation

Individual Donors

Jody Adler
Joan Berry
Juan Calixto
Thomas P. FitzGibbon, Jr.
Elliot Frolkishtein-Appel
Erik Hall
Alisa Herrera
Calvin L. Holmes
Edward J. Hoyner
Ed Jacob
Rafael Leon
Patricia Y. McCreary
Raymond S. McGaugh
Arthur Mead Martin in honor of John Tuohy
Torrence Moore
Dana Peterson
Eric S. Phillips
Prairie Onion Cohousing on behalf of Marty Becklenberg
Nancy Radner
Matthew R. Reilein
Mark C. Spears
Kathryn Tholin
John L. Tuohy
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*Board and staff list include all that served CCLF’s mission in 2013; a few have concluded their service.*

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