WELCOME
Calvin L. Holmes, President
2020 Annual Stakeholders Meeting

AGENDA

CCLF Welcome
Calvin L. Holmes, CCLF President

CCLF Board Welcome
Matthew R. Reilein, CCLF Board Chair

The Current State of CCLF
Calvin L. Holmes, President • Matthew R. Reilein, Board Chair

CCLF’s COVID-19 and Civil Unrest Response
Bob Tucker, COO and Executive Vice President of Programs

CCLF’s COVID-19 Partnership
Toni Preckwinkle, Cook County Board President

CCLF’s COVID-19 and Civil Unrest Technical Assistance
Calvin L. Holmes, President

CCLF’s Customer Response

CCLF’s 2091-2020 Performance
Angela Dowell, Chief Financial Officer • Lycrecia Parks, Vice President of Portfolio Management

Strategic Plan Acknowledgements, Update on Current Plan
Erik L. Hall, CCLF Board Vice Chair

Q&A
CCLF’s Annual Stakeholders Meeting

Housekeeping

Please mute your device throughout this presentation.

Questions

Post questions any time during the presentation in the Chat Box. The presenters will answer as many questions as they can during the Q&A session at the end of the program.

Recording

Today’s webinar will be recorded and we will share the link after the link.

Additional

A link to CCLF’s 2019 Annual Report will be posted for all in the Chat Box. The Annual Report is also available on our website, www.cclfchicago.org.
Current State of CCLF

Matthew R. Reilein
CCLF Board Chair

Calvin L. Holmes
CCLF President
CCLF’s COVID-19 and Civil Unrest Response

Bob Tucker
COO and Executive Vice President of Programs
CCLF’s COVID-19 and Civil Unrest Response

CHICAGO SMALL BUSINESS RESILIENCY FUND

TOGETHER NOW: CHICAGO’S FUND TO REBUILD OUR NEIGHBORHOODS

Cook County Community Recovery Initiative

Rapid relief loans, technical assistance and outreach for small businesses and gig workers.

ILLINOIS SMALL BUSINESS EMERGENCY FUND
CCLF’s COVID-19 and Civil Unrest Technical Assistance

Calvin L. Holmes
CCLF President
CCLF’s COVID-19 Response Activities

Get Prepared to Apply For Assistance
While many of the resources available are requiring less documentation, the following checklist would be helpful for you to start to gather to be able to apply for grants or loans.

- Document your financial hardship - document communication from government, from your suppliers, communication to employees
- Have copies of all payment arrangements for suppliers and vendors
- Payroll information, number of staff
- Be prepared to apply for the Paycheck Protection Program
- Attend CCLF’s webinars
- Archives of organization/inorporation
- Last 12 months of bank statements
- 3 years of organizational tax returns
  - If your business is new, funders may ask for personal tax returns, as well. If your business is 1 year old, they may ask for 2 years personal, totaling 3 years of tax returns.
- Include all pages/schedules of the return
- If you do not have the returns, be prepared to request a tax transcript
- Ensure you’re in good standing
- Secretary of State
  - https://portal.illinois.gov/departments/business-services/capital
  - City of Chicago
  - Make sure that you don’t owe the city of Chicago money
- No back child support
- Check the credit of all owners/principals/partners (N/A for nonprofits)
- AnnualCreditReport.com

Register for call center support using this link. You will receive a confirmation email, including contact number for your PPP specialist. Expect to spend about 30 minutes during the initial call, that are available Monday afternoon - Thursday. Our consultants will gather some information about you from your organizations, and go over PPP eligibility.

You will receive an email with the PPP application and FAQ. Some of the information may be customized based upon your lending institution.

Once you complete the application and gather documentation (hopefully within 24 hours), schedule a follow up appointment with the consultant. Call the consultant at the allotted time.

During the second and final 30 minute call, the consultant will assist you in reviewing application documents, ensuring completeness and you can ask any final questions you may have prior to submitting the application with your lending institution or other lenders. You will submit your application to the lender.

Within 24 hours of the final call, you’ll get a survey via text. Please complete it.

Thanks to our generous sponsor
LLOYD A. PFI FOUNDATION
CCLF’s 2019-2020 Performance

FINANCIAL PERFORMANCE

Angela Dowell
Chief Financial Officer
## Audited 2019 Financials

### Statement of Financial Position

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Liabilities</td>
<td>$74MM</td>
<td>71%</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>$30MM</td>
<td>29%</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$104MM</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Statement of Activities

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Revenue</td>
<td>$10.2MM</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$8.3MM</td>
</tr>
<tr>
<td>Change in Net Assets</td>
<td>$1.9MM</td>
</tr>
</tbody>
</table>

### Financial Metrics

<table>
<thead>
<tr>
<th>Metric</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Sufficiency Ratio</td>
<td>79%</td>
</tr>
<tr>
<td>Deployment Ratio</td>
<td>87%</td>
</tr>
<tr>
<td>Net Asset Ratio</td>
<td>29%</td>
</tr>
</tbody>
</table>
### Projected 2020 Financials

#### Statement of Financial Position

<table>
<thead>
<tr>
<th></th>
<th>Total Liabilities</th>
<th>Total Net Assets</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>**$**92MM</td>
<td>**$**33MM</td>
<td>**$**125MM</td>
<td></td>
</tr>
<tr>
<td>73%</td>
<td>27%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

#### Statement of Activities

<table>
<thead>
<tr>
<th></th>
<th>Total Revenue</th>
<th>Total Expenses</th>
<th>Change in Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>**$**10.2MM</td>
<td>**$**9MM</td>
<td>**$**1.2MM</td>
<td></td>
</tr>
</tbody>
</table>

- **$1.2MM Overall Surplus**
- **$15M Operating Surplus**
  - **$615M earned income reduction**
  - **$1MM LLR expense increase**
Key Sources of Operating Income

- Additional Revenue Streams - $195M
- Reduced Int. Exp. - $225M
- Fundraising - $517M

Wintrust
JP Morgan Chase
MacArthur Foundation
U.S. Bank
PNC
FHLBC
Goldman Sachs
CCLF’s Historical Balance Sheet

- Total Assets
- Lending Capital
- Gross Notes Receivable
- Net Assets
CCLF’s 2019-2020 Performance
PORTFOLIO PERFORMANCE
Lycrecia Parks
Vice President of Portfolio Management
Outstanding Principal Balance

<table>
<thead>
<tr>
<th>Date</th>
<th>OPB</th>
<th># of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/31/2016</td>
<td>$52,117,543</td>
<td>121</td>
</tr>
<tr>
<td>12/31/2017</td>
<td>$58,692,314</td>
<td>130</td>
</tr>
<tr>
<td>12/31/2018</td>
<td>$71,825,102</td>
<td>142</td>
</tr>
<tr>
<td>12/31/2019</td>
<td>$79,039,254</td>
<td>145</td>
</tr>
<tr>
<td>7/31/2020</td>
<td>$87,877,371</td>
<td>160</td>
</tr>
<tr>
<td>12/31/2020</td>
<td>$91,000,000</td>
<td>165</td>
</tr>
</tbody>
</table>
Portfolio Quality

**Portfolio Quality at Year-End 2016-2019, 7/31/20 & 12/31/20 Projections**

- **Delinquency (90+ Days)**
  - 12/31/2020: 1.5%
  - 7/31/2020: 1.1%
  - 12/31/2019: 1.7%
  - 12/31/2018: 2.1%
  - 12/31/2017: 1.2%
  - 12/31/2016: 0.0%

- **LLR**
  - 12/31/2020: 6.0%
  - 7/31/2020: 5.3%
  - 12/31/2019: 5.3%
  - 12/31/2018: 6.0%
  - 12/31/2017: 5.9%
  - 12/31/2016: 5.6%

*Non-Accruals are not counted in delinquency*
Loans Closed

Number of Loans Closed
at Year-End 2016-2019, 7/31/20 & 12/31/20 Projections

<table>
<thead>
<tr>
<th>Date</th>
<th>Loans Closed</th>
<th># of Loans Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/31/2016</td>
<td>$18,529,541</td>
<td>25</td>
</tr>
<tr>
<td>12/31/2017</td>
<td>$22,832,167</td>
<td>34</td>
</tr>
<tr>
<td>12/31/2018</td>
<td>$21,552,481</td>
<td>32</td>
</tr>
<tr>
<td>12/31/2019</td>
<td>$28,238,027</td>
<td>26</td>
</tr>
<tr>
<td>7/31/2020</td>
<td>$12,061,363</td>
<td>21</td>
</tr>
<tr>
<td>12/31/2020</td>
<td>$20,000,000</td>
<td>40</td>
</tr>
</tbody>
</table>
CCLF’s Strategic Plan

Erik L. Hall
CCLF Board Vice Chair
Q&A
Calvin L. Holmes, President
Special Thanks ...

Aaron Akers
Steve Becker
Blue Daring
Juan Calixto
Aaron Giles
Pamela Graves
Jamezz Hampton
Harry Lennix
Ana Miyares Photography, LLC
Cook County Board President Toni Preckwinkle
Michael Wordlaw