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Chicagoland is a dynamic region of great opportunity—and great complexity. Far too many of our communities must combat destabilizing conditions, such as elevated levels of crime, limited access to healthy food and isolation from the labor market. These are mere symptoms of decades of racial inequity, disenfranchisement and disinvestment, resulting in the slow but steady depopulation of our neighborhoods. Many see these complexities as too deeply rooted, too thorny to approach, communities too blighted to repair. At Chicago Community Loan Fund, we take on these challenges, from the ground up. We understand that transformative ideas don’t always come from downtown boardrooms—they also come from the blocks where statistics and headlines are lived. That’s why for 28 years, CCLF has been providing low-cost, flexible and patient capital, as well as technical assistance for community-based developers, whose well-being is tied to their ability to stabilize and grow the places they call home.

We finance ideas that come from the community—be it through block clubs, community organizers, neighborhood developers, social entrepreneurs and church groups—that reflect innovative thinking; are informed by the provision of direct service; and are backed not just by data points but real, lived experience. We know that leaders on the frontline wouldn’t succeed if we focused on limitations, and we believe there are no gaps in experience or information that we can’t work to overcome. This approach allows us to help rebuild neighborhoods with solutions driven by the community.

In 2018 alone, we closed 32 loans, totaling $21.5 million in financing. This leveraged another $52.1 million in investments for projects and initiatives across our diverse region, many of which were conceived by our customers and partners on the ground.

We’re pleased to highlight two catalytic projects that have opened their doors: together with our partners, we financed a state-of-the-art, full-service grocery store in Woodlawn and an innovative community center in Pullman. We also highlight Activate Retail®, our commercial real estate development initiative, which gained momentum with a $10 million commitment in long-term, low-cost debt from JPMorgan Chase as part of their larger $40 million commitment to expand access to economic opportunity on Chicago’s South and West Sides. These funds will help us to improve and create new spaces for local business owners to increase community wealth, create jobs for residents, make amenities available within walking distance and provide a higher quality of goods and services.

Our vision, creative problem-solving and expertise help us realize the reward beyond the risk. By combining our approach with the courage, grit and determination of our borrowers, as well as best practices from community partners, we arrive at the right mix of actions to combat issues previously thought insurmountable, like racial inequity and community disinvestment.

At CCLF, we strive to move these projects and initiatives forward with passion and urgency. But we are only able to do so with the support from our funders, investors and partners. Thank you for making 2018 a remarkable year at CCLF, and for seeing the possibility and promise of our work.

Together, we are funding and finding the solutions we need to develop, build and grow, from the ground up.
A foundation for stronger neighborhoods

What makes a viable, vibrant community? People do. That’s why we’re committed to providing accessible financing, strategic partnership and support to visionary local developers and social entrepreneurs with a desire to build thriving neighborhoods.
PUTTING PEOPLE AND COMMUNITIES FIRST

CCLF helps people in emerging neighborhoods bring their ideas to life. Since 1991, we have aligned capital with equitable social and economic outcomes. By moving challenging projects and initiatives forward, we have empowered residents and communities to build better futures.

OUR MISSION

We are 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

Fiscal health and responsibility

Portfolios as diverse as our communities

Patient and flexible capital

Creative thinking to make it work

Support to ensure projects succeed

Ability to see risk as financial and social reward
Committed to Chicagoland

Our projects are located throughout six counties – Cook, DuPage, Kane, Lake, McHenry and Will – across four sectors, reflecting the essential diversity of our work.
Areas of Impact

**AFFORDABLE HOUSING**

We help borrowers buy and rehab single-family, multi-family and cooperative housing in disinvested areas with the purpose of providing homes where people can flourish and grow.

**COMMUNITY FACILITIES**

We finance the purchase and rehabilitation of properties that provide social services, jumpstart the local economy and bring arts and culture, education and jobs to Chicagoland neighborhoods.

**SOCIAL ENTERPRISES**

We help visionary for- and not-for-profit organizations acquire the working capital and equipment necessary that, in turn, creates jobs for neighborhood residents and incubates community businesses that increase community wealth.

---

**2018 FEATURE**

**Tudor Gables Corporation** was founded in 1950 as a minority housing cooperative. The vintage, three-story brick building in the Kenwood neighborhood offers sustainable, affordable housing with ownership benefits for its co-op members.

- **$3.4M LOAN** for rehab and refinance
- **114 UNITS** of affordable housing
- **31 JOBS** created

**2018 FEATURE**

Founded in 1970, **Rimland Services** is the oldest agency in Illinois dedicated to the educational, vocational and residential needs of people with autism. CCLF has become a preferred partner to Rimland through our 15 years of working together, providing a total of $2.4 million in financing over nine different loans.

- **$250K LOAN** to rehab home in Maywood
- **18 HOMES** providing independent living opportunities to residents
- **89% occupancy rate**

**2018 FEATURE**

**NeighborScapes** is a not-for-profit social enterprise with a mission to strengthen the physical and social fabric of neighborhoods for young people. By providing their fellows with low-cost housing, they seek to transform zones of concentrated distress by participating in community change efforts.

- **$266K LOAN** to acquire housing
- **13 fellows**
- **3 PROPERTIES** to house fellows

---

**ABOUT CCLF**

**2018 FEATURE**

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- **13 fellows**
- **3 PROPERTIES** to house fellows
Activate Retail®, CCLF’s commercial real estate initiative, is our primary effort to stabilize and activate retail corridors and businesses, and in turn, strengthen local economies. We know retail developments are an anchor for emerging communities. That’s why Activate Retail® works diligently with community partners to attract new businesses and retail outlets to low-to-moderate-income neighborhoods. We provide predevelopment, construction, permanent, subordinate and equity-like financing, along with technical assistance and policy advocacy.

MAD POSSIBLE BY PARTNERS
Our retail efforts are financed, in part, by partners like Citi, Communities at Work Fund, The Chicago Community Trust, State Farm, Federal Home Loan Bank of Chicago, the CDFI Fund, BMO Harris Bank, Local Initiatives Support Corporation, and the Illinois Housing Development Authority. At the end of 2018, JPMorgan Chase committed $10 million in long-term, low-cost debt to be used exclusively for commercial retail development on Chicago’s South and West Sides.

Woodlawn Station
Woodlawn Station is a transit-oriented retail and housing development, located at the 63rd and Cottage Grove CTA Green Line Station. The four-story structure (and smaller sites located on nearby Maryland Avenue) provide mixed-income housing options as well as six retail spaces, including Daley’s Restaurant, a historic Chicago restaurant with origins in the Woodlawn community dating back to 1892. CCLF partially funded the project, which combined efforts from the Preservation of Affordable Housing, the Chicago Department of Planning and Development, Chicago TREND, U.S. Department of Housing and Urban Development, JPMorgan Chase, BMO Harris Bank, Local Initiatives Support Corporation and the Illinois Housing Development Authority.

COMMERCIAL REAL ESTATE
BUILDING OPPORTUNITY THROUGH BRICK AND MORTAR
When it comes to developing Chicagoland’s communities, resources provided by stable commercial real estate are essential. The presence of commerce brings opportunity and attention to an otherwise ignored neighborhood, enriching lives with new jobs and much-needed economic activity. These commercial developments build local wealth, provide easily accessible goods and services, and inspire growth.

ENVIROMENTALLY SUSTAINABLE
Great things in store
Activate Retail®, CCLF’s commercial real estate initiative, is our primary effort to stabilize and activate retail corridors and businesses, and in turn, strengthens local economies. We know retail developments are an anchor for emerging communities. That’s why Activate Retail® works diligently with community partners to attract new businesses and retail outlets to low-to-moderate-income neighborhoods. We provide predevelopment, construction, permanent, subordinate and equity-like financing, along with technical assistance and policy advocacy.

15,000 SQ. FT. OF COMMERCIAL SPACE
70 UNITS OF MIXED-INCOME HOUSING
ENVIRONMENTAL SUSTAINABILITY DESIGN

Woodlawn Station
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15,000 SQ. FT.
OF COMMERCIAL SPACE
70 UNITS
OF MIXED-INCOME HOUSING
ENVIRONMENTALLY SUSTAINABLE DESIGN
Future location of the Timeline Theatre in Uptown, a project made possible by a loan from CCLF.
2018 was a year of powerful ideas and collaboration from all corners—from community activists, to cultural visionaries, to wealth-builders. By financing overlooked and underserved neighborhoods, as well as community developers and social entrepreneurs, we’re building a better Chicagoland with our partners.
YEAR IN REVIEW

PICTURED Rimland's Chief Operating Officer, Brendy Sims
In 2018 we...

**CLOSED**
- **32 loans** totaling **$22.5 million**

**LEVERAGED ANOTHER**
- **$52.1 million** of investments

**REACHED**
- **$33.3 million** in lending commitments, exceeded our goal by **$6.3 million**

**RECEIVED A**
- **$700,000** financial assistance grant from the CDFI Fund

**PRIORITIZED**
- **300 real estate practitioners** technical assistance through 17 workshops

**CLOSED**
- **32 loans** totaling **$22.5 million**

**PROVIDED**
- **570 jobs**

**BUILT OR RETAINED**
- **267 housing units**

**DEVELOPED OR RETAINED**
- **357,030 sq. feet** of commercial retail and community facility space

---

**Portfolio**

*by sector at year-end 2018*

- Social Enterprise: 3%
- Community Facility: 26%
- Housing: 26%
- Commercial Real Estate: 26%
- Housing (Cooperative): 12%
- Housing (Single-Family): 12%
- Predevelopment: 1%

*by product at year-end 2018*

- Construction: 26%
- Mini-permanent: 40%
- Permanent: 12%
- Equipment & Working Capital: 11%
- Social Enterprise: 14%
- Predevelopment: 1%
- Equipment & Working Capital: 2%

---

**Outstanding Principal Balance**

*At year-end 2014-2018*

- **2014**: $42,371,000
- **2015**: $46,186,160
- **2016**: $47,317,161
- **2017**: $46,000,814
- **2018**: $71,825,102

---

**Portfolio Quality**

*At year-end 2014-2018*

- 2014: 6.8%
- 2015: 2.2%
- 2016: 2.2%
- 2017: 2.2%
- 2018: 2.2%

---

So that we could...

- **CREATE OR RETAIN**
  - **570 jobs**
- **BUILD OR RETAIN**
  - **267 housing units**
- **DEVELOP OR RETAIN**
  - **357,030 sq. feet** of commercial retail and community facility space
PICTURED: Indoor recreation space and concessions at the U.S. Bank Pullman Community Center.

YEAR IN REVIEW
A PLACE TO PLAY, GATHER AND GROW
ENVISIONING THE U.S. BANK PULLMAN COMMUNITY CENTER

Chicago’s historic Pullman neighborhood, once a model of industrial achievement, has struggled to thrive due to years of neglect and disinvestment. Pullman needed a focal point in the community for learning, meeting and recreation.

CCLF provided a $2.3 million mini-permanent loan for the development of the U.S. Bank Pullman Community Center, a project spearheaded by Chicago Neighborhood Initiatives with a host of additional investors including: the Chicago Bears, Chicago Cubs Charities, Chicago’s Environmental Fund, Chicago Housing Authority, the Chicago Park District, Citi, the City of Chicago, ESPN, Exelon, Ford Motor Co., Local Initiatives Support Corporation, National Community Investment Fund, NFL Grassroots, State of Illinois DCEO, U.S. Bank and Wintrust Financial Corporation.

Constructed on a long-vacant 12-acre lot, the Center is the largest sports multiplex in Illinois, housing three full-sized indoor sports fields, basketball courts, rooms for mentoring, tutoring and computer-based learning, as well as ample common space for community gatherings and commercial retail. The state-of-the-art, climate-controlled facility has the capacity to welcome 50,000 visitors, and employ 145 full- and part-time residents from the Pullman and nearby Roseland communities.

“THIS IS WHAT BUILDS A COMMUNITY, BUILDS A NEIGHBORHOOD AND GIVES YOU VISION FOR THE FUTURE.”
Dick Durbin, U.S. Senator

The Center offers a safe space from crime for youth and families and builds healthy lifestyles through sports and recreation.

“This is a classic case of a field of dreams,” said former Chicago Mayor Rahm Emanuel of the Center. “If you build it, they will come.”

Impact
135,000 sq.-foot facility
145 jobs created
50,000 visitor capacity
$2.3M loan provided
$18M additional financing leveraged
Woodlawn, a historic community on Chicago’s South Side, was once a mecca for culture and commerce. Following decades of decline, the neighborhood recently began to experience gradual investment and growth. However, one dubious distinction remained: Woodlawn was still deemed a federally recognized food desert.

To put an end to the more than forty-year food drought, Activate Retail® began working with DL3 Realty and Terraco Real Estate. CCLF provided DL3 Realty with an $850,000 pre-development loan, with Fifth Third Bank as the principal lender for this project along with the Chicago Development Fund. Shortly after this partnership began, Jewel-Osco entered into a ground lease with DL3 Realty for the property. Ground broke on March 7, 2018, with the grand opening of a spacious new Jewel-Osco occurring in early 2019.

The positive impact of working to eliminate a food desert and renew life in Woodlawn goes well beyond providing convenient access to better food choices, fresh produce, a deli counter and a variety of services for customers. The addition of a state-of-the-art Jewel-Osco housing a full-service pharmacy in the Woodlawn community brings more economic vitality, jobs and self-sustainability to area residents, while exemplifying our mission to build Chicagoland’s communities.

“THIS STORE MAKES THE WHOLE NEIGHBORHOOD LOOK BRIGHTER... I’LL BE COMING HERE EVERY DAY NOW.”

Woodlawn resident

YEAR IN REVIEW
WOODLAWN
Grounded in Partnership
CCLF has been invested in the Woodlawn community for 25 years, providing 27 loans for housing and commercial retail development, and supporting capital needs of nonprofits and social enterprises.

As we’ve seen time and again, collaboration is at the root of our success. By teaming up with visionary partners in Preservation for Affordable Housing, Chicago TREND, DL3 Realty, Terraco, Network of Woodlawn, WECAN, Greenline and others, CCLF’s financing is working to keep long-time residents in place while elevating the economic potential of the neighborhood.

Trianon Lofts, a mixed-use housing development, Woodlawn Station, a housing and retail project, and the Woodlawn Jewel-Osco are all recent undertakings financed by CCLF in partnership with banks, the City of Chicago and peer community development financial institutions. This project is another prime example of CCLF working on the ground with our customers and community groups to understand and meet their needs.

Nourishing a community, physically and economically.
It had been 47 years since the last full-service grocery store closed its doors in Woodlawn, making the area a federally recognized food desert.

CCLF made an $850,000 predevelopment loan to DL3 Realty to develop a 48,000-square-foot Jewel-Osco, with Fifth Third Bank as the principal lender and the Chicago Development Fund supporting. This project provides access to healthy foods, jobs for local residents and increases sales of products from local entrepreneurs.


Leon Walker, Managing Partner, DL3 Realty

"This new grocery store will contribute to the growth and development of a proud and historic community."

Impact
Eliminated a food desert
By developing a 48,000-sq. ft. grocery

Increased access to medications
Through 24/7 pharmacy

Created 200 jobs
For area residents

Supported minority vendors
By featuring 40 locally-crafted products

A Neighborhood Store

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By featuring 40 locally-crafted products

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Increased access to medications
Through 24/7 pharmacy

Created 200 jobs
For area residents

Supported minority vendors
By featuring 40 locally-crafted products
### Current Assets

<table>
<thead>
<tr>
<th>Asset</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
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<tr>
<td>Funds Held for Others</td>
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<tr>
<td>Investments</td>
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<tr>
<td>FHLB Stock</td>
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<td>Grants and Contributions Receivables</td>
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<td>Interest Receivable</td>
<td>$ 536,108</td>
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<td>Other Receivables</td>
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<td>Notes Receivable, Net of Allowance</td>
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<td>Prepaid and Deposits</td>
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<td><strong>Total Current Assets</strong></td>
<td><strong>$ 41,428,830</strong></td>
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### Long-term Assets

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<td>Notes Receivable, Net of Allowance</td>
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<tr>
<td>Investment in Limited Liability Companies</td>
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<td>Office Equipment, Net of Accumulated Depreciation</td>
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<td>Leasehold Improvements, Net of Accumulated Depreciation</td>
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<td>Property, Held for Sale</td>
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<td><strong>Total Long-term Assets</strong></td>
<td><strong>$ 49,713,893</strong></td>
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### TOTAL ASSETS

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<th><strong>$ 91,142,723</strong></th>
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### Current Liabilities

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<td>Accrued Liabilities</td>
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<td>Refundable Advances</td>
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<td>Funds Held for Others</td>
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<td>Interest Payable</td>
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<td>Notes Payable</td>
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<td>Senior Loans Payable</td>
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<td>Subordinated Loans Payable</td>
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<td><strong>Total Current Liabilities</strong></td>
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### Long-term Liabilities

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<tr>
<td>Notes Payable, Less Current Portion</td>
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<tr>
<td>Senior Loans Payable, Less Current Portion</td>
<td>$ 17,330,837</td>
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<tr>
<td>Subordinated Loans Payable, Less Current Portion</td>
<td>$ 8,600,000</td>
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<tr>
<td><strong>Total Long-term Liabilities</strong></td>
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### TOTAL LIABILITIES

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### Net Assets

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<td>Without Donor Restrictions</td>
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<tr>
<td>Undesignated</td>
<td>$ 9,273,604</td>
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<tr>
<td>Board Designated</td>
<td>$ 13,259,608</td>
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<td></td>
<td>$ 22,533,212</td>
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<tr>
<td>With Donor Restrictions</td>
<td>$ 6,061,404</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$ 28,594,616</strong></td>
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### TOTAL LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th></th>
<th><strong>$ 91,142,723</strong></th>
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</table>
INVESTORS

Platinum
$5 million or more

- Bank of America
- FHLB Chicago
- NORTHERN TRUST
- usbank
- Benefit Chicago
- MacArthur Foundation
- CHASE
- Wintrust Community Banks

Gold
$3 million to $4.99 million

- BMO Harris Bank
- CIBC Bank, USA
- First Midwest Bank
- MB Financial Bank
- Rush University Medical Center
- Trinity Health Corporation

Silver
$1 million to $2.99 million

- Ann & Robert H. Lurie Children’s Hospital of Chicago
- Catholic Health Initiatives
- CNote
- Congregation of the Sisters of Charity
- Devon Bank
- First Eagle Bank
- Marquette Bank
- Opportunity Finance Network
- Raila & Associates, P.C.
- Wieboldt Foundation
- Woodforest National Bank

Bronze
$500,000 to $999,999

- Capital One
- First Savings Bank of Hegewisch
- State Farm
- West Side United

Copper
$100,000 to $499,999

- Amalgamated Bank
- Congregation of Sisters of St. Agnes
- Jessie Smith Noyes Foundation, Inc.
- New Visions Foundation
- Our Lady of Victory Missionary Sisters
- School Sisters of St. Francis
- Sinsinawa Dominican Sisters
- Sisters of Charity of St. Elizabeth
- Sisters of St. Dominic
- The Passionists of Holy Cross Province

Gemstone
Less than $100,000

- Amalgamated Bank
- Congregation of Sisters of St. Agnes
- Jessie Smith Noyes Foundation, Inc.
- New Visions Foundation
- Our Lady of Victory Missionary Sisters
- School Sisters of St. Francis
- Sinsinawa Dominican Sisters
- Sisters of Charity of St. Elizabeth
- Sisters of St. Dominic
- The Passionists of Holy Cross Province

Individuals

1993 Board of Directors
- Donna Altschuler
- Anonymous
- Peter & Lucy Ascoli
- Kay Berkson
- Joan Berry
- Sheila Brady
- Chris & Korie Campbell-Stanley
- Clients of the Sustainability Group
- Phillip Dale Dean
- Henry A. Dwyer & Helen Murray
- Kristin Faust
- Steven & Geneva Feuerstein
- Irene D. Ginger
- Kristen Marie Ginger
- Grant T. Sunderland Revocable Trust
- Darryl & Jamie Hales
- Jonathan & Connie Heller
- Greg Jeffries
- Kanuna Trust
- Emanuella Kenny
- Suzanne La Fetra
- Sara Jo Light
- Susan Lloyd
- Marsha Lynne Love
- Marian H. Rose Trust
- Mary H. Waite Trust
- Richard D. & Phyllis E. Tholin Trust
- Allison Rozga
- Lincoln Stannard
- Kathryn Tholin
- Marisa Whitesell
## Corporate and Foundation Funders

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<thead>
<tr>
<th>Corporate and Foundation Funders</th>
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<tbody>
<tr>
<td>Associated Bank</td>
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<tr>
<td>Bank Leumi USA</td>
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<td>Fifth Third Bank</td>
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<td>First Midwest Bank</td>
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<td>Huntington Bank</td>
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<td>JPMorgan Chase</td>
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<tr>
<td>MB Financial Bank</td>
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<td>MUFG Union Bank</td>
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<td>Northern Trust Bank</td>
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<td>PNC Foundation</td>
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<td>Polk Bros. Foundation</td>
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<td>Searle Fund at the Chicago</td>
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<td>Community Trust</td>
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<td>U.S. Bank</td>
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<td>Wintrust Financial Corporation</td>
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## Individuals

<table>
<thead>
<tr>
<th>Individuals</th>
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## Public Funders

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Your generous support helps us disperse capital for catalytic projects and initiatives that create affordable housing, jobs and access to retail and services for Chicagoland residents.
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