Hard times show what we’re made of. The CCLF community was made for this.

– Colonel L. Holmes, President

Read full letter from our President & Chair

When the world changed, we...

- Pivot to remote work without disrupting operations
- Deferred borrowers’ payments to help people and businesses stay afloat
- Personalized our service delivery to meet unique borrower needs during the pandemic
- Delivered technical assistance to help small enterprises and nonprofits navigate the crisis

See more of 2020

CCLF headed into 2020 with the strength, the strategy, and the stability to weather the storm.

MADE FOR STABILITY

Preserving homes and hope

For almost 20 years, a small real estate developer has been making a meaningful difference in communities on Chicago’s South Side. In 2020, an emerging giant from CCLF made a difference for her.

Read the story

Learn more about CCLF

Explore our work ► View our performance ► Meet our people ►

On to 2021

Celebrating 30 years of partnerships and investments for a more equitable Chicago region
WE ARE MADE FOR TIMES LIKE THESE

The Chicago Community Loan Fund was created to catalyze equitable growth in disinvested communities across Chicagoland. It is a mission we have upheld for three decades, and it is just as relevant today as when we first opened our doors.

When the COVID-19 pandemic, social unrest and economic uncertainty threatened to upend the hard work of our communities, CCLF and our partners were ready to act. Hard times show what we’re made of, and it’s clear that the CCLF community is made to advance our mission and vision even in the most challenging of times, made to be there for each other, made to overcome any roadblock—made for this moment in time.

With our robust strategy, solid investment portfolio, stable financial performance, and strong network of partners, CCLF was well-positioned to respond to the multiple unfolding crises of 2020. Whether it was helping small businesses navigate Paycheck Protection Program applications, administering nearly $21 million in government loans and grants, helping customers secure PPE, working with borrowers to weather the crisis, or creating the Chicagoland COVID-19 Community Development Resource Guide, we used our flexibility, creativity, and strong community relationships to ensure no members of the CCLF family were left behind.

But 2020 was not only about response efforts. We also continued lending to social enterprise, community facility, affordable housing and commercial retail projects in the midst of a constantly changing environment, and we delivered a new strategic plan that charts a course to lend at least $100 million and nearly double our assets to $200 million over the next four years. At year’s end, we were honored to be one of 384 organizations across the nation to receive a contribution from philanthropist MacKenzie Scott. This unexpected, incredibly generous gift was a powerful and humbling affirmation of CCLF’s vision and approach.

While many unknowns remain, we know that with your support, there is nothing we cannot accomplish together. The CCLF community is not only made for this moment, but, with your help and partnership, for anything that comes in the way of those we serve!
HELPING COMMUNITIES THRIVE

CCLF helps people in under-served neighborhoods bring their lives to life.
Over 50 years, we have leveraged capital with applicable social and economic impacts. By leading challenging projects and institutions forward, we enhance communities and companies to lead better futures.

We see our neighbors and their strengths

CCLF knows our borrowers and the tremendous talents they bring to their communities. Where others see risk, we see potential. We provide accessible financing and strategic support to community-focused and faith-based organizations and enterprises that are typically left out—because we know these visionaries are essential to Chicagoland’s success.

Learn more about CCLF’s mission

OUR AREAS OF IMPACT

AFFORDABLE HOUSING

Made for stability

We help borrowers buy and rehab single-family, multi-family and cooperative housing in distressed areas in order to create quality homes where people can flourish and grow.

Learn more about AHR

COMMUNITY FACILITIES

COMMERICAL REAL ESTATE

SOCIAL ENTERPRISES

COMMITTED TO CHICAGOLAND

Explore our loans throughout Chicagoland’s six counties and across our four sectors.

Meet our Board of Directors and the talented staff who make our work possible

See our team

This report was designed by Noa Cheng with support from Gabi J., Holzer, Isaac Gabi and Pamela Chance. System photos were provided by Steve Becker.

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OUR MISSION

We 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 the Chicagoland area.

Go back
OUR AREAS OF IMPACT

AFFORDABLE HOUSING / MADE FOR STABILITY

ILRE

Preserving homes and hope on the South Side

Lita Scott exemplifies how one person can truly make a difference.

Since 2002, Scott, an information technology project manager, has been acquiring properties on Chicago’s South Side and Southland, fixing them up, and renting to members of the community. But this side business isn’t just about generating a return—it’s part of Scott’s larger mission to provide safe, affordable housing in communities that sorely need it.

“I looked around and saw that there was affordable housing here, but it wasn’t safe,” Scott says. “I realized that, as an African-American woman, if I hadn’t had the supports I was lucky enough to have been born with, I might have been in a situation where I had to live in these conditions. And that wasn’t acceptable to me at all.”

Today Scott’s real estate development company, ILRE LLC, owns and manages 42 units in nine buildings located in Oak Lawn, Auburn Gresham, Greater Grand Crossing, South Shore, and East Garfield Park. For many of the hundreds of tenants she’s rented to over the years, Scott has been much more than a typical landlord: she gets to know renters and their needs; stops for a chat or a game with their children; and even shares career advice.

“It’s so rewarding when I see youngsters who have been in my buildings for years graduate from school and start working and raising children. They’ll contact me every now and again to check in and say hi, ask me a question, or share a picture of a newborn. That is a good feeling right there, like I’ve been able to reach a couple of people,” Scott says.

When COVID-19 hit, Scott was concerned because a number of her tenants’ jobs were eliminated or scaled back, and many had difficulty coming up with rent. To make matters worse, the costs of utilities and maintenance were soaring due to tenants sheltering in place.

Scott reached out to CCLF, with whom she has worked since 2015 to refinance mortgages on several of her properties. CCLF allowed Scott to defer her loan payments and also gave her a $5,000 emergency grant using funds from the Federal Home Loan Bank of Chicago. These measures provided relief for Scott and her tenants until the tenants’ unemployment benefits could kick in and they could begin making payments again.

“CCLF is not just business-focused—they’re also very realistic and in tune with what’s happening in the world. Their flexibility during COVID-19 was such a blessing to me and my tenants.”

-Lita Scott, President, ILRE

Now Scott can continue doing what she was made for: ensuring South Side and Southland residents have safe and affordable living options, with a landlord who cares deeply about them and their wellbeing.
OUR AREAS OF IMPACT

COMMUNITY FACILITIES | MADE FOR COMMUNITY

BUDDLY DYNAMICS

Reinventing together in Back of the Yards

Back of the Yards is a community that has struggled with disinvestment, unemployment, and poverty ever since the 1970s closure of the famed Chicago stockyards. In 2010, small-business incubator Bubbly Dynamics converted an abandoned meatpacking plant here into a net-zero-energy vertical farm and research operation housing a collaborative community of local food businesses.

The building is home to 20 unique tenants, anchored by Whiner Brewery, Just Ice (a specialty ice maker), Great American Cheese, and Breads by Bungalow. About half of these businesses are minority- or woman-owned or co-owned, and staff have included hard-to-employ individuals such as disabled veterans, ex-offenders, refugees, and housing-insecure individuals.

In 2011, CCLF provided a $540,000 loan to Bubbly Dynamics for parts of an anaerobic digester and combined heat and power system to be installed. The anaerobic digester is designed to transform food waste into valuable outputs, such as heat, electricity, and fertilizer, which can be sold to local businesses. Through a grant provided by the Opportunity Finance Network, CCLF will help Bubbly Dynamics advance their work on the digester.

Throughout the COVID-19 pandemic, tenants have all remained open through creative flexing, federal and local subsidies, and Bubbly Dynamics’ ability to offer rent concessions when needed. In March 2020, tenant Closed Loop Farms pivoted to create its own “virtual farmer’s market,” an online delivery portal for selling directly to consumers, and signed up most of the other producers from the building. Within two months, the company had expanded to offer products from 20 other businesses.

“If you’re already immersed in a neighborhood network, you’re much better poised to jump in when there’s a crisis.”

—Carolee Kokola, director of enterprise operations, Bubbly Dynamics

Bubbly Dynamics has not wavered from its commitment to the Back of the Yards community. During the pandemic, the company provided free outdoor meeting space to several local nonprofits and continued to participate in the Peace and Education Coalition, which fosters cross-pollination and community-building among neighborhood stakeholders. Carolee Kokola, director of enterprise operations, believes the company’s strong community ties are a huge reason Bubbly Dynamics was made for this moment.

“If you’re already immersed in a neighborhood network, you’re much better poised to jump in when there’s a crisis,” Kokola says.

As the region begins to recover and interest in the green energy sector continues to rise, Bubbly Dynamics will continue to be a leader in the green movement.
BUILDING SELF-DETERMINATION

Building high-tech futures in Pullman

When people have a viable path to self-sustainability, it opens up a world of possibilities for their futures. On the South Side of Chicago, a forward-thinking social enterprise is helping residents find such a path through an innovative robotics training program.

Created by the Bishop Arthur M. Brazier Foundation, BSD Industries is named for its mission of transforming communities through building self-determination. The enterprise’s 13-month-long robotics program, hosted at Chicago State University, offers participants five levels of credentials and prepares them for work in high-growth industries as automation technicians, CAD (computer-aided design) drafters, and robotics programmers. This instruction is then augmented by an “earn and learn” apprenticeship program at BSD’s state-of-the-art manufacturing facility at 95th and Cottage Grove. A former shoe factory, the site now produces high-quality, sustainable plastic cutlery and counts the University of Chicago, Bon Appetit, and local healthcare providers among its clients.

A $200,000 loan from CCLF in 2014 provided BSD with a line of credit to support cash flow and equipment purchases during its start-up years. Since then, the robotics program has graduated more than 250 participants and BSD has built out its programming with a six-week essential employment skills course and job placement and retention services.

“If there’s one thing our communities know, it’s how to jump over hurdles. We pivot when we have to because we’re survivors.”

-Karen DeGrasse, Workforce Development Manager, BSD Industries

Like many other businesses, BSD had to completely rethink its operations during the COVID-19 pandemic. Training programs moved online, and social distancing and PPE became new norms for all onsite activity. To ensure participants could continue in the program, BSD did everything in its power to support their needs, from providing laptops to helping secure reliable internet access to making that extra phone call in attempts of reaching the person who suddenly dropped off. With its built-in focus on innovation and transformation, BSD was made to handle each challenge dealt in 2020.

“If there’s one thing our communities know, it’s how to jump over hurdles. We pivot when we have to because we’re survivors,” said Karen DeGrasse, workforce development manager.
OUR AREAS OF IMPACT

COMMERCIAL REAL ESTATE / MADE FOR SERVICE

UPS STORE

Bringing a UPS Store to Woodlawn

When Rex Ingram heard about the chance to apply for ownership of a UPS franchise, the idea seemed too good to pass up. Ingram, a retired military veteran, and his wife, Monica, a former Chicago police officer for 25 years, were connected to the opportunity by Chicago TREND—an organization that helps entrepreneurs of color secure financing they might not get otherwise for retail developments that can help revitalize neighborhoods.

With origination and technical support from our partner, Chicago TREND, CCLF provided the Ingrams with a $225,000 loan to support the store buildout, provide working capital, and purchase equipment. When their franchise opened in October 2019 at Woodlawn Station, it was the first UPS Store to be located in the neighborhood.

Just five months into the Ingrams’ journey as franchisees, COVID-19 descended on the region. When CCLF President Calvin Holmes stopped by the store one day to ask how CCLF might be of help, he learned that the Ingrams did not have PPE to offer customers, and had to turn away people without masks. CCLF sent masks and hand sanitizer to tide the Ingrams over until they could procure their own and also helped them navigate their Paycheck Protection Program application and secure a loan that allowed them to retain their one paid employee.

The year’s challenges didn’t end there. When the murder of George Floyd sparked rioting and unrest, the Ingrams had to maintain a constant presence at the store to protect it from looters. “Luckily we only had one broken window and no inside damage or theft,” Rex says. “But it brought tears to your eyes to see the waves of people jumping through broken windows of other stores, stealing handful after handful of merchandise all day long.”

“2020 helped me see just how needed our services are in this community.”

-Rex Ingram, owner, The UPS Store at Woodlawn Station

One year into the pandemic, Ingram sees a bright future ahead. 2020 showed him just how essential the UPS Store is to the Woodlawn community. Customers use it regularly, not only for shipping, but for printing, faxes, notary services, and safe pick-up of packages. He and Monica are determined that their store will continue to become a vital part of the community, made to fulfill this specific need in people’s day-to-day lives.
Whether we were advocating and finding government funds for nonprofits and small businesses, establishing pop-up curbside markets, or getting more resources to community enterprises, we pulled upon diverse and gritty work.

The 2020 Response Efforts

- $11.9 million
  - Emergency aid to nearly 400 organizations

- $996,872
  - Grants to 80 organizations

- 7,200
  - Number of organizations served

We also continued funding for affordable housing and commercial retail in a constantly changing environment.

In 2020 we...

- Closed 21 new loans ($3.2 million)
- Leveraged another $2 million in investments
- Reached $38 million in loans outstanding

So that we could...

- Create or sustain 51 jobs
- Build or renovate 52 housing units
- Develop or maintain 700 SF of commercial retail and community facility spaces

More on our funding in FY20, FY21. We closed 28 loans totaling $9,000,000 which has leveraged a total of $10,900,000 in additional investment.

PORTFOLIO

- By Investment
  - $43.5 million
  - $25.8 million
  - $12.2 million

- By Impact
  - $4.8 million
  - $3.3 million
  - $0.9 million

- By Sector
  - $22.7 million
  - $14.5 million
  - $11.7 million

OUTSTANDING PRINCIPAL BALANCE

- 2019: $37.3 million
- 2020: $34.3 million
- 2021: $35.6 million

PORTFOLIO DYNAMICS

- 2019: $43.5 million
- 2020: $25.8 million
- 2021: $12.2 million

- 2019: $4.8 million
- 2020: $3.3 million
- 2021: $0.9 million

- 2019: $22.7 million
- 2020: $14.5 million
- 2021: $11.7 million

We are grateful for the support of our funders and partners, and for our stakeholders who continue to partner with us in our work.

2021 ANNUAL REPORT
# Financials

## Year Ended December 31, 2020

### Current Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
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<tr>
<td>Cash and Cash Equivalents</td>
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<tr>
<td>Funds Held for Others</td>
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<td>Investments</td>
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<td>PHC B Stock</td>
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<td>Grants and Contributions Receivables</td>
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<td>Interest Receivable</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>Prepaids and Deposits</td>
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<td><strong>Total Current Assets</strong></td>
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### Long-Term Assets

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<tbody>
<tr>
<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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<tr>
<td>Leasehold Improvements, Net of Accumulated Depreciation</td>
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<td><strong>Total Long-term Assets</strong></td>
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### Total Assets

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<tr>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>$121,298,855</strong></td>
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### Current Liabilities

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<tr>
<th>Description</th>
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</thead>
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<td>Refundable Advances</td>
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<td>Funds Held for Others</td>
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<td>Senior Loans Payable</td>
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<tr>
<td>Subordinated Loans Payable</td>
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<tr>
<td><strong>Total Current Liabilities</strong></td>
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### Long-Term Liabilities

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<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Notes Payable, Less Current Portion</td>
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<tr>
<td>Senior Loans Payable, Less Current Portion</td>
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<td>Subordinated Loans Payable, Less Current Portion</td>
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<td><strong>Total Long-term Liabilities</strong></td>
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### Total Liabilities

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<tr>
<td><strong>$88,688,572</strong></td>
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### Total Liabilities and Net Assets

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<tr>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td><strong>$121,298,855</strong></td>
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</table>

### Net Assets

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<thead>
<tr>
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<tbody>
<tr>
<td>Without Donor Restrictions</td>
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<tr>
<td>Undesignated</td>
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<td><strong>Total Net Assets</strong></td>
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<tr>
<td>With Donor Restrictions</td>
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<tr>
<td>$6,295,310</td>
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### Activity

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<td>Revenue</td>
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<td>Grants and Contributions</td>
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<td>Donated Services</td>
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<td>Earned Income</td>
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<td>Miscellaneous</td>
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<td><strong>Total Revenue</strong></td>
<td><strong>$12,194,975</strong></td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Expenses</td>
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<td>Programs</td>
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<td><strong>Total Expenses</strong></td>
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<table>
<thead>
<tr>
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<th>Amount</th>
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<tbody>
<tr>
<td>Change In Net Assets</td>
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<td>Net Assets, Beginning of Year</td>
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<td>Net Assets, End of Year</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$6,609,283</strong></td>
</tr>
</tbody>
</table>

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CDCF’s work is only possible because of the dedicated investment donors, partners and staff who contribute their time, resources and energy to helping our communities thrive.

Thank you for believing in CDCF and in our vision for Chicago’s land.

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TCP Bank
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The Walter and Mary Murphy Foundation
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US Bank
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Federal Home Loan Bank of Chicago
Opportunity Finance Network

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D. McSaughe
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Tony Mosley
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Charles and Grenda Wells
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INVESTORS

OUR PEOPLE

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LSA’s work is only possible because of the dedicated investors, donors, partners and staff who contribute their time, resources and energy to helping our communities thrive.
Thank you for believing in LSA and in our mission for Chicago.

INVESTORS

Platinum
$1 million or more

Bank of America
MacArthur Foundation
Wintrust Community Bank
US Bank

Silver
$200,000 to $2.99 million

BMG Harris Bank
Chicago Community Trust
CIBC Bank
First Midwest Bank
Individual Investors

Bronze
$50,000 to $299,999

Capital One
Clients of Sustainability Group, part of Louret Walcott & Colette Trust
First Chicago Bank of Hiegewisch

Gold
$2 million to $4.9 billion

Providence Bank & Trust
TCF National Bank

Copper
$100,000 to $299,999

CommonSpirit Health
Congregation of the Sisters of Charity
Dearborn Bank
First Eagle Bank
Marquette Bank
Opportunity Finance Network

Gemstone
$50,000 to $99,999

Ameriprise Bank
Channel IT and Littfreet First Baptist Foundation
Congregation Sisters St. Agnes
New Values Foundation

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Reusenberg Trust
Kuerner Trust
Mariner H. Rose Trust
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