



Helping create communities where people thrive

4th Quarter 2024

COMMUNITY BLUEPRINT

CCLF'S NEWSLETTER OF COMMUNITY DEVELOPMENT PROJECTS, ISSUES & FEATURES

THIS IS GOODBYE



"It's so hard to say goodbye to yesterday." Whether you know this song from the 1975 movie Cooley High or the Boyz II Men version in the 90s, the meaning hits home for me now as I turn the page on my almost 30-year career working for Chicago Community Loan Fund. I started out as a Loan Officer in April 1995 and was elevated to President in June 1998. It's hard to imagine that on January 1, 2025, I will no longer be commuting to the office focused on my daily tasks and full schedule of meetings. Instead, I will embark on a new journey that is still being written, but will certainly entail rest and relaxation, a focus on health and some public policy work to advance the field of community development.

IN THIS ISSUE

Page 1

Calvin L. Holmes: This is Goodbye

Page 3

Sputnik Coffee Grand Opening:
A Dream Realized

CCLF Borrower Awarded
FHLBank's 2024 Diverse
Developer Initiative Grant

Connect with CCLF

Page 5

Ribbon Cutting for It Takes A
Village Bronzeville

Page 6

2024: CCLF Year In Review

Page 8

Staff & Board News

Page 9

CCLF Board List

Page 10

Credit Memos

CCLF Staff List

Page 12

CCLF Noteworthy:
Thank you Funders
and Investors

THIS IS GOODBYE *(continued)*

I am often asked, “How did you last so long at CCLF?” The answer is simple. When you absolutely love what you do – I have so much to be proud of – time flies by. I got up early every day with joy in my heart for the mission of CCLF. I have certainly been blessed to have a job where I could fight for social and economic justice and win many battles. I have seen the transformation of many neighborhoods and hold my head high when I see a project that was financed by CCLF standing as a testament to providing access to capital where it has been denied for far too long. These projects offer quality housing for families, help build wealth for developers and demonstrate that investment in neglected neighborhoods lifts more than just that community. We all benefit from the rehabbed facilities, repurposed vacant lots, and new construction that CCLF’s financing and technical assistance supports.

It will be hard to say goodbye to yesterday, but I take comfort in all that has been accomplished by CCLF, the Community Development Financial Institution (CDFI) industry and all of our partners working in tandem to stop redlining, appraisal bias and unfairly extracting assets from people of color. My work on (some would say way too many) boards, committees, panels, associations and task forces introduced me to an army of dedicated advocates for social and economic justice that will continue to choose right over wrong and not give in to those with power working to take advantage of the communities we serve.

I am also tremendously proud of the enumerable awards that I led CCLF to garner, including most recently, two awards from MacKenzie Scott totaling \$25 million. CCLF’s growth from \$3.9 million, when I took the helm, to \$200 million in assets (with \$40 million in annual deployment making it one of

the largest single metropolitan market CDFIs in the country), reflects the sense of urgency and purpose that I instilled in the organization. Further, I must celebrate CCLF’s emergence from being a very small niche lender in the 1990s to the lender of today specializing in our four core asset classes and adding for-profit, mission-driven borrowers and commercial-retail projects to our mission.

“I thought we’d get to see forever, but forever’s gone away.” Another lyric in the song that can conjure sadness, but I take comfort in it because of the great team at CCLF. I leave at a time where CCLF is in great hands with Bob Tucker taking over as President. Hiring him over nine years ago was one of my best decisions. He is buttressed by the same incredible executive team and staff I had to support me, and a highly engaged Board of Directors. Together, they will continue to scale the work of CCLF and respond to urgent needs for community development throughout Chicagoland.

It has been pure gratification and an immense joy to work for CCLF and I thank the board, staff, investors, funders, partners (including the City of Chicago) and our customers for all they do to improve the quality of life of others. Back to the song lyrics, “I’ll take with me the memories to be my sunshine after the rain. It’s so hard to say goodbye to yesterday.”

- Calvin L. Holmes

SPUTNIK COFFEE GRAND OPENING: A DREAM REALIZED



The dream of twin brothers, Vova and Greesha Kagen, has finally come to fruition – once roasting coffee in their kitchen, to now roasting coffee in their new 28,000 square foot building. After receiving a \$1,750,000 construction and permanent loan from CCLF, they bought a building in the Brighton Park neighborhood that was slated for demolition, gutted it and created a premium roastery.

The inspiration for roasting coffee came from one brother who brought coffee he roasted at home to the office. His colleagues enjoyed it and wanted more, but roasting coffee at home for the office became overwhelming. From this, an idea was hatched.

The journey to a roastery and this new location was not easy. After acquiring their original location on 51st Street in the Back of the Yards neighborhood from a friend (a small vacant space that was 600 square feet and unoccupied for 20 years), they began their foray into a real coffee business, where there was a lot of on-the-job training – like learning how Chicago’s permitting process works and how to do stock orders – jumping in and learning by trial and error.

Once they finally got the hang of what they were doing, they opened their coffee shop (that was not sustainable alone) and sold bags of coffee to grocers for about seven and a half years, building the grocery distribution business. “We just started going store to store with our little bag of coffee asking ‘hey, you want to try this?’” explains Vova Kagen, co-founder of Sputnik Coffee. “The first store is always the hardest. And then the second store, you get to tell them that someone else is carrying your product and every time it gets a little easier.”

CCLF BORROWER AWARDED FHLBANK’S 2024 DIVERSE DEVELOPER INITIATIVE GRANT



Congratulations to CCLF borrower, Leon Walker, President of DL3 Realty, for receiving the FHLBC Award for the 2024 Diverse Developer Initiative grant from Federal Home Loan Bank Chicago (FHLBank).

He was honored with \$250,000 at a special reception on October 9, 2024, at Taft Law Firm, 111 E. Wacker Drive.



According to FHLBank Chicago: To grow the diverse real estate developer talent pipeline in Illinois and Wisconsin, the Federal Home Loan Bank of Chicago (FHLBank Chicago) has awarded over \$3 million through its 2024 Community First® Diverse Developer Initiative to support 62 fellowships and internships across 14 organizations.

CONNECT WITH CCLF



You can stay up-to-date on CCLF and other industry news and events by following our website or @cclfchicago on Twitter, LinkedIn, Instagram or liking our Facebook page.

SPUTNIK COFFEE GRAND OPENING: A DREAM REALIZED *(continued)*

The grocery distribution has evolved into Sputnik Coffee in 350 to 400 stores, just about every grocery store in the Chicago region except Whole Foods. Their coffee can be found in Jewel, Mariano's, Pete's Fresh Market, Woodman's Market, Cermak Fresh Market, and Fresh Thyme Market, which is in 10 states.



Because they felt strongly about having a café that serves delectable cuisine that compliments their coffee and it being a community space, they made sure that they created a large space to give that whole café vibe. "What we have now is a real café. People can enjoy bringing their families for the weekends, share a sandwich, share a waffle with a cup of coffee. We have people getting groups together for meetings, for community meetings, and that is what a coffee shop should be. So now we can run an actual café that serves as a meeting spot for the community, which is great," says Greesha Kagen, co-founder of Sputnik Coffee.

"Vova, Greesha and the Sputnik team are roasting and brewing some of the finest coffee in Chicagoland. We are so excited to see them utilize their new roasting equipment and café space to bring fresh and delicious products to the market. We look forward to seeing their creativity infuse with the community to create new blends for years to come," explains Aaron Akers, Senior Asset Manager, Chicago Community Loan Fund.

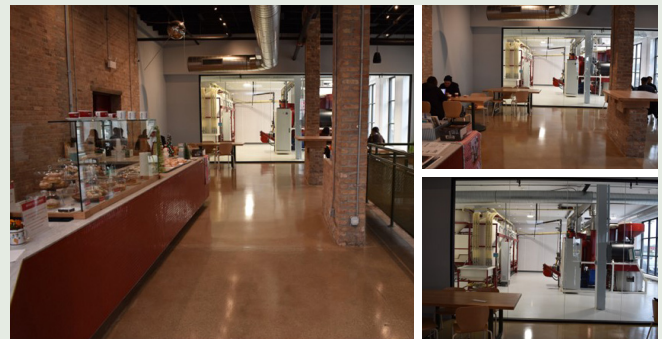
The brothers are very particular about the sourcing of their coffee beans. Their blends are 50% Brazilian and 50% Columbian. This is what goes to grocery stores in the bags. For espresso-based drinks in the café, that's all Brazilian along with their other blend.

Having such a larger facility allows trucks to bring large containers they can store, and they are looking at sourcing more directly and possibly bringing more coffee from other countries.

On the horizon, the brothers are planning for coffee in cans in addition to their bagged coffee as well as creating a cold brew, an expanded food menu, and eventually, an event space for weddings and corporate meetings.

Even though they are in a new location, they have retained many of their regular customers (the new space is 5 minutes from its original location in the Back of the Yards neighborhood) and will likely gain many new customers because they are near businesses, the new Chicago Park District headquarters and directly across the street from a school.

Named "Best Coffee" by Timeout Magazine for its market niche, Sputnik Coffee has established itself as one of Chicago's notable roasters.



Sputnik café and dining area



Sputnik exterior

RIBBON CUTTING FOR IT TAKES A VILLAGE BRONZEVILLE



Commemorating 20 years of childcare and education, It Takes A Village, a CCLF borrower, held its ribbon cutting of their Bronzeville Academy at the old Hales Franciscan High School on October 22, 2024, at 4930 South Cottage Grove Avenue, one of its seven locations.

On hand for the celebration were community leaders and elected officials such as Lieutenant Governor Juliana Stratton, 1st District Congressman Jonathan Jackson, 4th Ward Alderman Lamont Robinson, and Pastor Chris Harris of Bright Star Church.

The speakers praised the exceptional work that the founders Nakisha Harris Hobbs, M.Ed., Chief Executive Officer, Anita Andrews-Hutchinson, M.P.H., and Gwendolyn Harris, M.Ed. Chief Programming Officer have done in developing an education curriculum that was unlike the status quo: a high quality, culturally responsive, and social justice focused program where the students are learning to be the change they want to see and be advocates for change.

“Ribbon-cutting ceremonies are an opportunity for us to be present in this space, to take a quick moment of time to be reflective and have gratitude for those who got us to this point and, at the same time, collectively look forward to what we’re going to be building together,” reflected co-founder Anita Andrews Hutchinson.



Illinois Lieutenant Governor Juliana Stratton, 1st District Congressman Jonathan Jackson, 4th Ward Alderman Lamont Robinson, and Pastor Chris Harris of Bright Star Church



Founders Nakisha Harris Hobbs and Anita Andrews-Hutchinson



Current and former students of ITVA



Exterior of ITVA

2024: A YEAR IN REVIEW

2024 has been another hugely successful year for CCLF! A total of over \$31 million in loans were closed creating or preserving affordable housing and jobs or improving nonprofit facilities and supporting social enterprises. There were 38 loans closed with borrowers who developed 534 units of housing and 122,615 square feet of commercial retail and community facility spaces. These projects, along with social enterprise borrowers, created/preserved a total of 307 jobs.

CCLF's social impact is felt every time boarded buildings are turned into quality homes and vacant lots are transformed into neighborhood stores and businesses. In its 33-year history, CCLF's efforts have leveraged an additional \$2 billion in private/public sector investments in low-income neighborhoods throughout Chicagoland.



Yet, CCLF's true success is more than just the numbers. It can be seen every day along the streets of the communities we serve and in the lives of people who live or work there. Because of the contributions and commitment of the entire CCLF team (board, staff, funders, investors, customers, and partners), CCLF helps communities thrive, improving lives, and creating lasting impact.

Once again, our work was recognized in various ways, including through a \$15 million unrestricted MacKenzie Scott grant, a \$10 million low-cost investment from JPMorgan Chase, a \$1 million unrestricted grant from Citi and significant support from other major philanthropic partners. CCLF

accepts this responsibility to ensure capital is available for community development projects targeting neighborhoods that have been neglected for far too long.

CCLF also concludes its 2021-2024 strategic plan by reaching its big, audacious goal of growing its total assets to \$200 million. At years end, CCLF's portfolio consists of 216 loans totaling \$140 million.

With all the success CCLF has seen in our targeted communities, CCLF President Calvin L. Holmes announced that after his nearly 30 years of service to CCLF, 2024 would be his last year at CCLF. At the CCLF December Board meeting, the Board of Directors and staff thanked Holmes for all he has done for CCLF, for the CDFI industry, and for his commitment to social and economic justice for people of color.

Holmes started at CCLF in 1995 as a Loan Officer and was promoted to President in three short years when the Fund had less than five employees. Today, CCLF has 30 staff and is a certified Community Development Financial Institution with a current AERIS rating of AA ★★★ indicating alignment with mission and very strong financial strength, performance and risk

management practices.

Holmes' orchestration through the 2007-2010 world financial crisis kept CCLF's mission at the forefront, joining in partnership with the city of Chicago in neighborhood stabilization amid crisis level foreclosures in Chicago. He also provided adaptable leadership during the COVID19 crisis and civil unrest that followed transitioning CCLF to a work from home operation while partnering with the state, county and city governments to deploy \$11.9 million in emergency relief loans and grants to borrowers and establishing a pop-up call center and resource guide. He also was instrumental in establishing the DEI framework approved by the Board of Directors.

2024: A YEAR IN REVIEW *(continued)*



CCLF Board of Directors with Calvin L. Holmes and new President, Bob Tucker

The Board of Directors surprised Calvin during their last meeting of the year in December with some gifts and messages of appreciation.



“Calvin Holmes is a visionary in the community development finance industry,” said Erik Hall, chair of CCLF’s Board of Directors. “He’s been an extraordinary President for CCLF, growing the loan fund from a tiny \$3.9 million non-profit Community Development Financial Institution to an organization nearing \$200 million in total assets. He’s been an inspiring leader across the community development landscape, both locally and nationally. Most importantly, he has helped make a tremendous, lasting impact in the many historically disinvested communities that CCLF serves across the Chicago metropolitan area.”

“But now I say a fond farewell. I prefer to dwell not on the vacancy in the corner office, but on the remarkable success story that is CCLF, how much of that success is the result of Calvin’s talent, diligence, dedication and resolve. And most of all, I shall dwell upon his wonderful friendship,” said John Tuohy, CCLF Board Member and former CCLF Chair.

Bob Tucker was promoted by the Board of Directors to serve as the next CCLF President. He led the staff in a special tribute video that can be found on CCLF’s YouTube channel. In the video, staff reflected on the impact Holmes has had on the industry and on them personally. Additionally, the staff held a fond farewell holiday celebration for Calvin which included his partner, Darrin Dantzler, his mother, Leola Holmes, niece, Detri Holmes and family friend, Tim Lesure.

“For the past two years, I have been working jointly on my medical recovery and the important work of CCLF, but it’s time now to give my health 100% of my focus,” said Holmes. “Being CCLF’s President has truly been my life’s work, bringing me immense fulfillment, and I know that CCLF has an incredible team in place to carry-on our mission. As I transition into semi-retirement, I am thrilled that CCLF’s Board of Directors has chosen Bob Tucker as the next

President. The board and I saw the ‘fire in his belly’ for CCLF’s mission when we hired him over nine years ago.”



STAFF & BOARD NEWS

Calvin Holmes, giving his farewell message at the Opportunity Finance Network (OFN) conference in Los Angeles in October 2024.



Calvin Holmes and OFN President and CEO Harold Pettigrew

In October 2024, Angela Dowell, Chief Financial Officer, was a panelist on the CECL In Practice workshop at the OFN40 Conference in Los Angeles.



Angela Dowell and panelist at OFN conference

Community Investment Corporation (CIC) 50th Anniversary December 5, 2024.



DeMario Greene, Angela Dowell, Juan Calixto, Becca Goldstein, Bob Tucker, Moleska Smith attending the CIC 50th Anniversary Gala



CIC 50th Gala – Juan Calixto, Angela Hurlock, Nat Pigea, Founder, Tiger Law

Angela Dowell, Chief Financial Officer, finalist at Chicago CFO of the Year Awards, November 19, 2024.



Lorrena Diaz, Ashley Cammiso, Leanne Gehrig, Lycrecia Parks, Angela Dowell, Bob Tucker, C. Gregory, Juan Calixto

James Norris, Director of Lending Operations, panelist at Building Wealth Today for Tomorrow Conference (BWTT) October 12, 2024.



James Norris attending BWTT conference

James Norris and LaToya Gray at Dearborn Realist Board Summit.



James Norris panelist at Dearborn Realist Board Summit on Revitalizing Chicago

STAFF & BOARD NEWS *(continued)*



Robin Schabes, Director of Chicagoland Opportunity Zone Consortium (COZC), was a speaker or presenter at the following events:

October 4, 2024, she was a speaker on the Careers in Urban Planning & Policy panel. College of Urban Planning and Public Affairs – University of Illinois at Chicago’s 2024 Career Day.

She was a facilitator speaker at a virtual COZC Opportunity Zones Fireside chat on October 22, 2024.



CCLF board member Angela Hurlock was named by Mayor Brandon Johnson as the Interim Chief Executive Officer of the Chicago Housing Authority (CHA).

CCLF team at Latino Policy Forum Luncheon October 11, 2024.



DeMario Greene, Moleska Smith, Eliana Mitropoulous, Sylvia Puente, President & CEO, Latino Policy Forum, Juan Calixto

Lycrecia Parks and Aaron Akers attended the opening of Sputnik Coffee on November 15, 2024.



Lycrecia Parks, Greesha Kagan, Vova Kagan, Aaron Akers

BOARD OF DIRECTORS

Erik L. Hall, *Chair*
Crescent Capital Group, L.P.

Sonya Malunda, *Vice Chair*
The Associated Colleges of the Midwest (Retired)

Charles S. Walls, *Treasurer*
ComEd (retired)

Ailisa “Lisa” Herrera, *Secretary*
La Raza Fund

Kevin R. Goldsmith,
Assistant Secretary
JPMorgan Chase

Patricia Y. McCreary Cannon,
Assistant Secretary
Chief Judge’s Office of Cook County

Jody Adler
Community Law Project (retired)

Jeffrey Allen
BMO Commerical Bank

Mohammed M. Elahi
Cook County Department of Planning and Development

Dr. Amara C. Enyia
ACE Municipal Partners, LLC

Thomas P. FitzGibbon, Jr.
Evergreen Bank

Stephanie S. Green
Pro Creative Law, LLC

Jennifer Guzman
Bestola Consulting

Richard “Rick” Guzman
The Neighborhood Project

Edward J. Hoynes, CPA
Community Accounting Service LLC

Angela Hurlock
Claretian Associates

Andrew W. Hugger
The Huntington National Bank

Eric S. Phillips
Wintrust Financial Corporation

Mark C. Spears
CIBC

Matthew R. Reilein
National Equity Fund

CREDIT MEMOS

CCLF closed 11 loans in 2024 4th Quarter totaling \$10.3 million

Urban Core, Inc. & Yoga Studios received a \$590,000 mini permanent loan to expand an existing commercial real estate space that will provide large-scale health benefits in the South Shore community. The project is a minority and women-owned yoga studio and part of the Communities of Color Fund. Thank you to **Spenser T. Sotolongo** of **Nixon Peabody LLP** for serving as legal counsel on this transaction.

TCKC LLC received a \$1,926,000 predevelopment loan to help revitalize a small retail corridor along a major thoroughfare in the Woodlawn neighborhood. The mixed-use commercial real estate (CRE) project is a minority business enterprise (MBE). Thank you to **Douglas Carleton** of **Dechert LLP** for serving as legal counsel on this transaction.

Positive Attitudes Working Inc. (PAW) received a \$950,000 construction loan for additions and upgrades to an existing education site located in the Austin community. This commercial real estate (CRE) project is sourced through the Communities of Color Fund and is minority, women, and veteran owned. Thank you to **Kimberly Enders** and **Mark O'Meara** of **Chapman and Cutler LLP** for serving as legal counsel on this transaction.

LeClaire Partners LLC received a \$2,000,000 predevelopment loan for a mixed-use commercial real estate and affordable housing project in Garfield Ridge, a southwest side community. This project is sourced through the Communities of Color Fund and is minority owned. Thank you to **Riley Orloff** and **John B. Parker** of **McDermott Will & Emery LLP** for serving as legal counsel on this transaction.

C & M Development LLC received a \$652,000 mini permanent loan to help revitalize and repurpose an 8-unit building in the Auburn Gresham community. This loan is sourced through the Neighborhood Investment Lending Program (NILP). Thank you to **Gregory A. Bauer** and **Kavita M. DeVaney** of **Ropes & Gray LLP** for serving as legal counsel on this transaction.

BOARD OF DIRECTORS

(continued)

Kathryn Tholin
*Center for Neighborhood
Technology (retired)*

John L. Tuohy
Chapman and Cutler, LLP (retired)

Calvin L. Holmes
President, CCLF (Non-Voting)

CCLF STAFF

Calvin L. Holmes
President

Bob Tucker
Interim President

Angela Dowell
Chief Financial Officer

Lycrecia Parks
*Chief Risk Officer and Vice
President of Portfolio Management*

Juan Calixto
*Executive Vice President of
External Relations*

Maurice Williams
*Vice President of Economic
Development*

Wendell Harris
*Vice President of Lending
Operations*

Deborah Sabol
*Vice President of People
and Operations*

Robin Schabes
*Chicagoland Opportunity Zones
Consortium Director*

David Feinberg
*Director of Coaching and
Knowledge Transfer*

DeMario Greene
*Policy and Government Relations
Director*

Aaron Akers
Senior Asset Manager

C. Gregory
Accounting Director

Kelly Shelton
Asset Manager

CREDIT MEMOS *(continued)*

Cranston Condominium Association received a \$2,200,000 construction loan for common area maintenance for a multi-family condo association in the South Shore community. This loan is sourced through the Shared Ownership Housing Preservation Fund (SOHPF). Thank you to **Steven P. Rouse** of **Molzahn, Reed & Rouse, LLC** for serving as legal counsel on this transaction.

Norris Investments LLC received a \$750,000 construction loan to acquire and rehab single-family housing. This loan is sourced through the Chicago Neighborhood Rebuild Program (CNRP) and CCLF's Neighborhood Investment Lending Program (NILP). Thank you to **Kimberly Enders** and **Bianca Wright** of **Chapman and Cutler LLP** for serving as legal counsel on this transaction.

Freedom Road Cooperative received a \$42,141 a renewal mini-permanent loan for a single-family housing acquisition in the Uptown community. This loan is part of the Preservation Compact and CCLF's Neighborhood Investment Lending Program (NILP). Thank you to **Kimberly Enders** and **Keerthi Boru** of **Chapman and Cutler LLP** for serving as legal counsel on this transaction.

R & D Builders LLC received a \$600,000 a revolving line of credit to acquire and rehab housing facilities. This loan is sourced through the Chicago Neighborhood Rebuild Program (CNRP) and CCLF's Neighborhood Investment Lending Program (NILP). Thank you to **Kimberly Enders** and **Keerthi Boru** of **Chapman and Cutler LLP** for serving as legal counsel on this transaction.

Paxton Avenue Condominium Association received a \$272,050 construction loan for an 8-unit condo association located in the South Shore community. This loan is sourced through the Shared Ownership Housing Preservation Fund (SOHPF). Thank you to **Steven P. Rouse** of **Molzahn, Reed & Rouse, LLC** for serving as legal counsel on this transaction.

6725 S Cornell Condominium Association received a \$360,000 construction loan for a 6-unit condo association located in the South Shore community. This loan is sourced through the Shared Ownership Housing Preservation Fund (SOHPF). Thank you to **Steven P. Rouse** of **Molzahn, Reed & Rouse, LLC** for serving as legal counsel on this transaction.

CCLF STAFF *(continued)*

Holly Kavis
Asset Manager

Moleska Smith
*Marketing and Communications
Manager*

Leanne Gehrig
Development Manager

James Norris, Sr.
Director of Lending Operations

Oliver Brown
Loan/Program Officer

Eliana Mitropoulos
Loan Program Officer

LaToya Gray
Loan Associate II

Allison Butts
Loan Closing Officer

Valerie Thomas
Loan Closing Officer

Darryl Flenoy
*Senior Technical Assistance
Coordinator*

Deandre Tanner
Staff Accountant

Lorrena Diaz
Staff Accountant

Ben Tanner
Portfolio Management Analyst

Amorita Falcon
Portfolio Management Associate

Ashley Cammiso
Investor Relations Associate

CONSULTANT

Jeanne Peck
Lender

NEWSLETTER CREDITS

Compiled by:
Moleska Smith
Juan Calixto
Bob Tucker

CCLF NOTEWORTHY

For their recent grants, CCLF thanks: Capital One; John D. and Catherine T. MacArthur Foundation; MetLife Foundation; National Community Reinvestment Coalition (NCRC); PNC Bank; Polk Bros. Foundation; U.S. Bank Foundation; Wintrust Financial Corporation; and Woodforest National Bank.

For their recent investments, CCLF thanks:: Clients of the Sustainability Group (Two Separate Renewals); Rush University Medical Center (Renewal); African American Alliance of CDFI CEOs (New Agreement for \$3,000,000); First Eagle Bank (New \$700,000 Agreement); Sinsinawa Dominicans (Renewal); Wieboldt Foundation (Renewal and New \$50,000 Agreement)



Helping create communities where people thrive

The mission of the Chicago Community Loan Fund is to 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 metropolitan Chicago.



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DISABILITY CDFI COALITION



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