



# UNLOCKING POTENTIAL

CHICAGO COMMUNITY LOAN FUND  
*2017 Annual Report*









*Chicago Community Loan Fund is committed to unlocking the potential of neighborhoods that for decades had been denied the opportunity to grow.*

By financing harder-to-underwrite community development projects, we open the door for visionary people and organizations to create jobs, expand housing production, and reshape communities so all of Chicagoland's neighborhoods can thrive.





## LETTER FROM CCLF'S PRESIDENT AND CHAIR

# ERASING RED LINES, TRANSFORMING CHICAGOLAND

*At a time when the Community Reinvestment Act is under review, we are reminded that our role, as a community lender and partner, remains critical.*

By providing lower-cost, flexible, patient capital and technical assistance to community change agents, we are doing our part, with support from our partners, to erase red lines previously thought impermeable.

As a flexible and diverse CDFI, we are evolving the way we see our region – not as distinct, impenetrable shapes on a map, but as a rich network of people and potential. For more than 26 years, we have appreciated how helping to develop one block can boost another, so that entire neighborhoods feel a ripple effect of progress and pride.

Since 1991, that's meant making **439 loans totaling more than \$178 million to 252 unique borrowers**, resulting in more than 9,200 housing units, 4,837

jobs, and 3.3 million square feet of commercial and nonprofit facility space. With the technical assistance we make available to our borrowers, their projects have the support they need to succeed.

From Aurora to Woodlawn, we've expanded the neighborhoods we're working in. We completed 34 promising developments in 2017 across four sectors – housing, commercial real estate, community facilities, and social enterprises. Our recently launched commercial retail initiative, Activate Retail, has bloomed, revitalizing local economies by offering financing along with technical assistance.

This year, our financing supported the ground-breaking of an exciting new culinary facility for





rising entrepreneurs at The Hatchery. We are delighted that our collaboration with Chicago TREND has helped bring commercial retail and jobs to local families, and that our work with Evergreen Real Estate Group has helped provide affordable senior housing above public libraries.

These initiatives, among many others, are proof that removing the barriers to opportunity – **saying “yes” to those who too many times have heard “no” – creates a multiplying effect of sustainable growth and positive transformation.**

Of course, none of this would be possible without our funders, investors, partners, and other stakeholders. It is your vision and willingness to take a chance on exciting but sometimes higher-risk endeavors that make our borrowers’ work possible.

With your support, we are setting our goals even higher. Though we were born to mitigate a lack of capital in lower-wealth neighborhoods, our eyes

are set forward on the possibilities — that together, with passion, tenacity, and ingenuity, we can continue to witness Chicagoland's transformation into a place of opportunity. CCLF remains steadfast in supplying capital so that red lines will never again stop a community from thriving.



**Calvin L. Holmes**

President



**Matthew R. Reilein**

Chair







# PIONEERING SOCIAL IMPACT

Kathryn Tholin, CCLF Board Member and Founder

*Our mission was to provide flexible capital others wouldn't so organizations could make a bigger impact in their communities. That hasn't changed.*

In the late '80s, people became more aware of communities negatively affected by discriminatory policies and were looking for ways to invest in change beyond donating money. In addition, community-based organizations doing development work needed more flexible funding and assistance with building a fund that works. We brought everyone to the table, and CCLF was born.

In traditional investing, the investors tell the borrowers what they can and cannot do. We flipped it. We didn't start with the rules, we started with the need, specifically, predevelopment funding. This made us pioneers in socially responsible investing.

Early on, we worked with individual investors, brokers, religious organizations with investment portfolios, and foundations. Eventually, banks caught on to how successful our projects were, and have been huge partners ever since.

Looking back on 26 years, two things stand out as remarkable: the amazing growth we've helped facilitate and how true we've stayed to our original mission and framework. Our work is still needed because the effects of redlining are still visible. We remain relevant because our partners' work is increasingly relevant. We evolve with them, and, together, will continue to come up with innovative ways to break new frontiers.



# TRANSFORMING RISKS INTO POSSIBILITIES

*What makes us different makes us successful. Our ability to move more challenging projects to completion not only makes for a better Chicagoland, but also gives us a cumulative delinquency rate of less than 2 percent, proving the investment makes sense.*

## Our Mission

CCLF is committed to providing 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 the Chicagoland area.




***Committed to  
Chicagoland***



***Creative  
thinking  
to make  
it work***



***Support to  
ensure projects  
succeed***



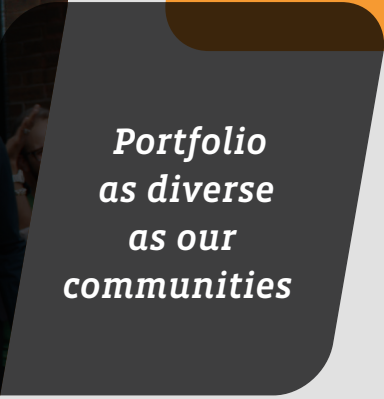
***Ability to see  
risk as reward,  
financial and  
social***



***Patient,  
flexible,  
committed  
capital***



***Fiscal health and  
responsibility***



***Portfolio  
as diverse  
as our  
communities***









Investment Sectors

## Vision in Action

*Whereas some lenders look at each project as a standalone transaction, our vision is much bigger. CCLF's investment sectors reflect our belief that communities are best served by a healthy ecosystem.*





## COMMERCIAL REAL ESTATE

*Where some see vacant lots, we see a future oasis.*

By replacing urban deserts with commercial developments, we set the stage for exponential change, helping foster more jobs, skilled workers, and infrastructure, which in turn can help lower crime and create a contagious feeling that the entire community is realizing its potential.

One of the most exciting new initiatives we've grown in 2017 is Activate Retail, a commercial real estate (CRE) brand that works with community partners by supplying predevelopment, acquisition, construction, and mini-permanent loans, along with technical assistance and policy advocacy. By providing CRE lending, we help our partners create new retail corridors, community businesses, local jobs, community spaces, and stronger local economies.

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### 2017 FEATURE



#### Addressing an Amenity Desert on Chicago's South Side

DL3 Realty, LLC and partner Terraco are developing vacant land to bring a full-service grocery store to a food desert in Chicago's Woodlawn community. DL3 Realty, LLC broke ground on a 48,000-square-foot Jewel-Osco that will offer a drive-through pharmacy, deli counter, and healthy food options for local families. The area hasn't had a full-service grocery store in 47 years. This project adds to the comprehensive development occurring near the future home of the Obama Presidential Center and will create 200 full- and part-time jobs for local residents when it opens in 2019.



## AFFORDABLE HOUSING

*We help borrowers buy and rehab 1-4-unit properties in disinvested areas and transform them into homes where people can flourish and grow.*

2017 FEATURE

### Rehabilitating 50 Homes in High-crime Police Districts

- project** Chicago Neighborhood Rebuild Pilot Training Program
- our role** CCLF is serving as the administrator for the City of Chicago in a new effort to reduce crime and preserve vacant properties over the next three years
- impact** **200 local youth and ex-offenders will be provided employment and training opportunities and 50 families will be offered affordable housing**

2017 FEATURE

### Expanding After-school Programming

- project** After School Matters' new facility in Belmont Cragin - facility includes a chef's kitchen, recording studio, apparel design room, innovation lab, and 3D art and sculpture studio
- our role** CCLF provided New Markets Tax Credits
- impact** **1,500 teens annually will have access to innovative programming**



## COMMUNITY FACILITIES

*We finance the purchase and rehabilitation of properties that provide social services, jump-start the local economy, and bring communities together.*



## SOCIAL ENTERPRISES

*We help visionary for- and nonprofit organizations acquire the working capital and equipment to expand their economic and social impact.*

2017 FEATURE

### Building Local Community

- project** Dill Pickle Food Co-op
- our role** CCLF provided financing that allowed the food co-op to expand sixfold so it could serve more residents
- impact** **30 jobs, access to healthy food, and local sourcing of food in Logan Square**



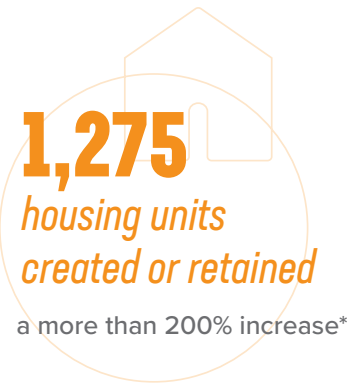


**PICTURED** Natalie Richards, Development Manager at the Black Ensemble Theater



# OUR IMPACT

*In 2017, CCLF closed 34 loans totaling \$22.8 million resulting in:*



**Cumulatively**  
from 1991 to 2017

CCLF has closed 439 loans totaling more than \$178 million in financing to 252 customers and...

Created or retained more than  
**4,837 jobs**

Opened or preserved more than  
**3.3 million sq ft**  
of commercial real estate and community facility space

Created or retained more than  
**9,260 housing units**

Leveraged more than  
**\$1.3B in additional public and private sector capital**  
for community projects

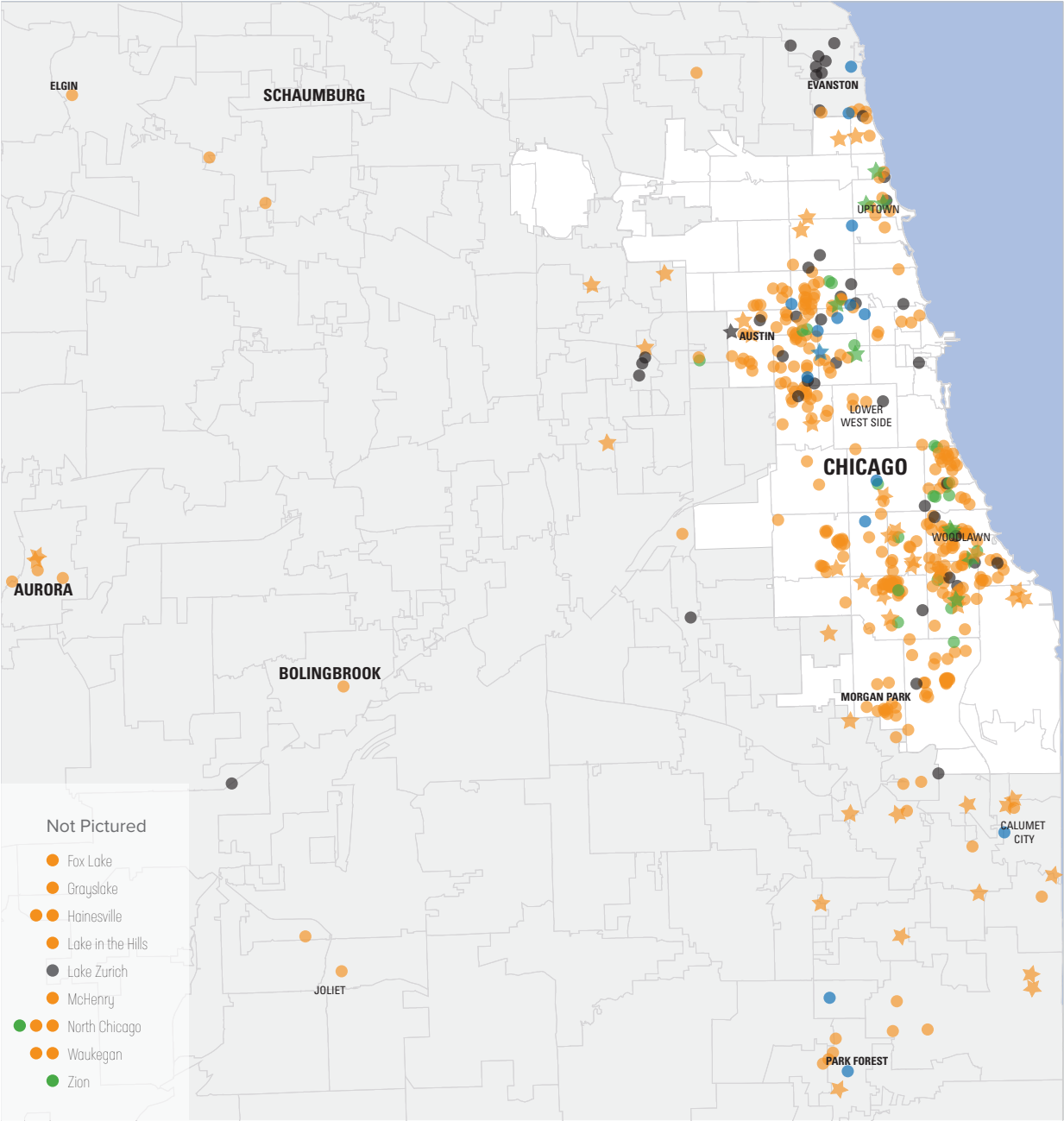
*\*over previous year*



# Committed to Chicagoland

As a CDFI dedicated exclusively to Chicagoland, our projects are located throughout six counties – Cook, Kane, Lake, McHenry, Will, and DuPage – across multiple sectors, reflecting the great diversity of our work.

Project Locations 1991-2017



PROJECT TYPE

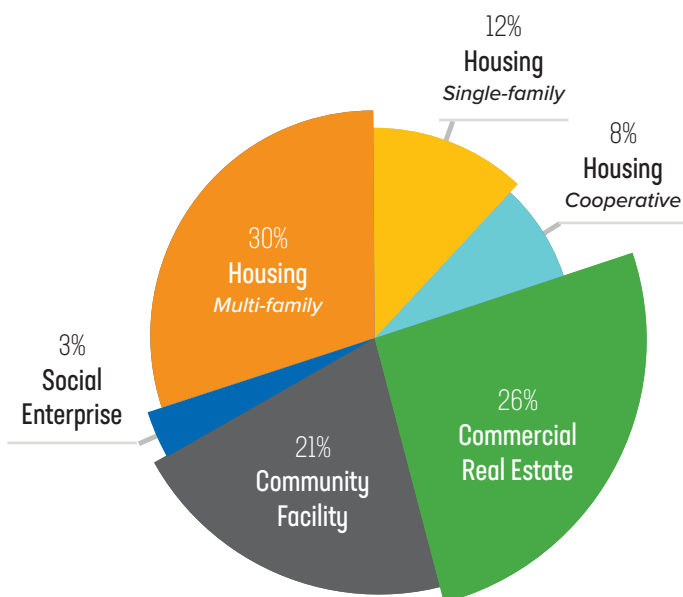
- Housing
- Community Facility
- Commercial Real Estate
- Social Enterprise

YEAR LOAN CLOSED

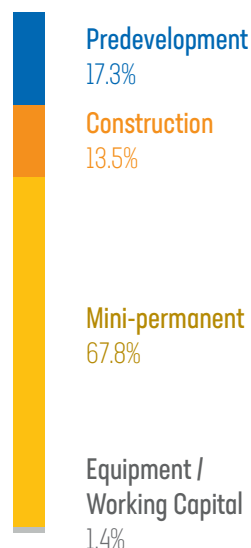
- Loan Closed in 2017
- Loan Closed Before 2017

# Portfolio

By Sector at Year-end 2017

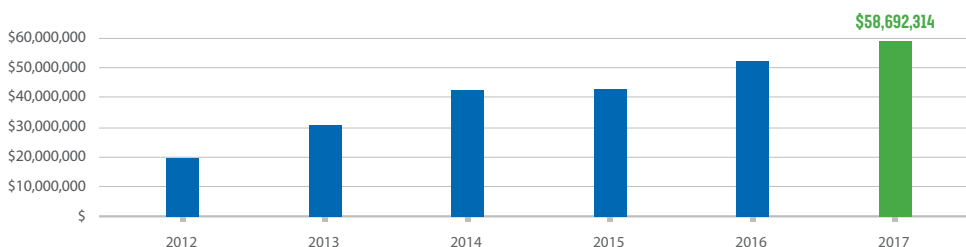


By Product at Year-end 2017



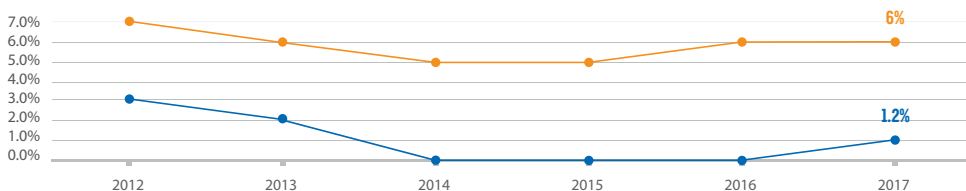
## Outstanding Principal Balance

At Year-end 2012-2017



## Portfolio Quality

At Year-end 2012-2017



● Delinquency (90+ days) ● Loan Loss Reserve

\*Non-accruals are not counted in delinquency









CCLF in 2017

# Investing in Bright People and Big Ideas



# REDEFINING THE ROLE OF THE NEIGHBORHOOD LIBRARY

EVERGREEN REAL ESTATE GROUP (EREG) | David Block, Director of Development

*This project was different from anything we had ever done before and it needed a lot of capital under a tight deadline. The partnership with CCLF was critical to making it happen.*

I've been working as a developer in affordable housing for 16 years, and I'm also an architect and urban planner. I help people who may not have great options find a place to live.

In the world of affordable housing, most projects are the result of public-private partnerships, so it's very important that we cultivate strong relationships with the City's agencies. Recently, that engagement introduced us to a new partner, the Chicago Public Library, which then led to our newest senior housing projects at Independence Park and Northtown Branch.

Combining senior housing and a library reinvents what a neighborhood branch library can be.

These projects will offer both rent-subsidized and non-rent-subsidized housing options, and because we integrated a design competition, they will feature some spectacular architecture. These are real community development projects that are helping to fill a missing piece in the urban environment.

We've been grateful for the partnership with CCLF because this project was different from anything we had ever done before and had to be completed under a tight deadline. That meant we needed a lot of capital to make everything happen on the development side. CCLF was a critical part of that.



Rendering of Independence Apartments and Library at 4022 W. Irving Park Road in the Irving Park Chicago neighborhood



Rendering of Northtown Apartments and Library at 6800 N. Western Avenue in the West Ridge Chicago neighborhood





PICTURED David Block





PICTURED Josi Gines, Lyneir Richardson, and Kiyana Richardson



# USING DATA ANALYTICS TO REVITALIZE COMMUNITIES

Chicago TREND | Lyneir Richardson, Co-founder and CEO

*CCLF's deep knowledge of disinvested communities and trusted relationships with the development and financial community help us work from a position of strength.*

With my partner Robert Weissbourd, we began consulting foundations that wanted help understanding how retail can anchor sustainable development in neighborhoods. By using data analytics, we helped identify places that were on the cusp of change and the right retailers who could help bring about that change. When the foundations then asked us to implement our findings, that's when our strategic partnership with CCLF began.

The goal of our partnership with CCLF is to get patient, flexible, and strategic capital into a neighborhood to help accelerate its development efforts and reach its full potential by revitalizing its commercial corridor. But it goes beyond that. They are true partners. We've both got our eyes on helping disinvested communities become stronger, open new businesses, increase their population, and reduce crime, which in turn helps foster positive economic trends. CCLF's leadership has deep knowledge of these neighborhoods. They have trusted relationships with the development and financial community that they've nurtured over many years. Those

assets enable us to implement our work from a position of strength.

In a short time, we've witnessed neighborhoods begin to transform with the addition of retail, and in the near future, I hope to be able to measure their success. A good business develops from solving a problem. When we can accomplish that, then we'll be doing good. That's the dream.



Woodlawn Station under construction at 63rd and Cottage Grove in the Woodlawn Chicago neighborhood

# REINVIGORATING GARFIELD PARK THROUGH CULINARY ENTREPRENEURSHIP

THE HATCHERY | Brad McConnell, CEO of Accion Chicago

*CCLF provided gap financing when we needed it and guidance on real estate and development that few others could.*

The vision behind The Hatchery is to help food and beverage entrepreneurs grow their businesses in an area that needs investment – Garfield Park.

There are huge costs in building food-grade kitchens, so Accion Chicago along with the Industrial Council of Nearwest Chicago (ICNC) set out to create a solution that would provide space for chefs to grow until they can step out on their own.

This is a food town, always has been. In addition to being a pivotal supplier and distributor, we're also known for driving new food, from high-end restaurants to innovative ecosystems. We can be a part of that at The Hatchery, while also helping entrepreneurs grow their businesses, workers develop skills, a neighborhood generate revenue, and residents find fresh, healthy foods. It's an exciting way to benefit the immediate community and the city as a whole.

Because we are mission-driven, we focus on creating sustainable economic development so that the benefits

continue to accrue over time. The incubator will provide a consistent flow of people ready to build wealth through entrepreneurship, which then goes right back into the city. It's these market principles that create a sustainable model over the long term.

We couldn't do what we do without strategic partnerships. From community organizers to large players in the food industry to Chicago's own Rick Bayless, everyone has found a mutually beneficial way to engage with the project. And of course, CCLF played a huge role in helping us get off the ground. They provided gap financing when we needed it most. We continue to grow our relationship with CCLF because we know they will be there to provide things we can't, such as guidance on real estate and development. There are a number of entrepreneurs whose dreams have only been realized because of a collaboration between CCLF and Accion Chicago. We're always open to seeing how our partnership can make a difference.

**PICTURED** Mary Fran Riley, Brad McConnell, and Anthony Waller at Catering Out the Box









# FINANCIALS

## Current Assets

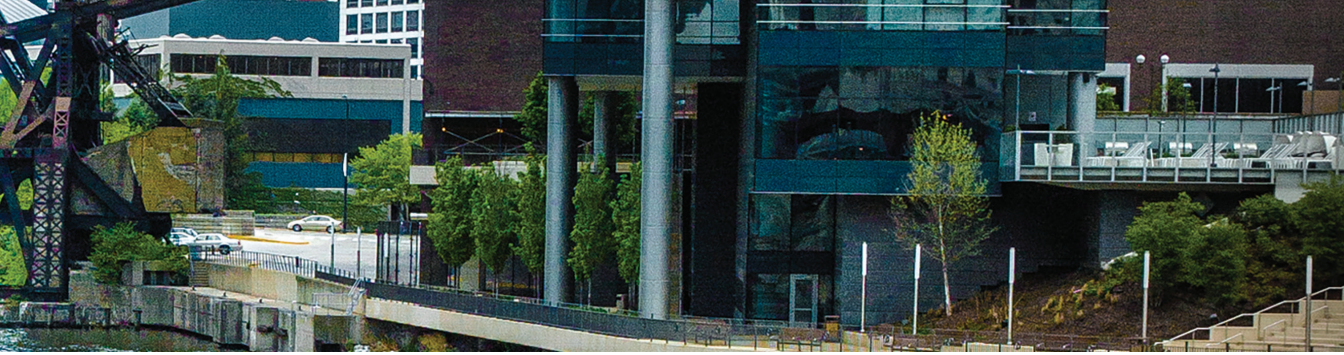
Cash and Cash Equivalents	\$	14,151,302	Interest Receivable	540,677
Funds Held for Others		284,286	Other Receivables	125,642
Investments		9,335,529	Notes Receivable, Net of Allowance	11,297,542
Grants and Contributions Receivables		77,000	Prepays and Deposits	31,348
<b>Total Current Assets</b>				<b>\$35,843,326</b>

## Long-term Assets

Notes Receivable, Net of Allowance	\$	43,837,920	Office Equipment, Net of Accumulated Depreciation	131,458
Investment in Liability Companies		1,486	Leasehold Improvements and Building, Net of Accumulated Depreciation	176,369
<b>Total Long-term Assets</b>				<b>\$44,147,233</b>

<b>Total Assets</b>	<b>\$79,990,559</b>
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## Current Liabilities

Accounts Payable	\$ 584,609	Interest Payable	81,670
Accrued Liabilities	143,333	Notes Payable	1,784,206
Refundable Advances	2,337,746	Senior Loans Payable	7,658,074
Funds Held for Others	284,286	Subordinated Loans Payable	6,400,000
<b>Total Current Liabilities</b>			<b>\$19,273,924</b>

## Long-term Liabilities

Notes Payable, Less Current Portion	\$ 14,380,290	Subordinated Loans Payable, Less Current Portion	3,500,000
Senior Loans Payable, Less Current Portion	16,054,331		
<b>Total Long-term Liabilities</b>			<b>\$33,934,621</b>

## Total Liabilities

**\$53,208,545**

## Net Assets

Unrestricted	\$ 21,415,939	Permanently Restricted	1,775,318
Temporarily Restricted	3,590,757		
<b>Total Net Assets</b>			<b>\$26,782,014</b>

## Total Liabilities and Net Assets

**\$79,990,559**

# THANK YOU TO OUR 2017 INVESTORS

## Platinum

*\$5 Million and Above*

**Bank of America**



**WINTRUST**  
COMMUNITY BANKS



## Gold

*\$3 Million to \$4.99 Million*



## Silver

*\$1 Million to \$2.99 Million*

BMO Harris Bank

CIBC Bank

HSBC Bank

John D. and Catherine T.  
MacArthur Foundation

MB Financial Bank

Rush University Medical Center

State Farm

Trinity Health Corporation

U.S. Bancorp

## Copper

*\$100,000 to \$499,999*

Catholic Health Initiatives

Citizens Bank

Congregation of the Sisters of  
Charity

Devon Bank

Donna Altschuler

First Eagle Bank

Jonathan and Connie Heller

Marquette Bank

Opportunity Finance Network

Raila & Associates, Inc.

Suzanne LaFetra

Wieboldt Foundation

## Gemstone

*Under \$100,000*

Amalgamated Bank

Congregation of Sisters of St.  
Agnes

Episcopal Diocese of Iowa

Jessie Smith Noyes Foundation,  
Inc.

New Visions Foundation

Our Lady of Victory Missionary  
Sisters

School Sisters of St. Francis

Sinsinawa Dominicans Inc.

Sisters of Charity of St. Elizabeth

Sisters of Mercy of the Americas

Sisters of St. Dominic

The Passionists of Holy Cross  
Province

## Bronze

*\$500,000 to \$999,999*

Capital One

First Savings Bank of Hegewisch

Woodforest National Bank



# Individuals

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Robert S. Bowditch, Jr.	Feuerstein	Marsha Lynne Love	Marisa Whitesell
Sheila Brady	Irene D. Ginger	Henry A. Dwyer & Helen	Woodlands Investment
	Kristin Marie Ginger	Murray	Management
	Darryl & Jamie Hales	Ronald Rohde	



## GRANDMA KNOWS BEST

The curious story of how Kristin Ginger became a CCLF investor

About four years ago, I was helping my grandmother with some paperwork when I saw a strange payment going to something called CCLF.

When I asked her, she seemed a bit confused, and because we'd had problems in the past with people taking advantage of my grandmother, I decided to do some digging.

My uncle Paul [Ginger] had always told me he was a policeman for a bank – he made sure nobody did anything wrong. I never gave this much thought, until I asked him about the strange charge to CCLF, and he told me it was the community loan fund he volunteered for. I realized then that he was a bank regulator, and one of CCLF's founders. And that meant Grandma was safe.

At the time, I was looking to invest in different types of microfinancing in other countries, but after hearing from uncle Paul what CCLF did, I realized it might be time to take a look at all the underserved neighborhoods right here at home in Chicago. There and then, I decided to become a CCLF investor.

For a young investor, there's a sense of empowerment knowing that your money is out there doing a good thing – even if you can't yet donate thousands of dollars, you can still make a difference. I look forward to seeing CCLF's projects grow because I see this as a longer-term relationship. It's really wonderful to see things add up – no matter how small – for large-scale change. I guess Grandma knew what she was doing after all.





# THANK YOU TO OUR 2017 DONORS

## Corporate and Foundation Funders

Bank Leumi USA	First Eagle Bank	Net-Telligence	The Huntington Foundation
Bank of America	First Midwest Bank	New Visions Foundation	CIBC
Capital One	John D. and Catherine T. MacArthur Foundation	Northern Trust Bank	The Walter and Mary Tuohy Foundation
Citi Foundation	Marquette Bank	PayPal	US Bank
DL3 Realty	MB Financial Bank	PNC Bank	Wintrust Financial Corporation
Exelon Foundation	MUFG Union Bank	Polk Bros. Foundation	
Fifth Third Bank	National Cooperative Bank	Searle Fund at the Chicago Community Trust	

## Public Funders

CDFI Fund	City of Chicago
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## Individuals

Jody Adler	Katelyn Frederking	Holly Kavis	Deborah Sabol
Aaron Akers	Elliot Frolichstein-Appel	William McCollum	Mark Spears
Robert and Cheryl Byron	Kevin Goldsmith	Patricia McCreary	Kathryn Tholin
Juan Calixto	Rebecca Goldstein	Raymond McGaugh	Kevin Truitt
Maya Chandler	Candace Gregory	Arthur Mead Martin	Robert & Vickie Tucker
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Charles Daas	Ailisa Herrera	Nyasha Nyamapfene	Charles & Griselda Walls
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Angela Dowell	Edward Hoynes	Eric & Jeannine Phillips	Maurice Williams
Mohammed Elahi	Andrew Hugger	Matthew Reilein	
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## In-kind

Baker McKenzie	DLA Piper LLP	Katten Muchin Rosenman LLP	McDermott Will and Emery LLP
Barnes & Thornburg LLP	Frederick Franklin	Kirkland & Ellis LLP	Nixon Peabody
Chapman and Cutler LLP	Jenner & Block LLP	Latham & Watkins LLP	Perkins Coie LLP
Charity & Associates PC	JP Morgan Chase Service Corps Team	Mayer Brown LLP	Winston & Strawn LLP
Community Law Project		MB Financial Bank	





# CHICAGOLAND'S NEXT CHAPTER

*This past year, we've seen our borrowers  
redefine what it means to thrive.*

They've taken simple things – funding and guidance – and transformed parts of our city into beautiful places to live, work, and grow. But as we've said since our inception: **we can do more.**

If there's one thing we realized when we started more than 26 years ago, it's that our work is never done. Every project funded is a mile marker, guiding us toward the day when Chicago's red lines have completely faded into history.

We will continue to adapt our products and services to support our communities' visionaries, and with our partners, unlock our region's immense potential so that it may provide opportunity for everyone.







# CCLF Board of Directors

<b>Matthew R. Reilein (Chair)</b> <i>O'Brien Staley Partners</i>	<b>Ailisa Herrera (Assistant Secretary)</b> <i>MB Financial Bank</i>	<b>Thomas P. FitzGibbon, Jr.</b> <i>Evergreen Bankgroup</i>	<b>Raymond S. McGaugh</b> <i>McGaugh Law Group, LLC</i>
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<b>Charles S. Walls (Treasurer)</b> <i>ComEd (retired)</i>	<b>Jody Adler</b> <i>Community Law Project</i>	<b>Stephanie S. Green</b> <i>Pro Creative Law, LLC</i>	<b>Elias Rosario</b> <i>Gary Comer Youth Center</i>
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<b>Patricia Y. McCreary (Assistant Secretary)</b> <i>Office of the Clerk of the Circuit Court of Cook County</i>	<b>Charles F. Daas</b> <i>City Solutions-Chicago</i>	<b>Andrew W. Hugger</b> <i>Bank of America</i>	<b>Kathryn Tholin</b> <i>Center for Neighborhood Technology (retired)</i>
	<b>Dr. Amara C. Enyia</b> <i>ACE Municipal Partners, LLC</i>	<b>Michael Kauffman</b> <i>BMO Capital Markets</i>	<b>John L. Tuohy</b> <i>Chapman and Cutler LLP (retired)</i>

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<b>Taft West</b> <i>Vice President of Technical Assistance and Sustainability</i>	<b>Anthony D. Mosely</b> <i>Senior Program Officer - Economic Development</i>	<b>Caitlin Saraceno</b> <i>Asset Manager</i>	<b>Volunteers</b>
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		<b>Lincoln Stannard</b> <i>Asset Manager</i>	<b>Serenity Rawls</b> <i>Christ the King Volunteer</i>

# Partners





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Blue Daring with support from  
Juan Calixto and Kimberley Rudd  
photos by Steve Becker





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