MADE FOR THIS

2020 ANNUAL REPORT

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

–Calvin L. Holmes, President

Read full letter from our President & Chair

YEAR IN REVIEW

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

See more of 2020

When the world changed, we...

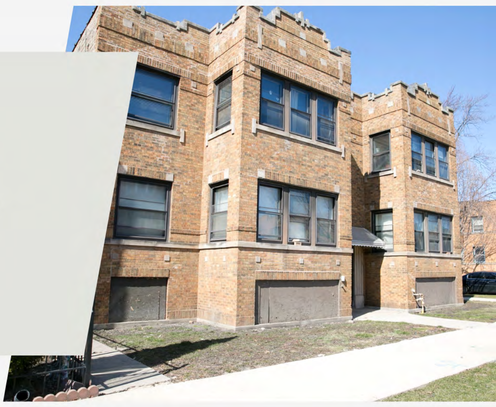
- **Pivoted to remote work** *without disrupting operations*
- **Deferred borrowers' payments** *to help people and businesses stay afloat*
- **Personalized our service delivery** *to meet unique borrower needs during the pandemic*
- **Delivered technical assistance** *to help small enterprises and nonprofits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

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 emergency grant from CCLF made a difference for her.

Read ILRE 's 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

Chicago Community Loan Fund

Chicago Community Loan Fund
29 E Madison St, Suite 1700, Chicago, IL 60602
312.252.0440 | info@cclfchicago.org

This report was designed by Blue Daring with support from Calvin L. Holmes, Juan Calixto and Pamela Graves.

Select photos were provided by Steve Becker and Ana Miyares Photography, LLC.

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Letter from our President & Chair

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!

Calvin L. Holmes
President

Matthew R. Reilein
Chair

HELPING COMMUNITIES THRIVE

CCLF helps people in underinvested 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 empower residents and communities to build better futures.

We see our neighbors and their strengths

CCLF knows our borrowers and the tremendous talents they bring to their communities. Where others only see risk, we see potential. We provide accessible financing and strategic support to community-focused and -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 disinvested areas in order to create quality homes where people can flourish and grow.

▸ Learn more about ILRE

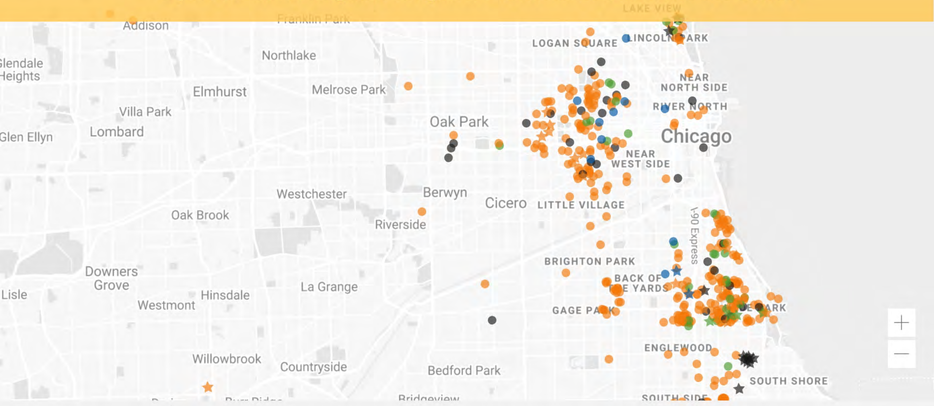
COMMUNITY FACILITIES

SOCIAL ENTERPRISES

COMMERCIAL REAL ESTATE

COMMITTED TO CHICAGOLAND

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



PROJECT TYPE: Commercial Real Estate | Affordable Housing | Community Facility | Social Enterprise

YEAR LOAN CLOSED: 2020 | Before 2020

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

See our team

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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

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."

Our Impact

$200,000 loan

9,534 sq. feet of safe, affordable housing

$5,000 emergency grant* gave renters relief during COVID-19

*funded by The Federal Home Loan Bank of Chicago

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: ensuringSouth 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

BUBBLY 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.

Our Impact

- $540,000 loan
- Investment in green business practices
- Employs local and hard-to-employ populations
- 50% minority- or woman-owned businesses

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.

OUR AREAS OF IMPACT

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-looking 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 things 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 Impact

$200,000 loan

23,000 sq. feet training facility

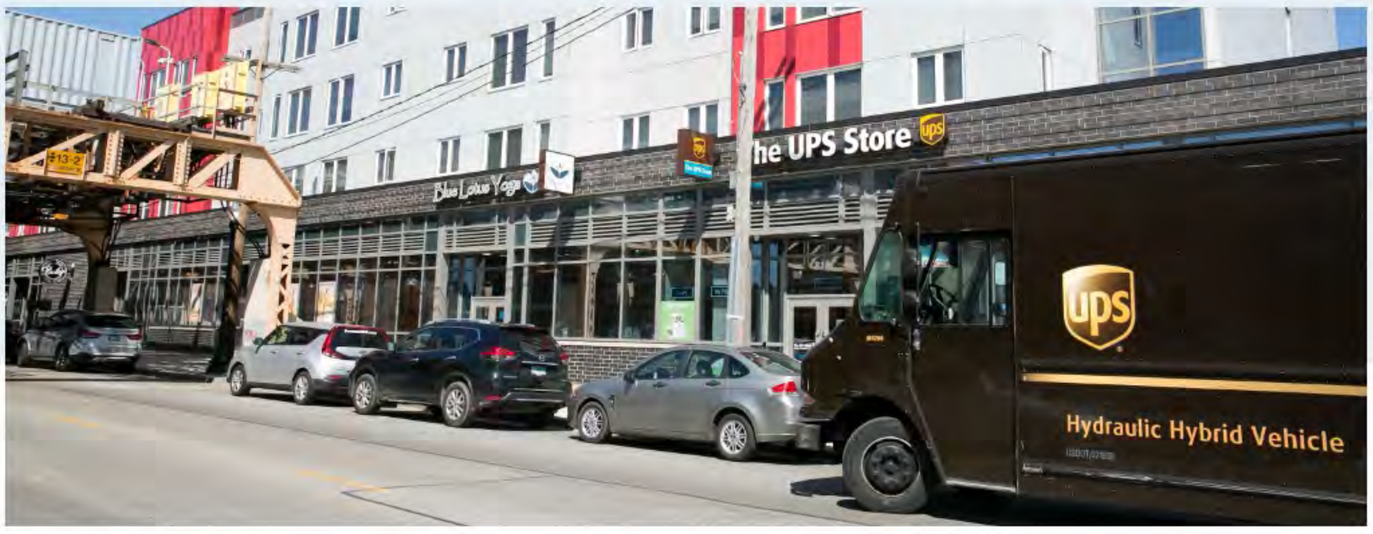
250 people trained in robotics

OUR AREAS OF IMPACT

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

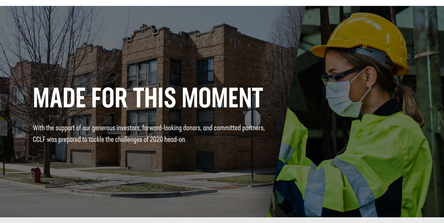
One year into the pandemic, Ingram sees a bright future ahead. 2020 showed him just how essential the UPS Store is to the Woodlawn community. Customers use it regularly, not only for shipping, but for printing, faxes, notary services, and safe pick-up of packages. He and Monica are determined that their store will continue to become a vital part of the community, made to fulfill this specific need in people's day-to-day lives.

Our Impact

$225,000 loan

1,700 sq. feet store

3 jobs created/ preserved



MADE FOR THIS MOMENT

With the support of our generous investors, forward-looking donors, and committed partners, CCLF was prepared to tackle the challenges of 2020 head-on.

Whether we were administering and lending government funds for nonprofits and small businesses, establishing a pop-up call center, or getting more resources to community enterprises, **we rolled up our sleeves and got to work.**

Our 2020 Response Efforts

SMALL BUSINESS RELIEF FUNDS
$11.9 MILLION
in government loans and grants allocated to small businesses and nonprofits

PPP POP-UP VIRTUAL CALL CENTER
$996,672
in PPP loans secured

COVID-19 RESOURCE GUIDE
7,200
unique views

We provided **115 hours** of free consultation to **110 Paycheck Protection Program applicants** through our pop-up virtual call center

We administered Cook County's Recovery Fund serving **558 gig workers and small businesses** with forgivable loans totaling **$9 million**

We reviewed **2,211 applications** for government grants and low-interest loans and ultimately approved funds for **929 small businesses and nonprofits**

State of Illinois Business Interruption Grants Program
City of Chicago Small Business Resiliency Fund
City of Chicago Together Now Fund

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

In 2020 we...

Closed 48 loans totaling $24.2 million

Leveraged another $101 million of investments

Reached $97 million in loans outstanding

So that we could...

Create or retain 1,156 jobs

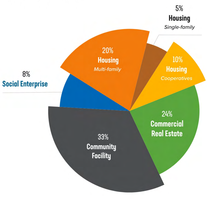
Build or retain 567 housing units

Develop or retain 679,662 sq. feet of commercial real estate and community facility space

Since our founding in 1991, CCLF has closed 544 loans totaling **$253,000,000** which has leveraged a total of **$1,500,000,000** in additional investment.

PORTFOLIO

By sector at year-end 2020

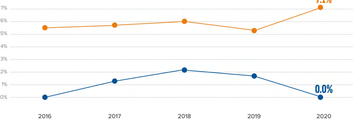


By product at year-end 2020

OUTSTANDING PRINCIPAL BALANCE

PORTFOLIO QUALITY

At year-end 2020



Non-accruals are not counted in delinquency.

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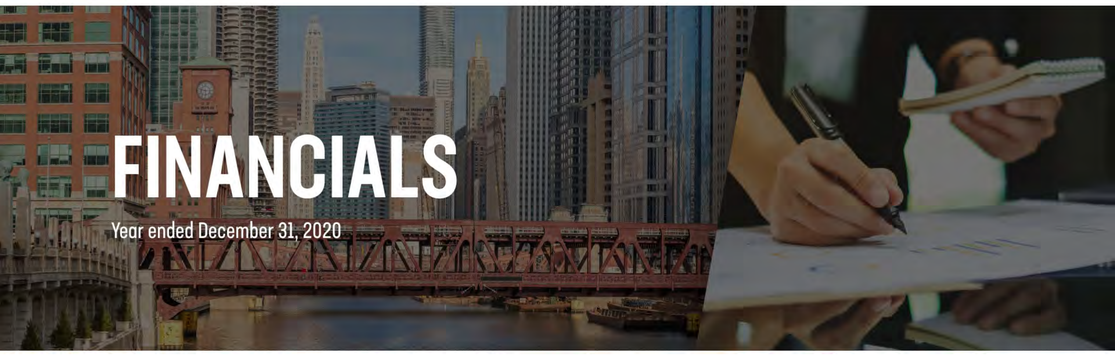

FINANCIALS

Year ended December 31, 2020

CURRENT ASSETS

Cash and Cash Equivalents	$19,520,404
Funds Held for Others	$287,329
Investments	$10,862,136
FHLB Stock	$52,600
Grants and Contributions Receivables	$150,980
Interest Receivable	$511,676
Other Receivables	$26,773
Notes Receivable, Net of Allowance	$24,085,954
Prepaids and Deposits	$63,993
Total Current Assets	**$55,561,845**

LONG-TERM ASSETS

Notes Receivable, Net of Allowance	$65,328,663
Investment in Limited Liability Companies	$1,450
Office Equipment, Net of Accumulated Depreciation	$172,096
Leasehold Improvements, Net of Accumulated Depreciation	$234,801
Total Long-term Assets	**$65,737,010**

TOTAL ASSETS **$121,298,855**

CURRENT LIABILITIES

Accounts Payable	$2,232,431
Accrued Liabilities	$282,517
Refundable Advances	$65,148
Funds Held for Others	$287,329
Interest Payable	$39,000
Notes Payable	$1,055,359
Senior Loans Payable	$4,830,266
Subordinated Loans Payable	$5,000,000
Total Current Liabilities	**$13,792,050**

LONG-TERM LIABILITIES

Notes Payable, Less Current Portion	$29,814,258
Senior Loans Payable, Less Current Portion	$34,632,264
Subordinated Loans Payable, Less Current Portion	$10,450,000
Total Long-term Liabilities	**$74,896,522**

TOTAL LIABILITIES **$88,688,572**

NET ASSETS

Without Donor Restrictions	
Undesignated	$6,594,722
Board Designated	$17,720,242
	$24,314,964
With Donor Restrictions	$8,295,319
Total Net Assets	**$32,610,283**

TOTAL LIABILITIES AND NET ASSETS
$121,298,855

Activity

Revenue	
Grants and Contributions	$5,267,278
Donated Services	$794,448
Earned Income	$6,112,924
Miscellaneous	$20,325
	$12,194,975

Expenses	
Programs	$8,311,147
Administrative	$1,539,722
Fundraising	$184,326
	$10,035,195

Change In Net Assets	**$2,159,780**
Net Assets, Beginning of Year	$30,450,503
Net Assets, End of Year	$32,610,283

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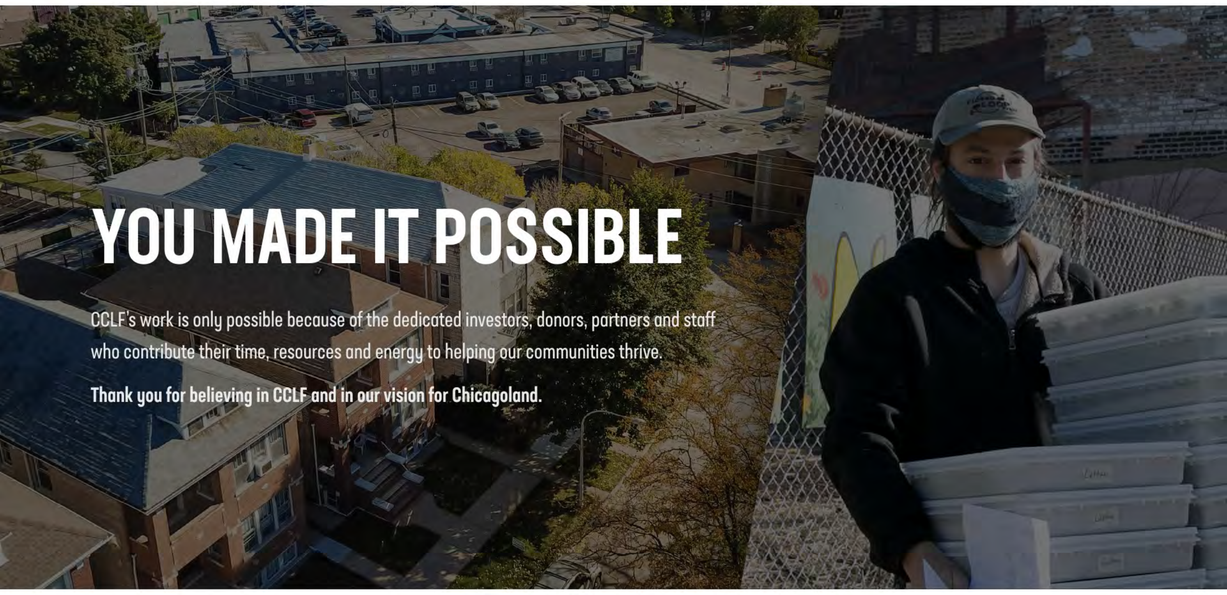

YOU MADE IT POSSIBLE

CCLF'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 CCLF and in our vision for Chicagoland.

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Bank Leumi USA
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Bank of Hope
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Bobins Family Fund
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Northern Trust Bank
PNC Foundation
Polk Bros. Foundation
Robert R. McCormick Foundation
Searle Fund at the Chicago Community Trust
Starbucks
TCF Bank
The Community Focus Fund at The Chicago Community Trust
The Field Foundation of Illinois
The Walter and Mary Tuohy Foundation
United Way COVID-19 Rapid Response Fund
US Bank
Wintrust Financial Corporation

Public Funders

CDFI Fund
City of Chicago
Federal Home Loan Bank of Chicago
Opportunity Finance Network

In-Kind

Barnes & Thornburg LLP
Chapman and Cutler LLP
Chicago Lawyers' Committee for Civil Rights
DLA Piper
Duane Morris LLP
JPMorgan Chase Service Corp
Katten Muchin Rosenman LLP
Kirkland & Ellis
Latham & Watkins
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Maurice Williams

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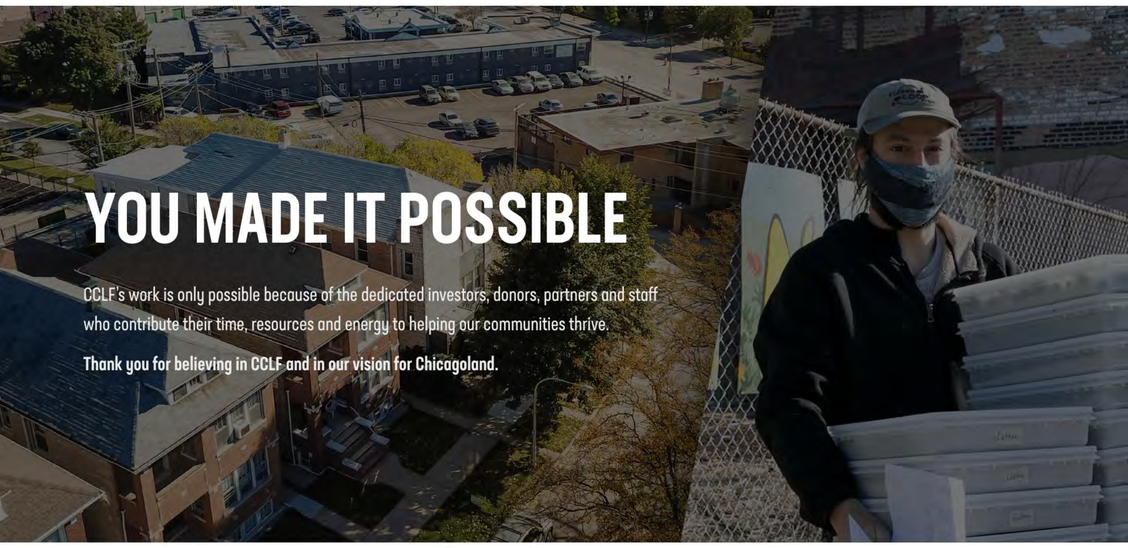

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INVESTORS

Platinum

$5 million or more

Benefit Chicago
Bank of America
CHASE
CDFI FUND
FHLBank Chicago
MacArthur Foundation
WINTRUST COMMUNITY BANKS
FIFTH THIRD BANK
PNC

Gold

$3 million to $4.99 million

MUFG
NORTHERN TRUST
usbank

Silver

$1 million to $2.99 million

BMO Harris Bank
Chicago Community Trust
CIBC Bank
First Midwest Bank
Individual Investors
Rush University Medical Center
Starbucks
Trinity Health Corporation
West Side United - *Rush University Medical Center*

Bronze

$500,000 to $999,999

Capital One
Clients of Sustainability Group, part of Loring Walcott & Coolidge Trust
First Savings Bank of Hegewisch
Providence Bank & Trust
TCF National Bank

Copper

$100,000 to $499,999

CNote
CommonSpirit Health
Congregation of the Sisters of Charity
Devon Bank
First Eagle Bank
Marquette Bank
Opportunity Finance Network
Raila & Associates, Inc.
West Side United - *Ann & Robert H. Lurie Children's Hospital of Chicago*
West Side United - *Illinois Medical District*
Wieboldt Foundation
Woodforest National Bank

Gemstone

Under $100,000

Amalgamated Bank
Channel IT and Lilydale First Baptist Foundation
Congregation Sisters St. Agnes
New Visions Foundation
School Sisters of St. Francis
Sinsinawa Dominicans
Sisters Of Charity of St. Elizabeth
The Passionists of Holy Cross Province

Individuals

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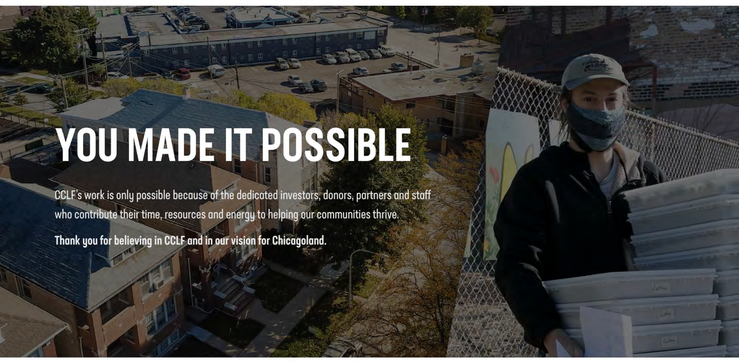

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