

# WHEN OPPORTUNITIES MEET DETERMINATION, COMMUNITIES GROW

2021 ANNUAL REPORT

Every lending decision we make is designed to help our customers succeed...

— Calvin L. Holmes, President

[Read full letter from our President & Chair](#)

YEAR IN REVIEW

## CCLF navigates challenging times

[See more of 2021](#)

During our 30th anniversary we...



Launched Communities of Color Fund



Expanded Chicago Neighborhood Rebuild



Our lending and technical assistance helped to address the issues of economic and racial justice



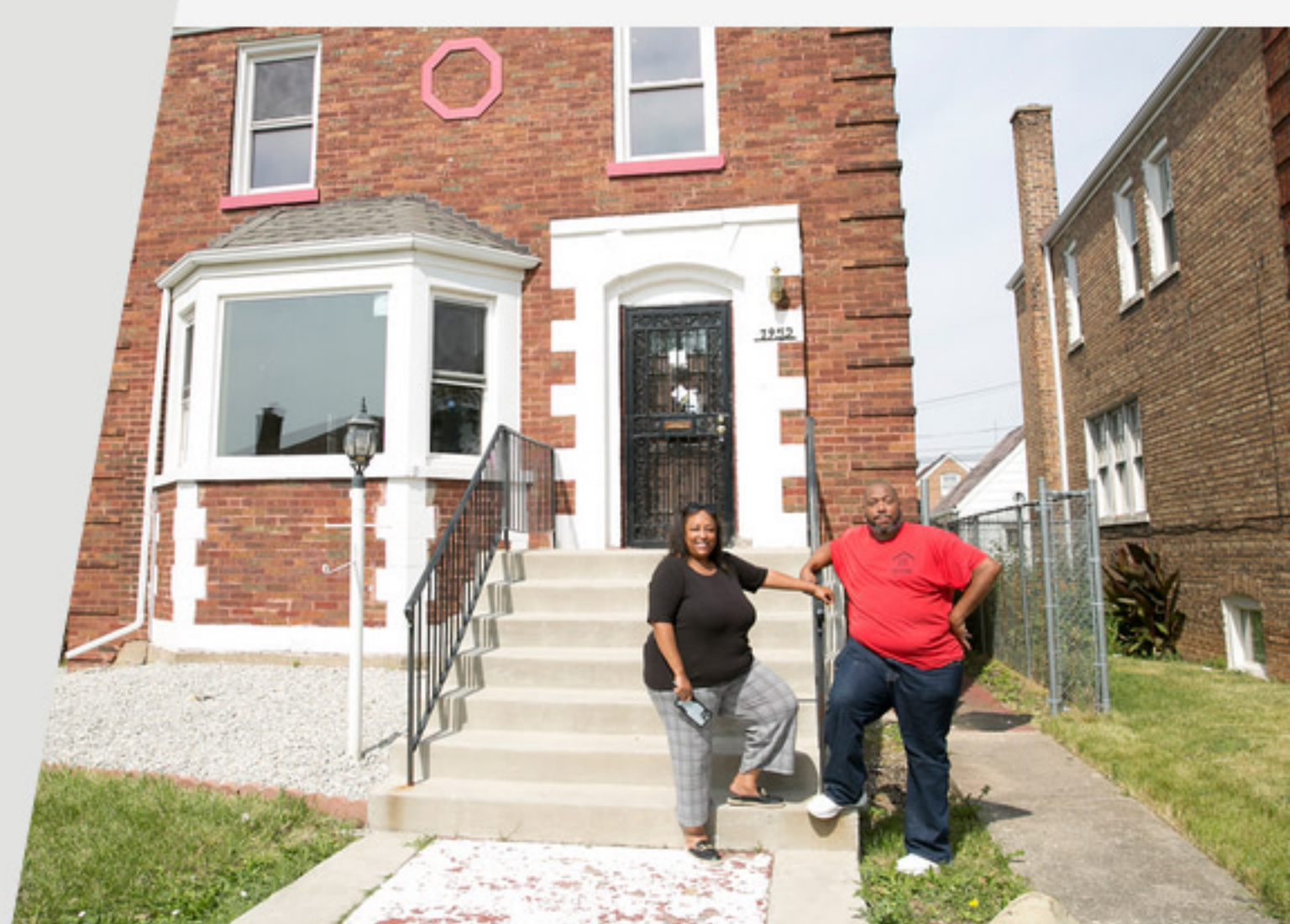
Celebrated 30 years of lending

STABLE HOUSING MAKES COMMUNITIES GROW

## Preserving Affordable Housing in Auburn Gresham

Maurice and Ernestine Newman believe everyone deserves affordable housing.

[Read the Newman's story](#)



## Learn more about CCLF

[Explore our work >](#)

[View our performance >](#)

[Meet our people >](#)

# On to 2022

Celebrating 30 years of partnerships and investments for a more equitable Chicago region

## Letter from our President & Chair

# WHEN OPPORTUNITY MEETS DETERMINATION

For three decades, Chicago Community Loan Fund (CCLF) has invested in the people, projects and neighborhoods that many other lenders deem too risky. We've always understood that for the Chicago region to thrive as a whole, our most disinvested communities and overlooked residents need access to resources to help them transform underinvested neighborhoods into healthy, thriving areas, one project at a time.

As a community development financial institution (CDFI), our nontraditional, affordable loans, development initiatives and technical assistance often provide a crucial opportunity borrowers need to bring their projects to life. Every lending decision we make is designed to help our customers succeed in growing their communities and navigating the challenges that might arise as they get their projects underway.

Last year, we continued to finance development projects while we also faced—head on—the unique challenges of the coronavirus pandemic by partnering with local and state governments. We distributed emergency funding, published an online resource guide, and provided a pop-up call center to help borrowers keep their loans current and projects on track.

This year, as we celebrate 30 years of helping communities thrive, we are proud to highlight the rising income levels, lower crime rates, and better schools in communities like Pullman, Bronzeville, Humboldt Park, Aurora and Woodlawn. We're also proud of all the projects we financed this year. We provided 32 loans, totaling more than \$27 million, to create or retain 294 housing units, 230,681 square feet of commercial real estate and community facilities, and 297 jobs.

We announced, in partnership with several key investors, the Community of Color Fund to support developers of color undertaking housing, commercial retail, social enterprise or community facility projects. We're also on track to lend more as we double our assets to \$200 million, as part of our new four-year strategic plan.

In three decades, we've never wavered in our commitment to support harder-to-underwrite community development projects or in our belief that when given the opportunity, disinvested communities can grow and thrive. Since 1991, we have provided more than \$281 million in loans to 336 borrowers. That translates into countless jobs, access to affordable housing, healthier goods and services and, as importantly, leverages new investments working together to transform long-neglected Black and Brown and lower income communities. Those are our good works to date—what's exciting is that there's even more to come!

With your continued support, the Chicago Community Loan Fund demonstrates time and again that when opportunities meet determination, communities grow.



**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

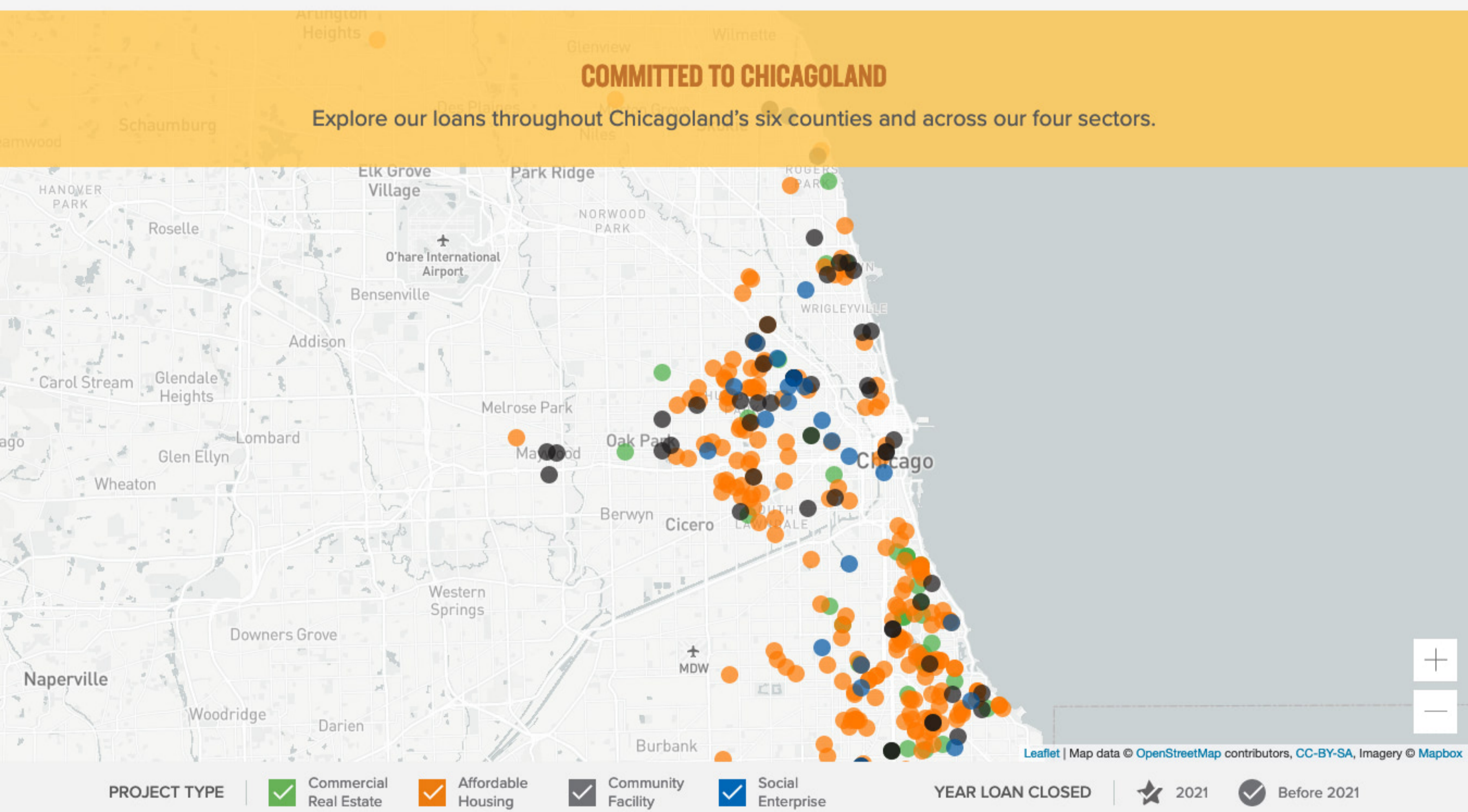


### 30TH ANNIVERSARY

## One Chicagoland: All Communities Rising

CCLF celebrates 30 years of helping visionary for- and not-for-profit developers create housing, commercial retail, community facilities and social enterprises.

[▶ Learn more about CCLF’s 30th Anniversary](#)



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

[See our team](#)



# 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.**

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# OUR AREAS OF IMPACT

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## ONE CHICAGOLAND: ALL COMMUNITIES RISING

### CCLF's 30th Anniversary Virtual Celebration

On October 28, 2021, CCLF celebrated 30 years of supporting transformative community development projects in underserved Chicagoland neighborhoods with an array of customers, partners, investors, funders, sponsors, city officials, board members, staff and volunteers.

The virtual bash, themed "One Chicagoland: All Communities Rising," commemorated the milestone by applauding the numerous community-uplifting accomplishments of CCLF customers throughout the years, expressing heartfelt thanks to its many funders and sponsors, and emphasizing the importance of ensuring the continued development of all Chicagoland neighborhoods for the betterment of the region as a whole.

"This theme is especially poignant because for three decades CCLF has been making patient and flexible loans in neighborhoods that could not attract capital like developments in downtown Chicago, yet the entire metropolitan Chicago region is unable to flourish if the South and West Sides of Chicago are not thriving," said CCLF President Calvin Holmes. "If Harvey and Elgin are not thriving, and if Maywood and Aurora and Joliet are not thriving, then the region isn't thriving."

The 2021 festivities kicked off with a mix of House Music tracks from DJ Carl Jenkins to entertain virtual attendees before Holmes took the stage to welcome everyone to the celebration. Master of ceremony Samantha Chatman, from local news television station ABC7 Chicago, then kept the at-home and in-studio guests engaged as she deftly led them through a program of speeches, awards and entertainment.

The celebration included dance performances from Evolucion Latina Dance Company and Deeply Rooted Dance Theater; upbeat dance tracks from the DJ were interspersed throughout the evening to maintain a festive vibe. Guests used the virtual chat feature to stay actively engaged in the party and a virtual photo booth to send pictures of themselves to the studio that were featured in the program.

The event also highlighted recent community development projects by honoring four CCLF customers as this year's recipients of the Fannie Lou Hamer Awards for Grassroots Community Development. The award, named after American civil rights activist Fannie Lou Hamer, was created by CCLF in 2006 to recognize one borrower in each of its four loan sectors for their catalytic development projects that inspire, transform, ignite and mobilize their communities in ways that mirror Hamer's work. Hamer believed that each individual's involvement made a social movement stronger so that the removal of one person could never derail its lasting success.

CCLF established this award to showcase how her legacy lives on through community development.



The 2021 Fannie Lou Hamer Award Winners: **Social Enterprise** Nikki Bravo and Tracy Powell, Ignite Technology & Innovation, Inc. for Momentum Coffee and Coworking; **Commercial Real Estate** Joe Williams, Arches Retail Development, LLC; **Housing** Lissette Castaneda, LUCHA for Tierra Linda; and **Community Facilities** Kamau Murray, XS Tennis and Education Foundation, accepted by Clifton Allen.

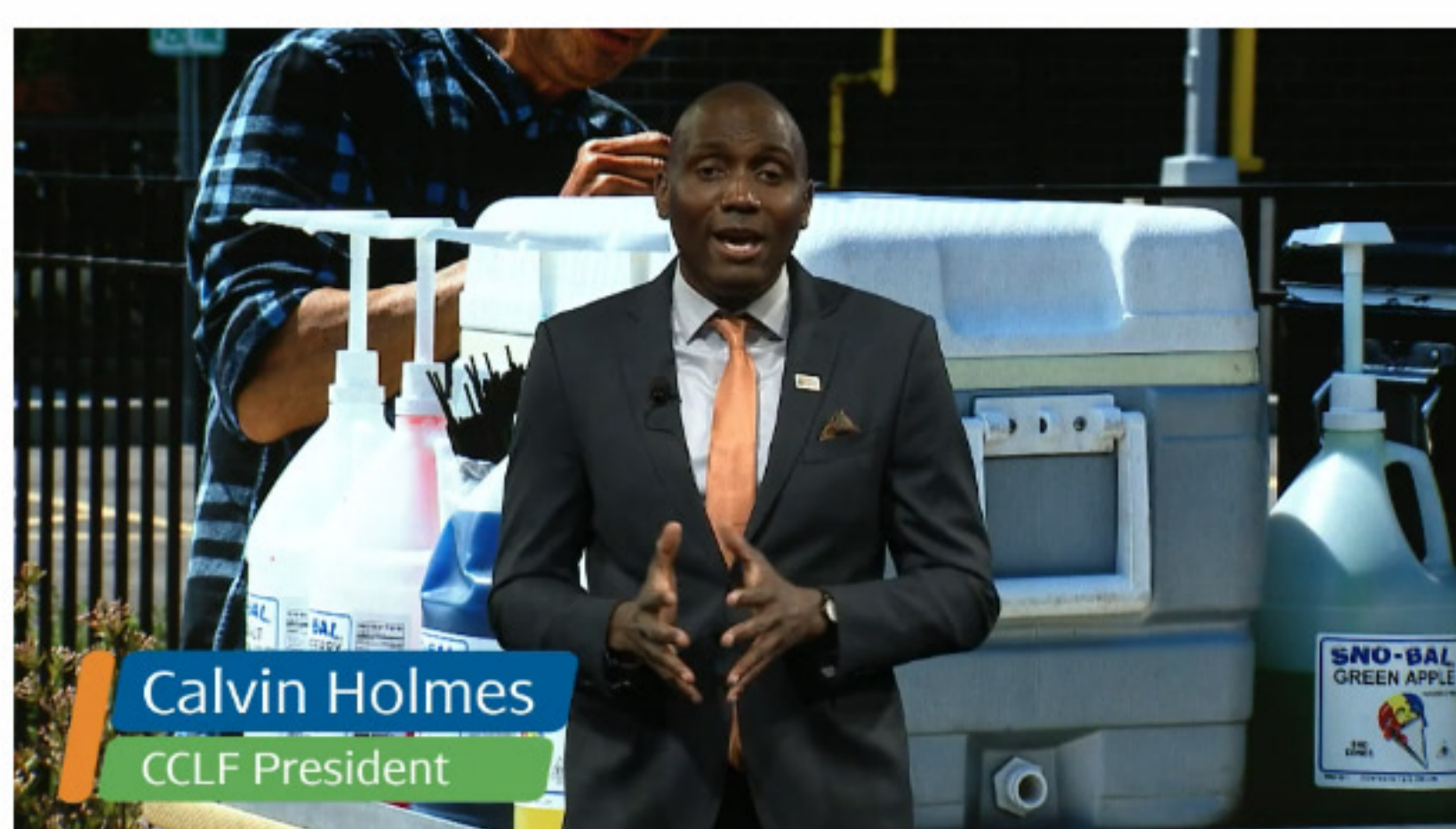
Each year, the award recipients are individuals or organizations whose leadership and community revitalization contributions have resulted in significant positive changes that pave the way for others to follow in their footsteps. The award includes a trophy and a \$5,000 prize to support recipients' work.

In his closing remarks, Holmes announced the creation of the Communities of Color Fund, CCLF's latest loan vehicle to help borrowers create lasting change in their communities.

"CCLF decided to create a Communities of Color Fund to provide a dedicated pool of low-cost loans—lower than what we have historically charged—and modernize underwriting to specifically support Black and Latinx communities and borrowers and others seeking to improve those communities," said Holmes.

Guests received a 30th Anniversary photo flipbook, Vision in Action: 1991-2021, that highlights the customer projects funded by CCLF since its inception and includes a timeline of the organization's major milestones.

To view the CCLF 30th Anniversary Virtual Celebration, visit [www.cclfchicago.org](http://www.cclfchicago.org).



*"CCLF celebrated 30 years of supporting transformative community development projects in underserved Chicagoland neighborhoods..."*

#### Our Impact

\$259,500 total dollars raised from 25 sponsors

Four Fannie Lou Hammer award winners announced

\$25 million Communities of Color Fund launched

# OUR AREAS OF IMPACT

COMMUNITY FACILITIES / A STRONG MISSION MAKES COMMUNITIES GROW

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## ART IN MOTION

### Bring Arts Education to South Shore

Art In Motion (AIM) creative arts school gives South Side middle and high school students a well-rounded learning experience that nurtures their academic, artistic and socio-emotional needs.

The charter school, which opened in the fall of 2019, also gives students an opportunity for in-depth exploration and training in four areas of the arts—visual arts, music, dance, and literary arts/drama. The goal, of course, is to help students develop and strengthen the foundation of their academic and artistic potential as a way to broaden their options in life.



“In order to shift a community, you have to be able to offer them more than what they see,” said Kara May, director of partnerships and creative development at Distinctive Schools. “And the heart of AIM is to do that in however many ways we can, in order to make sure that our students have more options and have broader reach and broader scope around who they can be and what our society says they can be.”

Distinctive Schools, a nonprofit charter school management organization, worked with a team of AIM and community partners for nearly three years to bring the arts-focused school to the South Shore neighborhood. The partners include Common, the award-winning, Chicago-born rapper and actor; John Hannah, senior pastor of New Life Covenant Church Southeast; and 8th Ward Alderman Michelle Harris, who was instrumental in securing the old Solo Cup Company Factory as a site for the school.

*“In order to shift a community, you have to be able to offer them more than what they see,”*

*— Kara May, director of partnerships and creative development at Distinctive Schools*

The school also hopes to be a community hub for the South Shore neighborhood. Construction plans are underway to create a space for weekend family events, parent training sessions, summer camps for younger children and building a court outside for sports.

“We want to do everything we can to truly be a community school, which means having a warm, welcoming and accessible place for the community to come to and spend time.” said Erin Lanoue, chief operating officer at Distinctive Schools.


CCLF provided Distinctive Schools with a \$4.2 million bridge loan to keep the project going between closing on the property and the construction bonds being issued. “CCLF is pleased to have supported AIM’s mission with a \$4.25MM predevelopment loan. CCLF believes strongly in the impact of arts education, and looks forward to the school becoming a cornerstone in South Shore for years to come,” said Aaron Akers, CCLF Senior Asset Manager.

AIM is a tuition-free, audition-free school open to children from all over Chicago. It is the only art-centered charter school in Chicago and one of the five Distinctive Schools network of campuses located in the city.

#### Our Impact

 \$4,252,000 loan

 900 Charter school seats

 54 jobs created

 122,928 sq. ft. community facility developed

# OUR AREAS OF IMPACT

AFFORDABLE HOUSING / STABLE HOUSING MAKES COMMUNITIES GROW

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## The Newmans

# Preserving Affordable Housing in Auburn Gresham

Through their real estate development company, EN5 Community Development LLC, the couple has spent nearly two decades restoring damaged, neglected properties in Chicago neighborhoods to create affordable housing for homebuyers and renters alike.

"I think everyone deserves affordable housing, and I think this has been our goal," said Mr. Newman. "You shouldn't be pushed out of Chicago. If you're from Chicago, you should have an opportunity to remain in Chicago. If you want to come to Chicago, we shouldn't make it so that it's so overpriced that the average person or couple or family can't afford to get here."

The Newmans choose properties to rehab that have fallen into disrepair but are surrounded by nice homes on a well-maintained block or neighborhood. Whether they plan to sell or rent, they consider the houses and buildings they rehab an investment not only in the property but also in the community as well.



"We'll go into these neighborhoods, and we become neighbors," said Mr. Newman. "We'll hang out and sit out in front of the place for hours, especially now that the weather's nice, and meet the neighbors and they're glad to see this."

The neighbors were especially glad to see them start work on one of their current projects located in the Auburn Gresham neighborhood. Unoccupied for many years, the house had become a blight on the block and a tricky rehab project because of the extensive water and roofing damage.

CCLF provided a revolving line of credit to EN5 Community Development LLC for acquisition/rehab of single-family, residential properties to finance the rehab of the four-bedroom, two-and-a-half bathroom house in Auburn Gresham, which has an en suite master bathroom and a finished basement.

"So we were happy that CCLF, unlike a lot of lenders, is not afraid of the tough communities," said Mr. Newman. "They're not afraid of the tough rehab projects."

The Newmans worked with CCLF as part of the Chicago Neighborhood Rebuild program, a joint effort of the City of Chicago to help developers acquire and redevelop vacant properties to be sold as affordable housing options for new homebuyers on the South and West Sides of Chicago. "Maurice and Ernestine consistently deliver high-quality, attainable housing, specifically targeting the neighborhoods and blocks that benefit most from their investment in the community," explains Sullivan Greif, CCLF Asset Manager.

When completed, the Newmans will put the house back on the market for sale at an affordable price, knowing that the work they've done to restore the house will be a source of pride for the new owners and their neighbors. The new owners also will benefit from the improvements the city has planned for the neighborhood.

Auburn Gresham is one of the communities included in the first phase of the city's INVEST South/West plan designed to improve and reactivate the commercial centers people rely on for transportation, shopping and other services.



### Our Impact

 \$450,000 Loan

 4 Units of Affordable Housing Created

 20 Construction Jobs Created and Wealth Building for MBE/WBE developer.

# OUR AREAS OF IMPACT

COMMERCIAL REAL ESTATE / THRIVING BUSINESSES MAKE COMMUNITIES GROW

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## CULVER'S PULLMAN

### Serving Up Change in the Pullman Neighborhood

When it opened in the fall of 2021, Culver's brought more than its well-known ButterBurger and frozen custard to the Pullman neighborhood on Chicago's Far South Side. Under the leadership of franchise owner Baron Waller, the casual restaurant offered a place for local residents to sit down and enjoy a meal right in the community.



The 4,300-square-foot restaurant, which has indoor seating for 124 people, is the first freestanding restaurant in Pullman in more than 30 years and has created 40 jobs in the community. Pullman, once known as a thriving industrial neighborhood, has been in decline since Ryerson Steel and many other businesses left the area in the 1990s, leaving residents to struggle without local job opportunities or access to nearby amenities such as restaurants, grocery stores and other commercial retail stores.

*"...the casual restaurant offered a place for local residents to sit down and enjoy a meal right in the community."*

Since opening his first franchise in the Southwest suburbs in 2011, Waller has fought hard to bring the food chain known for its hospitality within the Chicago city limits—a battle he finally won in 2018 when he built a Culver's in the Bronzeville neighborhood on the South Side. That victory reinforced his desire to ensure that Chicagoans do not need to leave the city to enjoy Culver's. It also ignited a passion in him to help create jobs in disinvested neighborhoods.

"I believe that the only way that we can make changes in our community is we have to bring jobs," said Waller. "We can do our little part, and for me that is to open a Culver's and bring jobs to the community."

Waller worked in partnership with CCLF, which provided \$3.65 million in financing for construction and working capital for the buildout of the restaurant. Waller also received major support for his project from Chicago Neighborhood Initiatives (CNI) to join the Pullman community. CNI has spearheaded Pullman's revitalization plan, by creating the 180-acre, mixed-use Pullman Park development on the site. "It's so nice to see Baron's hard work and dedication to this project come to fruition. He is bringing African-American entrepreneurship and economic growth to the Pullman community," said Kelly Shelton, CCLF Asset Manager.

"I knew a lot about Pullman, and I was looking to expand," said Waller. I drove by there, and I saw this lot right off the expressway, right on the corner, and I said this will be a great place to be because my objective is to go into Chicago."

Culver's is part of the 11th Street Gateway Retail Center of Pullman Park, the center of the economic development within the community, which includes among its businesses a Whole Foods Market distribution center, an Amazon fulfillment center, two Gotham Greens greenhouses, Lexington Betty Smokehouse and a Potbelly Sandwich Shop.

Plans to revitalize the struggling working-class community have been long underway, and the opening of a Walmart Supercenter in 2013, which includes a full-service grocery store, helped to jumpstart the area's economic growth when it brought much-needed jobs to the neighborhood and ended its food desert status. Since then, CNI and Pullman leaders have continued to work hard to resuscitate the community's employment, housing, educational and entertainment offerings. Efforts that received a huge boost in 2015, when President Barack Obama designated the Pullman Historic District a national monument, which has helped to attract businesses and tourists to the neighborhood.

"We really feel that they've accepted us," Waller said. "They come in and sit down. People come to have meetings here. So they're in the community. They use the restaurant, and that's one of the reasons why we came here. We really wanted to be part of the community, and we feel that we are."

Waller is the largest Black Culver's franchisee with six Chicagoland restaurants and one in Florida. He currently owns three Chicago locations in the Pullman, Ravenswood and Bronzeville neighborhoods. He has plans in place to open locations in West Garfield Park and Wrigleyville.

#### Our Impact

 \$3.65MM loan

 40 jobs

 Leveraged \$9 million in other public and private investments



# WHEN OPPORTUNITIES MEET DETERMINATION, COMMUNITIES GROW

With the support of our generous investors, forward-looking donors, and committed partners, CCLF was prepared to tackle the challenges of 2021 head-on.

Continuing to persevere in a challenging year, CCLF ended 2021 with continued growth and community impact.

## Communities of Color Fund

### COMMUNITIES OF COLOR FUND

**\$25 MILLION**

Total Amount of the Fund

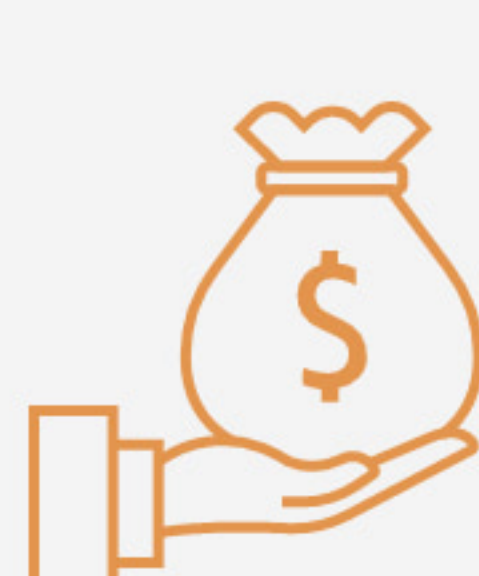
**LOANS UP TO \$1 MILLION**

### INITIAL INVESTORS

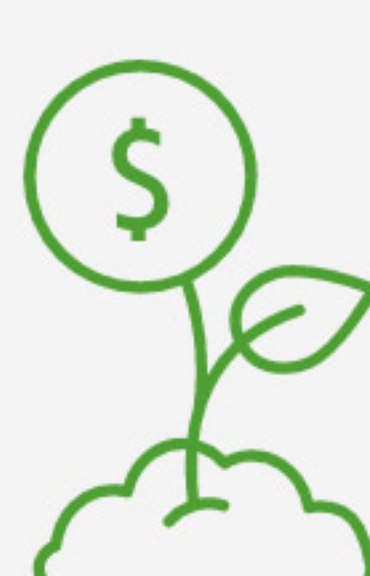
- BANK OF AMERICA
- CDFI FUND
- MACKENZIE SCOTT
- PNC BANK
- WELLS FARGO
- WINTRUST BANK

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

In 2021 we...



Closed 32 loans totaling \$27.7 million



Leveraged another \$80.4 million of investments



Reached \$93 million in loans outstanding

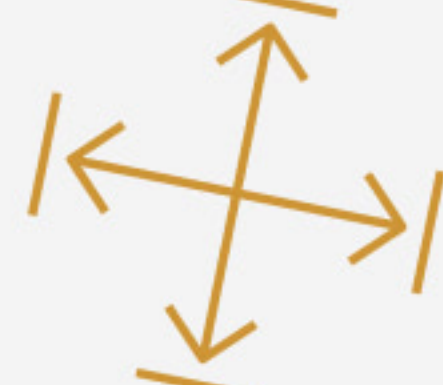
So that we could...



Created or retained 297 jobs



Built or retained 294 housing units

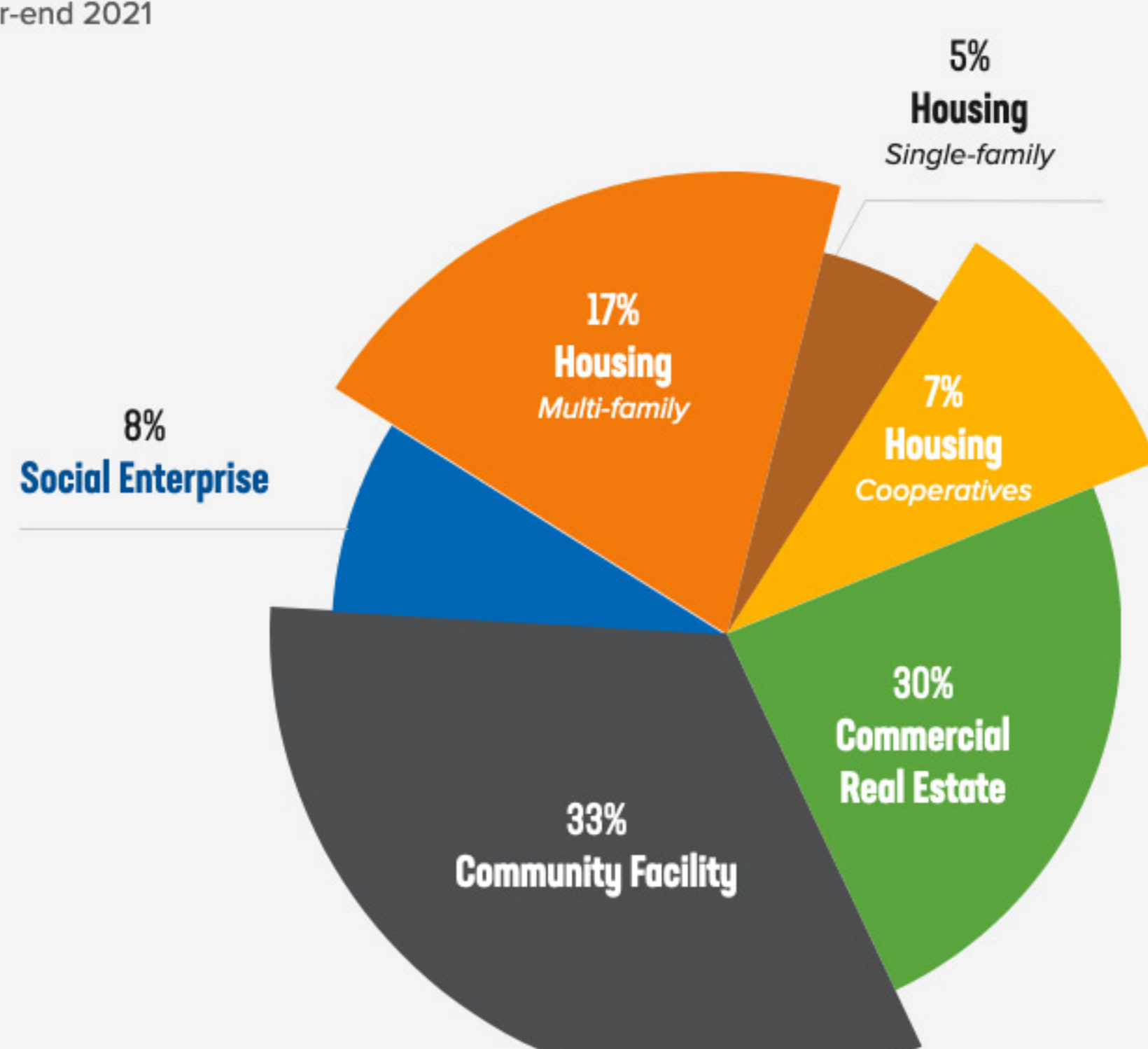


Developed or retained 230,681 sq. feet of commercial real estate and community facility space

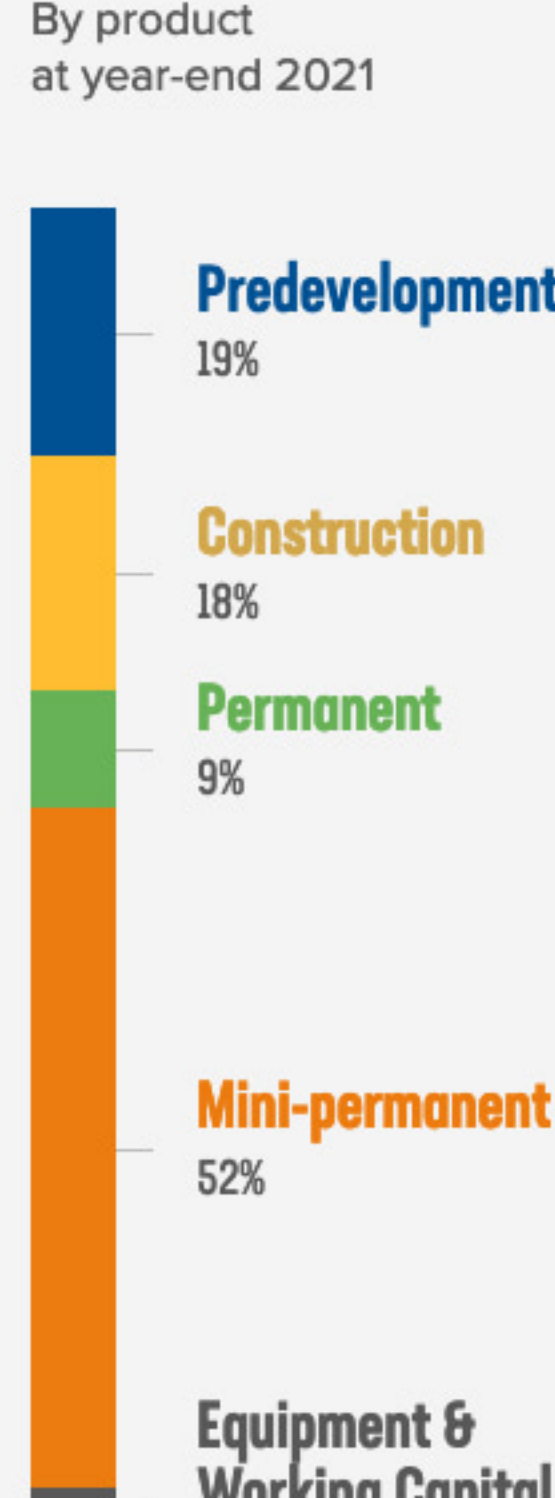
Since our founding in 1991, CCLF has closed 576 loans totaling \$281,000,000 which has leveraged a total of \$1,600,000,000 in additional investment.

## PORTFOLIO

By sector at year-end 2021

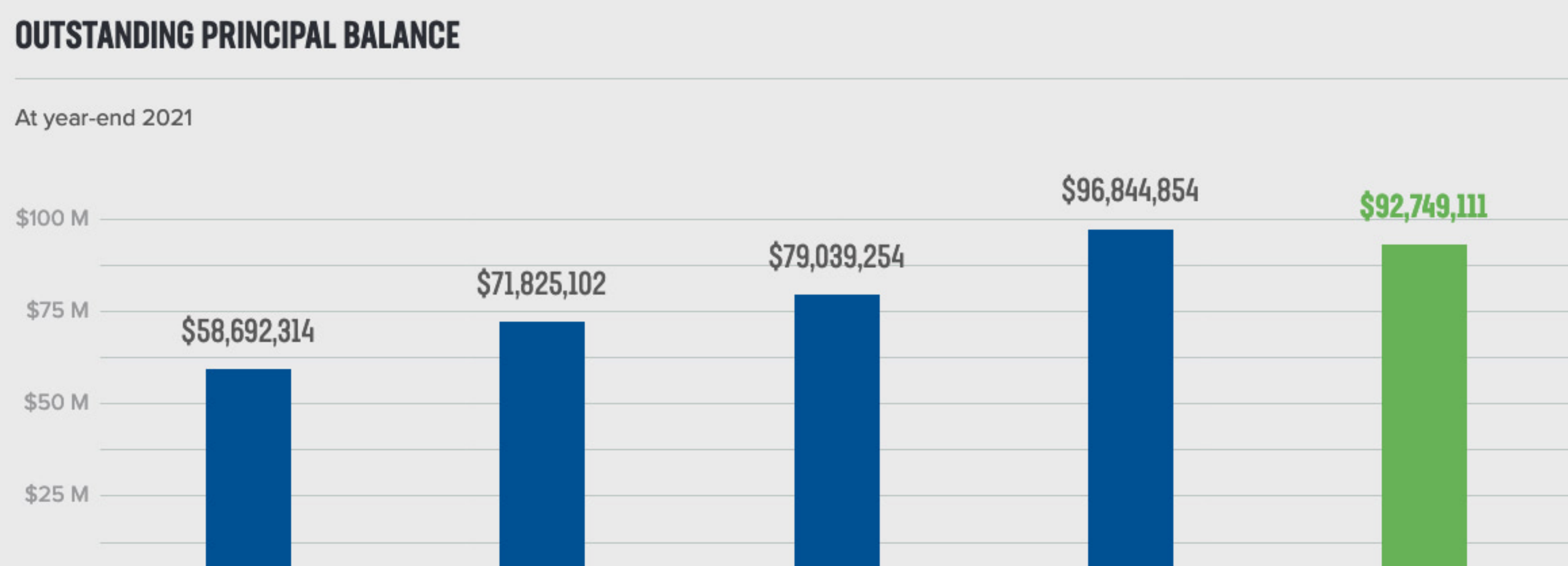


By product at year-end 2021



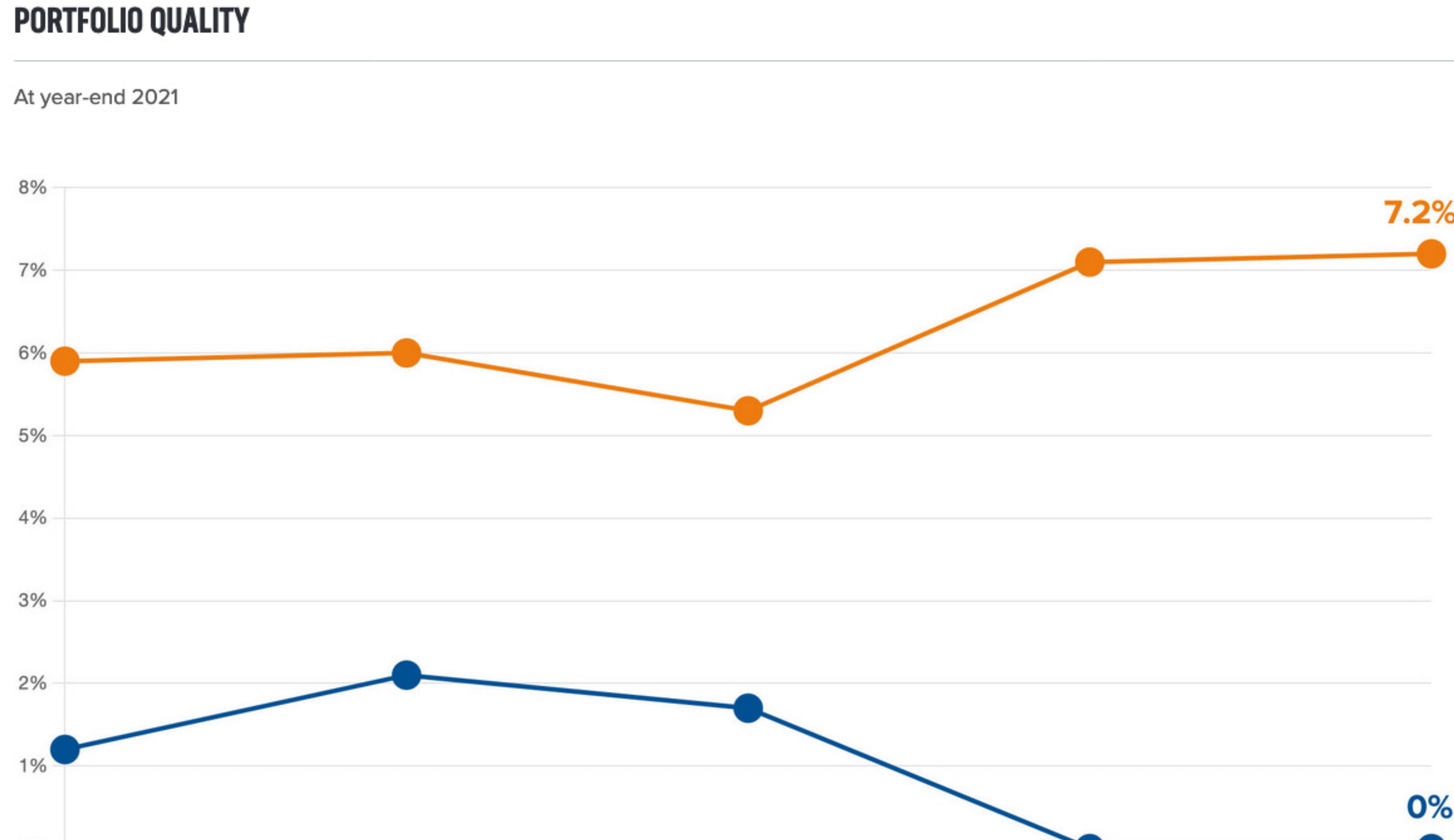
## OUTSTANDING PRINCIPAL BALANCE

At year-end 2021



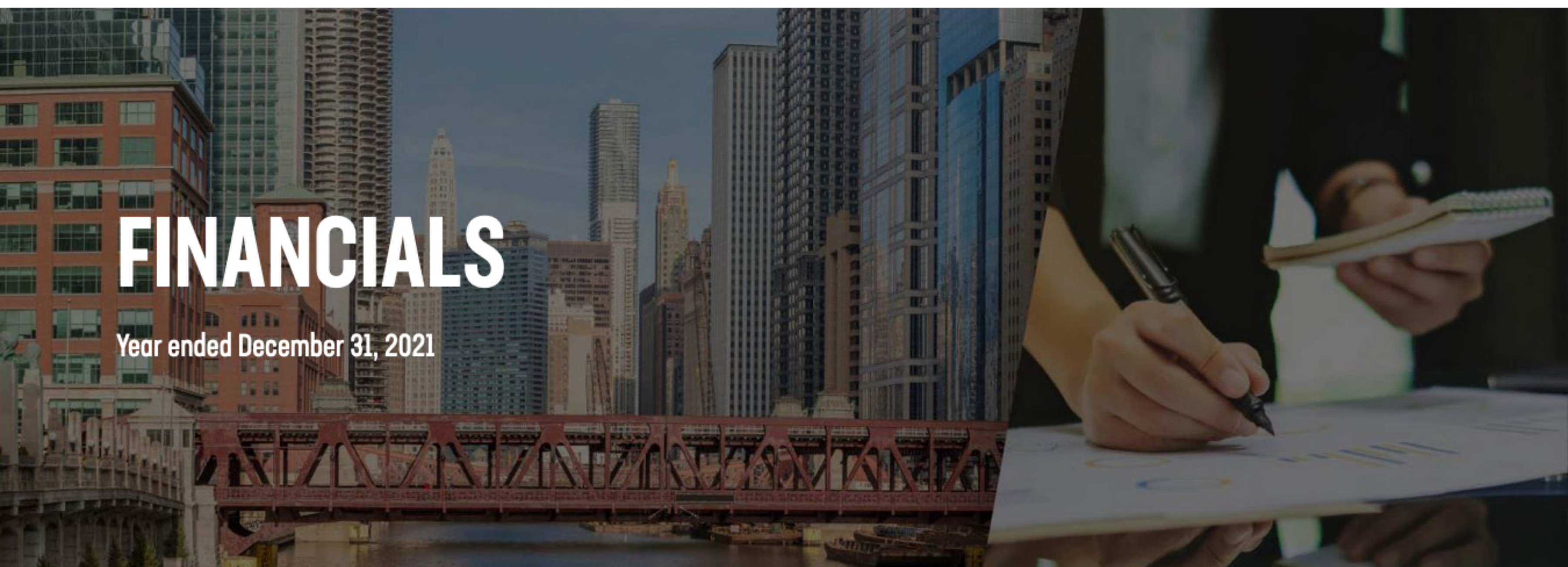
## PORTFOLIO QUALITY

At year-end 2021



● Delinquency (90+ days) ● Loan Loss Reserve

\*Non-accruals are not counted in delinquency.



# FINANCIALS

Year ended December 31, 2021

## CURRENT ASSETS

Cash and Cash Equivalents	\$36,389,349
Funds Held for Others	\$289,455
Investments	\$13,889,840
FHLB Stock	\$56,100
Grants and Contributions Receivables	\$95,558
Interest Receivable	\$731,067
Other Receivables	\$48,922
Notes Receivable, Net of Allowance	\$34,865,576
Prepays and Deposits	\$71,855
<b>Total Current Assets</b>	<b>\$86,437,722</b>

## LONG-TERM ASSETS

Notes Receivable, Net of Allowance	\$54,511,391
Investment in Limited Liability Companies	\$1,438
Office Equipment, Net of Accumulated Depreciation	\$122,290
Leasehold Improvements, Net of Accumulated Depreciation	\$198,262
<b>Total Long-term Assets</b>	<b>\$54,833,381</b>

**TOTAL ASSETS \$141,271,103**

## CURRENT LIABILITIES

Accounts Payable	\$1,829,302
Accrued Liabilities	\$386,619
Refundable Advances	\$6,648
Funds Held for Others	\$289,455
Interest Payable	\$61,504
Notes Payable	\$1,078,561
Senior Loans Payable	\$4,495,221
Subordinated Loans Payable	\$4,100,000
<b>Total Current Liabilities</b>	<b>\$12,247,310</b>

## LONG-TERM LIABILITIES

Notes Payable, Less Current Portion	\$28,608,282
Senior Loans Payable, Less Current Portion	\$47,368,238
Subordinated Loans Payable, Less Current Portion	\$6,649,983
Investment from New Markets Tax Credits	\$4,542,545
<b>Total Long-term Liabilities</b>	<b>\$87,169,048</b>

**TOTAL LIABILITIES \$99,416,358**

## NET ASSETS

Without Donor Restrictions	
Undesignated	\$13,554,703
Board Designated	\$20,446,516
	\$34,001,219
With Donor Restrictions	\$7,853,526
<b>Total Net Assets</b>	<b>\$41,854,745</b>

**TOTAL LIABILITIES AND NET ASSETS \$141,271,103**

## Activity

### Revenue

Grants and Contributions	\$10,188,544
Donated Services	\$625,378
Earned Income	\$6,642,974
Miscellaneous	\$45,486
	<b>\$17,502,382</b>

### Expenses

Program	\$6,237,706
Administrative	\$1,643,444
Fundraising	\$420,770
	<b>\$8,301,920</b>

<b>Change In Net Assets</b>	<b>\$9,200,462</b>
Recoveries	\$44,000
Net Assets, Beginning of Year	\$32,610,283
Net Assets, End of Year	\$41,854,745

# WHEN OPPORTUNITIES MEET DETERMINATION, COMMUNITIES GROW

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.

## INVESTORS

### Platinum

\$5 million or more



### Gold

\$3 million to \$4.99 million



### Silver

\$1 million to \$2.99 million

Aurora Advocate Health

Benefit Chicago

BMO Harris Bank

Chicago Community Trust

CIBC Bank

Fifth Third Bank (formerly MB Financial Bank)

First Midwest Bank

Individual Investors

Opportunity Finance Network

Starbucks Corporation

West Side United - *Rush University Medical Center*

### Bronze

\$500,000 to \$999,999

Capital One

First Savings Bank of Hegewisch

Huntington Bank

Providence Bank & Trust

Trinity Health Corporation

### Copper

\$100,000 to \$499,999

Clients of Sustainability Group part of Loring Wolcott & Coolidge Trust

Congregation of the Sisters of Charity

Devon Bank

First Eagle Bank

Fifth Third Community Development

Marquette Bank

The Mayer and Morris Kaplan Family Foundation

Raila & Associates, Inc.

Sunderland Foundation

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

1993 Board of Directors

Anonymous

Peter & Lucy Ascoli

Donna Altschuler

Sheila Brady

Kay Berkson

Joan Berry

Clients of Sustainability Group, part of Loring Wolcott & Coolidge Trust

Phillip Dale Dean

Kristin Faust

Suzanne La Fetra

Steven & Geneva Feuerstein

Darryl & Jamie Hales

Scott Handleman

Jonathan and Connie Heller

Seth M. Hemming Declaration Trust

Calvin L. Holmes

Edward Hoynes

Robert Johnston

Karuna Trust

Barbara Kingsolver

Emanuella Kenny

Sara Jo Light

Marsha Lynne Love

Marian H. Rose Trust

Judith Mendel

The Monadnock Tamarack Trust

Henry A. Dwyer & Helen Murray

Bob Nelson

Allison Rozga

Lincoln Stannard

Jonathan Sun

Grant T. Sunderland Revocable Trust

Kathryn Tholin

Richard D. and Phyllis E. Tholin Trust

Kurt and Jeanine Thurmaier

Mary H. Waite Trust

Marisa Whitesell

OUR DONORS

OUR PEOPLE

# WHEN OPPORTUNITIES MEET DETERMINATION, COMMUNITIES GROW

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.

## DONORS

### Corporate and Foundation Founders

Anonymous	DL3 Realty	John D. and Catherine T. MacArthur Foundation	PNC Foundation
Associated Bank	Fifth Third Bank	Marquette Bank	Polk Bros Foundation
Bank Leumi USA	First Eagle Bank	Matanky Realty Group	Pritzker Traubert Foundation
Bank of America	First Merchants Bank	MetroAlliance Inc	Robert R. McCormick Foundation
Blue Vista Capital Management LLC	First Midwest Bank	MUFG Union Bank	SB Friedman Development Advisors
BMO Harris Bank	G. Sequane Lawrence and Teresa Prim Charitable Fund	National Cooperative Bank	Searle Fund at the Chicago Community Trust
Capital One	GCM Grosvenor	National Equity Fund	US Bank
The Chicago Community Trust	Huntington Bank	Net-Telligence Group Inc	Wells Fargo Foundation
CIBC	JPMorgan Chase	Northern Trust Bank	Wintrust Financial Corporation
Community Insurance Center	Loop Capital	Opportunity Finance Network	

### Public Funders

- CDFI Fund
- City of Chicago

### In-Kind

Barnes & Thornburg	Holland & Knight LLP	Morgan, Lewis & Bockius LLP
Chapman and Cutler LLP	Katten Muchin Rosenman LLP	Nixon Peabody LLP
Chicago Lawyers' Committee for Civil Rights	Kraus Lam LLC	Paul Hastings LLP
Dechert LLP	Manett, Phelps & Phillips, LLP	Polsinelli
DLA Piper LLP	Mayer Brown LLP	Sheppard Mullin

### Individuals

Dorothy Abreu	Dr. Amara Enyia	Sean Harden	Matthew Reilein
Jody Adler	Amortia Falcon	Ailisa Herrera	Deborah Sabol
Geraldine Aglipay	David Feinberg	Calvin Holmes	Robin Schabes
Aaron Akers	Thomas FitzGibbon, Jr.	Andrew Hugger	Kelly Shelton
Percy Bromby II	Darryl Flenoy	Angela Hurlock	Mark Spears
Thomas Burton	Cathryn Forrester	Holly Kavis	Kathy Tholin
Allison Butts	Kevin Goldsmith	Esther Li	Robert & Vickie Tucker
Juan Calixto	Stephanie Green	Logan Square Cooperative	John and Anne Tuohy
Maya Chandler	DeMario Greene	Michael Maloney	Charles Walls
Chelsi Cicekoglu	Candace Gregory	Sonya Malunda and Dr. E Charles Lampley	Maurice Williams
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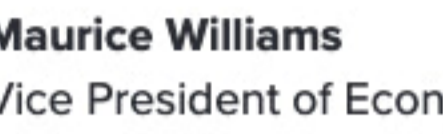
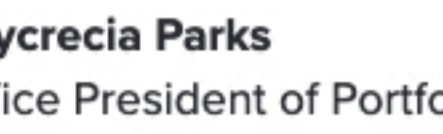



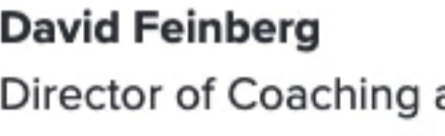
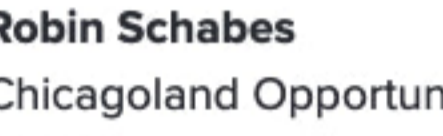

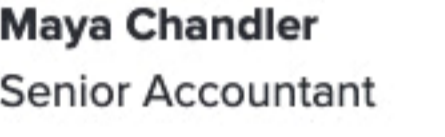
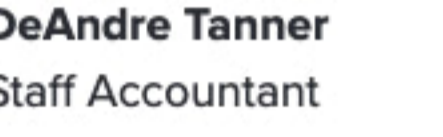
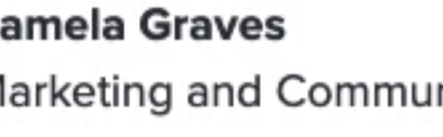
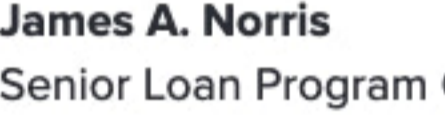






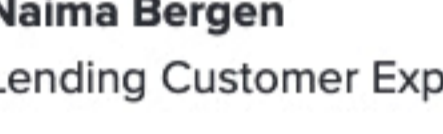

# WHEN OPPORTUNITIES MEET DETERMINATION, COMMUNITIES GROW

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.

## OUR PEOPLE

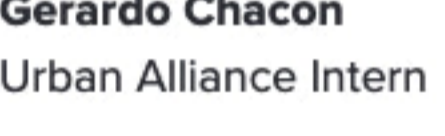
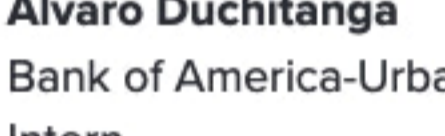
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 <b>Juan Calixto</b> Vice President of External Relations	 <b>Maurice Williams</b> Vice President of Economic Development	 <b>Lycrecia Parks</b> Vice President of Portfolio Management
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 <b>David Feinberg</b> Director of Coaching and Knowledge Transfer	 <b>Robin Schabes</b> Chicagoland Opportunity Zones Consortium Director	 <b>Candace M. Gregory</b> Accounting Manager
 <b>Maya Chandler</b> Senior Accountant	 <b>DeAndre Tanner</b> Staff Accountant	 <b>Pamela Graves</b> Marketing and Communications Manager
 <b>James A. Norris</b> Senior Loan Program Officer II	 <b>Holly Kavis</b> Loan Closing Officer	 <b>Allison Butts</b> Loan Closing Officer
 <b>Aaron Akers</b> Asset Manager	 <b>Kelly Shelton</b> Asset Manager	 <b>Amorita Falcon</b> Portfolio Management Associate
 <b>Darryl Fienoy</b> Technical Assistance Coordinator	 <b>Naima Bergen</b> Lending Customer Experience Assistant	 <b>Naomi Bolden</b> Executive Management and Administrative Coordinator

### CONSULTANTS

 <b>Chelsi Cicekoglu</b> Lending Consultant	 <b>Sean Harden</b> Technical Assistance and Special Initiatives
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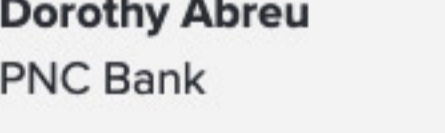
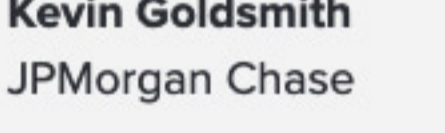
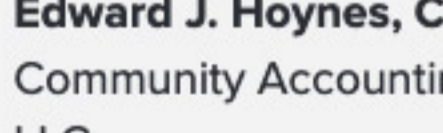
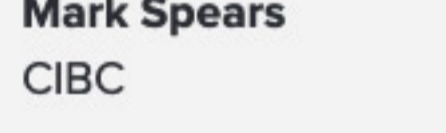
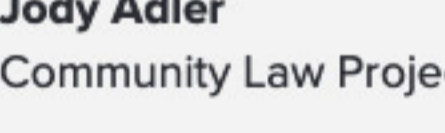
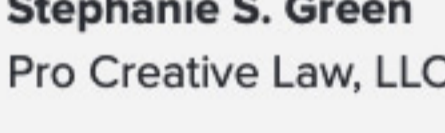
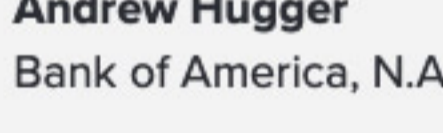
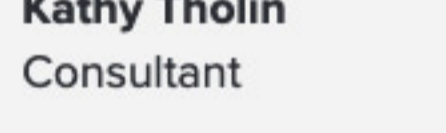
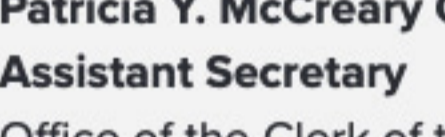
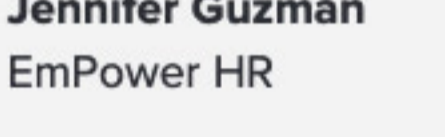
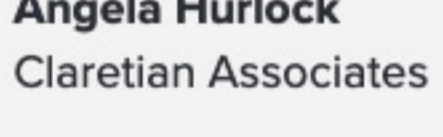
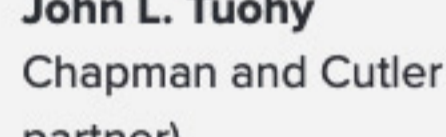
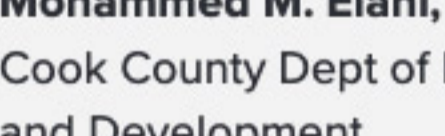
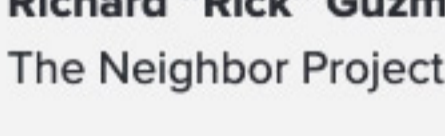

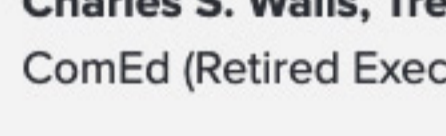
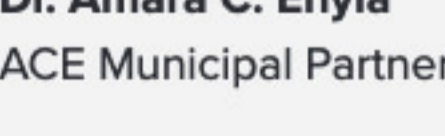
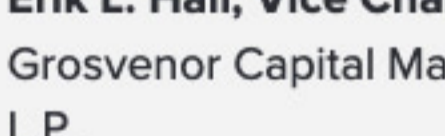
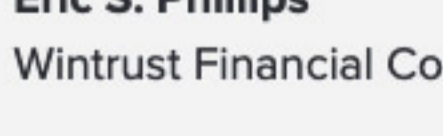
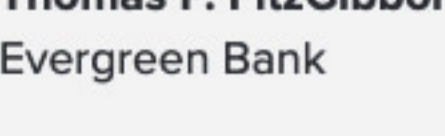
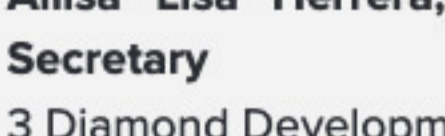
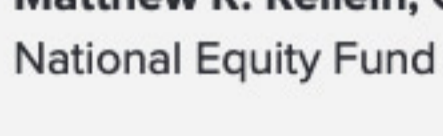
### VOLUNTEERS

 <b>Gerardo Chacon</b> Urban Alliance Intern	 <b>Alvaro Duchitanga</b> Bank of America-Urban Alliance Intern
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Not Pictured: Matthew R. Reilein, Ailisa Herrera and Angela Hurlock

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