



Helping create communities where people thrive

Chicago Community Loan Fund

CCLF Annual Stakeholders Meeting

June 23, 2022

Video Conference

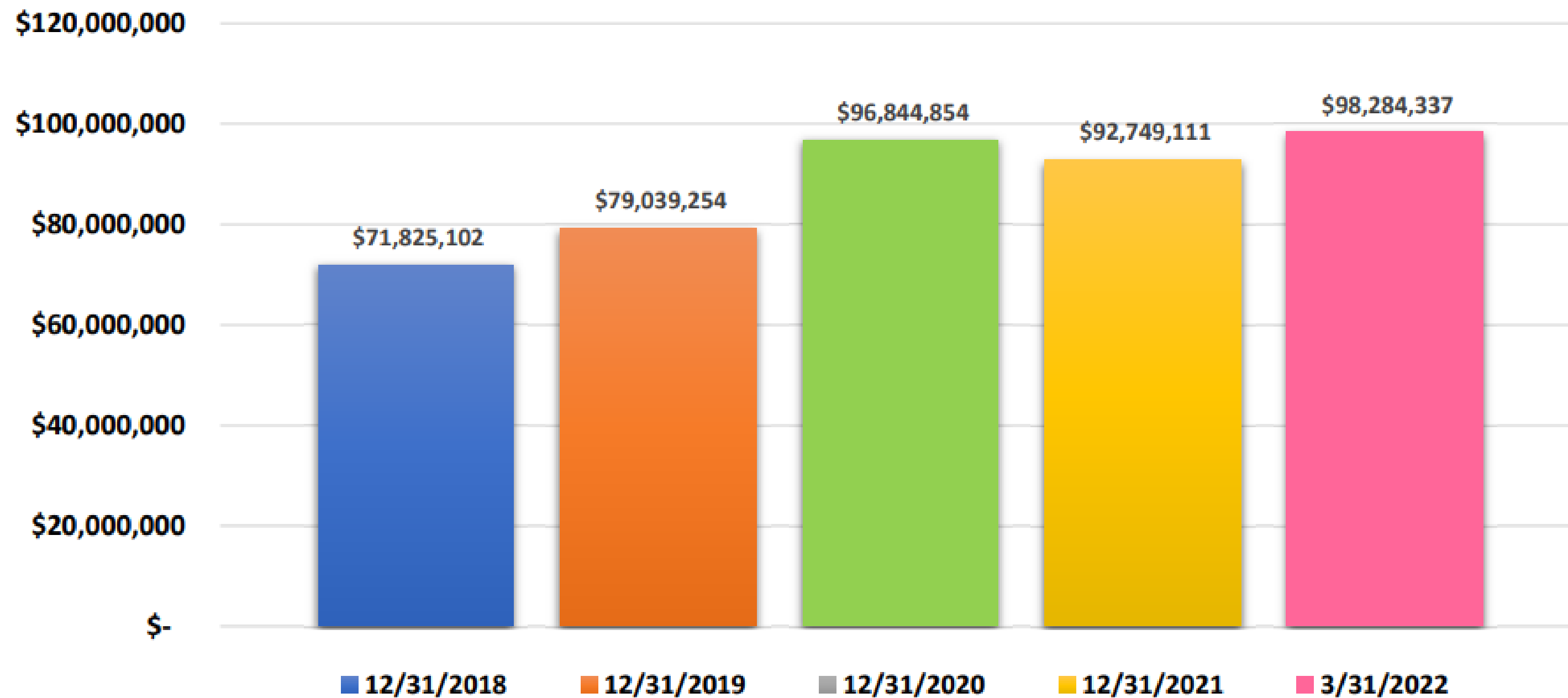


WELCOME

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



Outstanding Portfolio Balance at Year-End 2018-2021 & Q1 2022



CCLF's Board Vision

Calvin Holmes – CCLF President

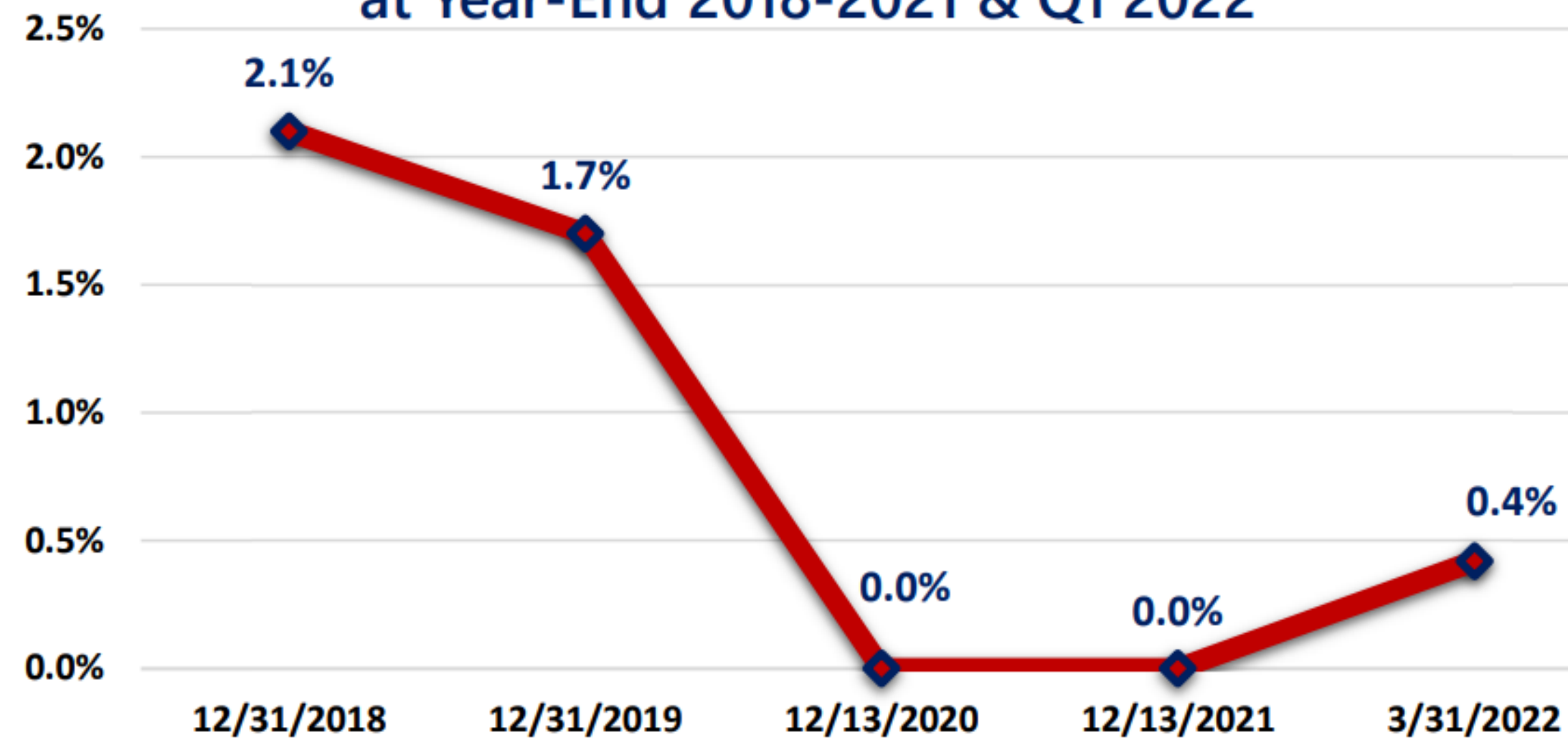
Matt Reilein – Board Vision

Jennifer Guzman – DEI/HR

Erik Hall – Risk Management

Calvin and Board video clip here

Portfolio Quality at Year-End 2018-2021 & Q1 2022



**Non-Accruals are not included in delinquency*

Finance and Investors

Angela Dowell – CCLF

Tony Smith – PNC Bank

Ayesha Jaco – West Side United

Audited 2021 Financials

Statement of Financial Position

Consolidated & CCLF Stand Alone

Liabilities	\$99MM	\$94MM	70%
Net Assets	<u>\$42MM</u>	<u>\$42MM</u>	30%
Assets	\$141MM	\$136MM	100%



Statement of Activities

Total Revenue	\$17.5MM
Total Expenses	\$8.3MM
Change in Net Assets	\$9.2MM

Financial Metrics

Self-Sufficiency Ratio	89%
Deployment Ratio	75%
Net Asset Ratio	30%

March 2022 Unaudited Financials



Statement of Financial Position

Total Liabilities	\$98MM	71%
Total Net Assets	<u>\$41MM</u>	29%
Total Assets	\$139MM	100%

Statement of Activities

Total Revenue	\$1.7MM
Total Expenses	\$2.3MM
Change in Net Assets	(\$0.6MM)

Financial Metrics

Self-Sufficiency Ratio	91%
Deployment Ratio	78%
Net Asset Ratio	29%

CCLF's Partners – Bob Tucker

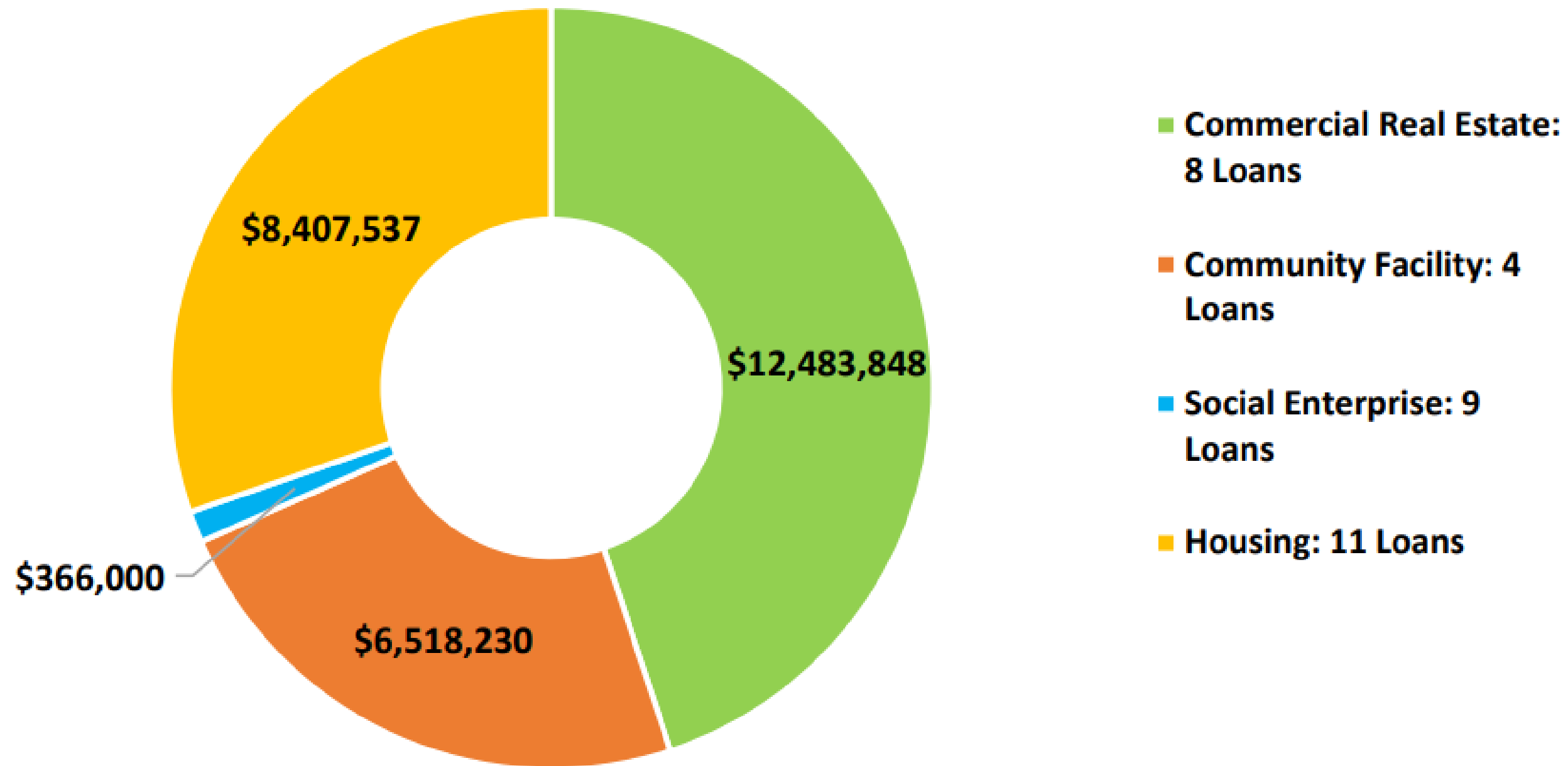
Bob Tucker – CCLF

Joanna Trotter – JPMorgan Chase

Will Edwards – City of Chicago



Loans Closed by Sector at 12/31/2021



Borrowers

Wendell Harris – CCLF

Courtney Jones – Black Coalition on Housing

Omari Frances – Karnac



Q&A



Special Thanks ...

Amorita Falcon

Steve Becker

Blue Daring

Juan Calixto

Aaron Giles

Pamela Graves

Jamezz Hampton

Harry Lennix

Ana Miyares Photography, LLC

Cook County Board President Toni Preckwinkle

Michael Wordlaw



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A woman with dark skin and hair pulled back, wearing a black chef's hat and a black chef's jacket. She is smiling broadly, showing her teeth. The jacket has several buttons and a patch on the left chest. The background is a blurred indoor setting with a green wall, a white table, and red chairs. The text 'THANK YOU' is overlaid in the center in a large, white, sans-serif font with a yellow outline.

THANK YOU