



THE POWER OF COMMUNITY INVESTMENT

LETTER FROM PRESIDENT AND BOARD CHAIR

In many ways, 2025 was a year that tested, and ultimately reaffirmed, the strength of the Chicago Community Loan Fund (CCLF). We operated in an environment marked by persistent economic and political uncertainty yet never lost focus on the Power of Community Investment.

Despite these challenges, 2025 stands as one of the strongest years in our history. We continued to deliver flexible, mission-driven financing to low- and moderate-income communities across Chicagoland, ensuring that projects advanced even as conditions shifted around them.

Throughout the year, our borrowers navigated rising costs, supply shortages, and rapidly changing project budgets. Developers frequently faced unexpected increases with materials jumping in price overnight and carefully planned budgets suddenly out of date. In these moments, our role was not just to lend, but to partner: to remain patient, flexible and solutions-oriented so that vital community projects

could still reach completion. Our Communities of Color Fund (CofC) played a big role in keeping costs manageable for our borrowers. The stories in this report reflect its impact.

CofC expanded CCLF's lending tools to advance equity in low- to moderate-income neighborhoods across Chicagoland. Demand for the fund has been strong from both borrowers and investors. In total, 49 borrowers accessed over \$32 million in low-cost financing, leveraging an additional \$255 million for real estate projects that produced more than 600 housing units, created or retained 840 jobs, and developed over 306,000 square feet of commercial and retail space.

What makes 2025 especially significant was the launch of CCLF's new strategic plan. Balancing the demands of a challenging operating environment with the ambition of a forward-looking vision required focus, discipline, and deep commitment across our organization. We are proud to have done both and to have done them well. We are off to an exceptionally strong start in executing that vision.

At the heart of our strategy is a simple but powerful goal: to become a stronger, better and faster organization so that we can better serve our borrowers. Over the past year, this has meant keeping costs low through CofC, investing in technology, strengthening internal processes, and enhancing how we operate at every level. These efforts go beyond efficiency; they are about expanding our impact and deepening our responsiveness in the communities we serve.

CofC continues to play a central role in this effort. Since its launch, the program has provided sustained, low-cost capital to historically underinvested neighborhoods across Chicago's South and West Sides and in suburban communities.

By supporting projects spanning housing, commercial development, and community facilities, it reflects our broader commitment to advancing equitable prosperity throughout the region.

We are proud of what we achieved in 2025 – not just in results, but in how we showed up. In a year of uncertainty, CCLF remained steady, responsive and committed to the people working every day to build stronger communities. That consistency is the foundation of our organization, and we believe you will see it demonstrated throughout this report.

We invite you to explore and reflect on what we accomplished together in our 2025 Annual Report.

With gratitude,



Robert Tucker
President, Chicago Community Loan Fund



Erik Hall
Board Chair



ROBERT TUCKER
President



ERIK HALL
Board Chair

***PARTNERSHIP POWERS PROGRESS
IN EVERY COMMUNITY***

HOUSING

“OUR GOAL IS TO PROVIDE AFFORDABLE HOUSING FOR PEOPLE THAT MIGHT BE TURNED DOWN GENERALLY IN MOST PLACES”

- Ocie Windham, owner
O&S Mangement



A DIFFERENT APPROACH TO HOUSING, CREATING COMMUNITY TOGETHER:

O&S Management's Impact on Affordable Housing

Ocie Windham didn't set out to build a real estate portfolio spanning hundreds of units, but over more than 30 years, that's exactly what he and his wife, Stephanie, have done.

O&S Management is a Chicago-based property management company providing housing throughout South Shore, Chatham and surrounding areas. The company focuses on community rejuvenation through purchasing properties that need improvements and turning them into affordable quality living spaces.

Through O&S Management, the Windhams have transformed distressed properties, expanded access to housing, and built a model rooted in both investment and community stability. "I didn't realize I was gonna go as far as I got," Windham reflected.

What began with a single six-unit building on Chicago's South Side in 1991 grew steadily into a portfolio that at its peak included more than 370 apartments. Along the way, Windham developed a reputation for taking on properties that needed work and restoring them with care. "I like doing deals. I like the re-beautification of properties," he said, describing the hands-on approach that has defined his career.

But while their growth was substantial, it was never the only goal. From the beginning, Windham approached real estate with a clear sense of responsibility to the communities he served. His early experiences shaped a philosophy that balanced financial sustainability with tenant stability even when that meant making less than market-rate returns. "Money is not everything," he said, recalling decisions to keep rents affordable for long-term residents.

Today, that philosophy continues to guide O&S Management's work. The Windhams focus on providing housing opportunities for individuals and families who may not qualify under traditional screening standards. "We wanted to make housing available for people that didn't have the best credit," Windham explained. By offering flexible arrangements and working closely with tenants, the company helps residents maintain housing while building a stronger financial foundation. "The Windhams are perfect examples of developers who are not out to just make a profit but who care about the communities they invest in and want to leave them better than they found them," stated Lycrecia Parks, Chief Risk Officer and VP of Portfolio Management, Chicago Community Loan Fund.

At the same time, O&S Management is intentional about fostering balanced communities. In their work with housing, they have put the community first and worked with agencies supporting homelessness prevention, HIV/AIDS services and other underserved members of the city of Chicago.

Windham emphasizes the importance of creating a mix of residents combining subsidized housing with working families to support long-term neighborhood stability. "We wanted to put a mix in the community, so they get the sense of people getting up and going to work," he said.



Ocie Windham
Owner O&S Mangement

Shane Sullivan

**FROM 6 UNITS IN 1991
TO 370+ APARTMENTS**

Sustaining that approach requires access to capital that understands both the business and the mission. While Windham has worked with a range of lenders over the years, not all have been equipped to support his model. Through a trusted relationship, the Chicago Community Loan Fund (CCLF) became an important partner in continuing that work.

With CCLF's Communities of Color Fund (CofC), O&S Management was able to acquire an additional two-unit property, bringing its portfolio to 108 units. The support from CCLF gave O&S Management more than a single transaction's worth of help; the low-cost financing allowed the Windhams to continue reinvesting in their properties and maintaining quality housing while keeping units accessible to a broader range of tenants. Reflecting on his experience, Windham underscored the importance of lenders who recognize the value of community-centered ownership. "They know that my work is very good," he said.

Today, O&S Management stands as an example of how real estate can be leveraged for both economic and social impact. With decades of experience and a continued commitment to equitable housing, the Windhams remain focused on creating opportunities where it is often hardest to find. In communities long affected by discriminatory lending practices and exclusionary housing policies, finding a lender willing to work with a neighborhood developer – and with low-cost capital – is nearly impossible. The CofC is a valuable resource for O&S Management and others who understand the power of community investment.

"Our goal is to provide affordable housing for people that might be turned down generally in most places," Windham said.

108

Units Expanded Through
Low-Cost Financing

HOUSING



HOUSING



***AFFORDABLE HOUSING
BUILT ON EQUITY
AND ACCESS***

***PROVIDING HOUSING
WHERE OTHERS SAY NO***



***COMMUNITY
COMES FIRST***

COMMUNITY FACILITY

**“HAVING PARTNERS LIKE GCLF
WHO SEE THE VALUE IN INVESTING
IN COMMUNITIES... IS HELPING TO
BUILD STRONGER, MORE RESILIENT
COMMUNITIES”**

- Kimberly Salley, Executive Director
Sunshine Gospel Ministries



Sunshine
GOSPEL MINISTRIES

A BRIGHTER FUTURE BEGINS HERE:

CCLF Supports Sunshine Gospel Ministries' Next Chapter in Community Development

Sunshine Gospel Ministries, a long-standing community anchor on Chicago's South Side, has spent over 120 years advancing its mission of "restoring hope and transforming lives" through holistic programming and community development.

Under the leadership of its Executive Director, Kimberly Salley, the organization delivers a wide range of services focused on youth education, workforce development, homebuyer readiness, and community wellness. The work of Sunshine Gospel Ministries spans generations and addresses critical needs, such as economic mobility, mental health, violence intervention, and family stability.

At the heart of Sunshine Gospel's current efforts is an ambitious, forthcoming development project in Washington Park that's years in the making – The Sunshine Community Center. The development will transform 16 plots of land into a roughly 65,000-square-foot, three-story facility designed to serve as a hub for health, education, and economic opportunity.

The Sunshine Community Center is designed for everyone. For the artistic members of the community, the center will have access to a dance studio, a music room, visual and graphics arts space and an art gallery.



- Kimberly Salley
Executive Director
Sunshine Gospel Ministries

Local businesses will benefit from the office rental space and small business pop-up markets the center will offer while patrons will have access to a café, lounge area and community space for their events.

The center will include an indoor and outdoor athletic facility, which supports Sunshine Community Center's community youth programming, senior activities along with additional investments in the health and wellness of the neighborhood, such as a basketball court-sized gym and a demonstration kitchen that promotes nutritious meals. "It lends itself to being demographically comprehensive in what it will offer," said Kimberly, who indicated the community center's vision reflects the organization's intent to serve residents across age groups and needs.



- Adrienne Upchurch
Sunshine Gospel Ministries

\$3+ MILLION SAVED

Through Strategic Redesign



- Ramon Jenkins
Sunshine Gospel
Ministries

As the project advanced, Sunshine Gospel encountered significant financial challenges common to nonprofit developers. Accessing capital that aligned with its mission proved difficult, particularly in a shifting economic environment marked by rising costs and delayed funding streams. "One of our primary challenges was accessing flexible, mission-aligned capital to move our project forward," Kimberly noted. "Traditional financing often doesn't account for the unique realities of nonprofit community-based work."

The Chicago Community Loan Fund (CCLF) stepped in at a critical moment, providing a predevelopment bridge loan through its Communities of Color Fund (CofC) that allowed the organization to continue design and engineering work while refining the project's scope. This support helped Sunshine Gospel avoid costly delays at a time when construction prices were rapidly increasing.

"For every six months of delay, we can expect a 5% increase in the price of the project," Kimberly said, underscoring the urgency of maintaining momentum.

CCLF's role extended beyond financing. Its willingness to engage deeply with the project and understand its community impact set it apart from more traditional lenders. "There were other lenders that would not even consider it," Kimberly shared, highlighting the importance of CCLF's flexible and mission-driven approach.

The partnership ultimately strengthened both the project and the organization. With CCLF's support, Sunshine Gospel was able to redesign the facility, reducing its size while maintaining its vision. This redesign saved more than \$3 million and positioned the project for construction. "CCLF has been an incredible partner by providing not only financial support, but also trust and alignment with our mission," Kimberly said. "Their willingness to invest in our vision allowed us to move forward...at a critical time."

COMMUNITY FACILITY

Without that support, the outcome would have been very different. "We would have been delayed, we definitely wouldn't be where we are right now," Kimberly reflected.

"The Sunshine Community Center will provide an environment that will bring empowerment, enrichment, and economic development to Washington Park and surrounding communities," stated Kelly Shelton, Senior Asset Manager, Chicago Community Loan Fund.

Sunshine Gospel is preparing to break ground soon, bringing its long-envisioned Community Center closer to reality. For Kimberly, the partnership represents more than a financial transaction it reflects a shared commitment to the power of community development.

"Having partners like CCLF who see the value in investing in communities... is helping to build stronger, more resilient communities," she said.

65,000

Sq. Ft. Community Hub
in Development

- Kimberly Salley
Executive Director
Sunshine Gospel Ministries



COMMUNITY FACILITY

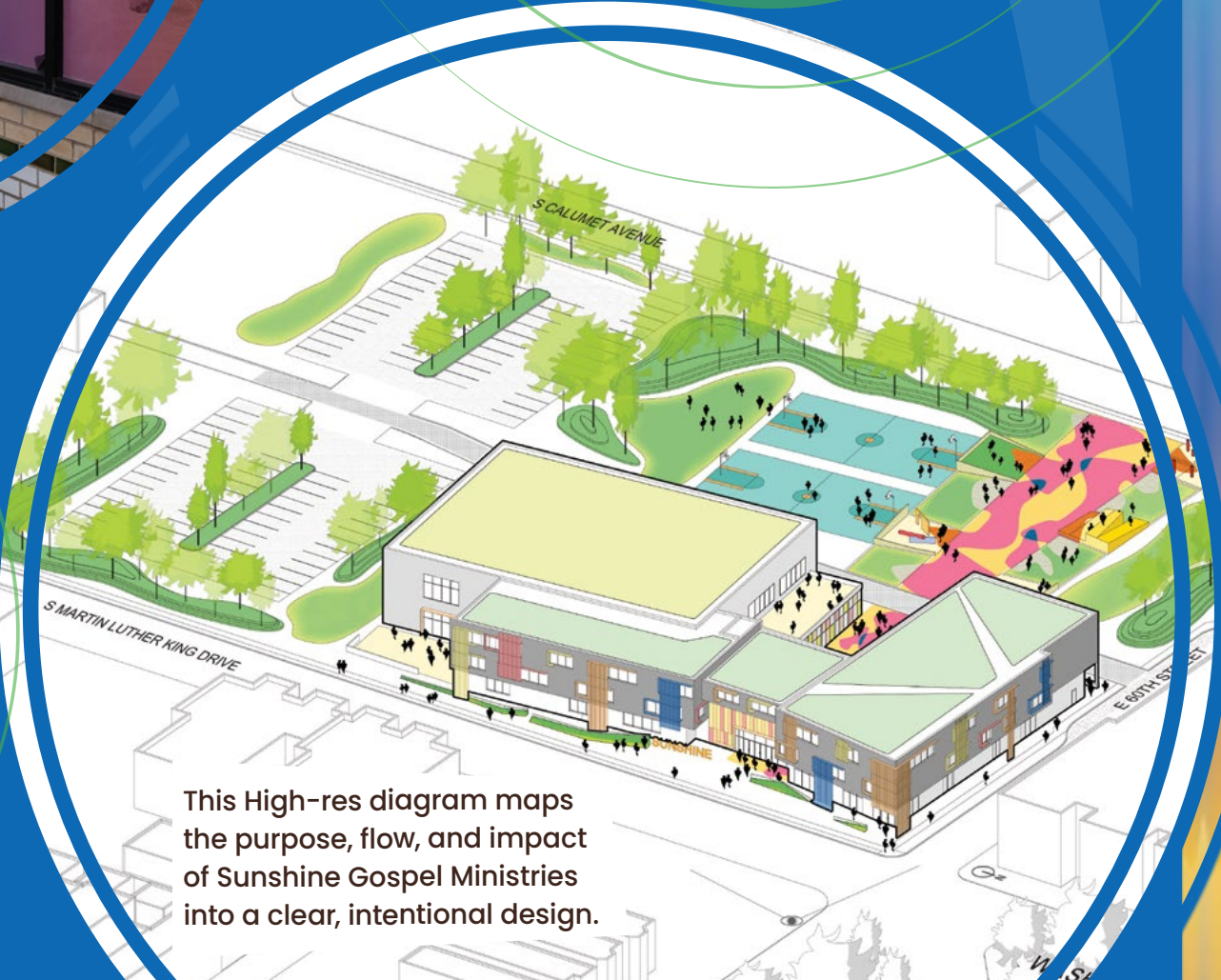
Sunshine Gospel Ministries comes to life in this high-res rendering.





***A SPACE DESIGNED
TO UPLIFT, SERVE,
AND INSPIRE STRONGER,
BRIGHTER FUTURES.***

***RADIATING HOPE,
PURPOSE, AND
COMMUNITY***



This High-res diagram maps the purpose, flow, and impact of Sunshine Gospel Ministries into a clear, intentional design.

**COMMERCIAL
RETAIL**

“THEY (GCLF) WEREN’T PEOPLE JUST SAYING THINGS, THEY GOT OUT THERE ON THE BATTLEFIELD WITH US AND THEY GOT IT DONE.”

- Lamon Eichelberger, Owner
Goose Island Shrimp House



SERVING FOOD, FOSTERING COMMUNITY: **CCLF Helps Anchor Goose Island Shrimp House for the Future**

"We're a Chicago staple," said Lamon Eichelberger, owner of the city of Chicago's oldest shrimp house, located on Division St. in the Cabrini-Green neighborhood on the Near North Side.

You'll find an overwhelming number of positive reviews for Lamon's restaurant, Goose Island Shrimp House, with so many people praising the restaurant for their great food, service and impact on the community.

For more than 50 years, Goose Island Shrimp House has been a beloved fixture in Chicago. A family-rooted restaurant known not only for its fried seafood, like their iconic jumbo shrimp, catfish, scallops and frog legs, but for its deep connection to community. Lamon says the restaurant has built a loyal following that spans generations, welcoming everyone from neighborhood regulars to visitors from across the city and beyond. "We get people coming from near and far, all walks of life," said Lamon.

That sense of community is central to the restaurant's identity and Goose Island Shrimp House has long embraced a philosophy of giving back, from back-to-school drives to feeding families in need. In 2025, the restaurant hosted its first Thanksgiving giveaway, providing meals to 100 families, which was a major milestone moment for both the business and the neighborhood. "It turned out to be a real success, and it was very humbling," Lamon reflected.



For Lamon, ownership of the restaurant represents more than a business achievement; it is the continuation of a legacy that has run strong for more than five decades. Having worked for years under the previous owners, he stepped into leadership with a commitment to preserving what made the establishment special while expanding its impact. "I've been put in position to change narratives and to help families," he said, noting the responsibility he feels not just to customers, but to employees and their livelihoods.

But as strong as that legacy is, there was risk and an unclear future prior to connecting with the Chicago Community Loan Fund (CCLF). Goose Island Shrimp House faced a critical challenge: securing ownership of the land and building and despite a strong track record and deep community ties, Lamon struggled to access financing. "Every time we got to the door, somebody closed it," he said. Meanwhile, the property was at risk of being listed for sale, putting the future of the business and its employees in jeopardy.



**CCLF MADE OWNERSHIP
AND OUR FUTURE POSSIBLE**

CCLF stepped in at a pivotal moment by providing a low-cost loan through its Communities of Color Fund (CofC) that enabled Lamon to purchase the property. CCLF helped secure the restaurant's future and preserve a longstanding community institution. Unlike traditional lenders, CCLF took the time to understand both the business and its broader impact. "When we got with CCLF, it changed. They really made it happen," Lamon said. "They weren't people just saying things, they got out there on the battlefield with us and they got it done."

With ownership secured, Goose Island Shrimp House has been able to stabilize and grow. The business has continued serving its signature meals while investing in improvements and expanding its community engagement. Just as importantly, the financing helped protect jobs and provide stability for employees. "The biggest step is we kept people with jobs," Lamon emphasized.

The alternative could have been devastating. "We probably either would have moved or been out of business," Lamon said. The loss would have extended far beyond the restaurant itself, affecting workers, families, and a community that has long relied on it as a gathering place and cultural touchstone. "Chicago Community Loan Fund is proud to assist businesses like Goose Island Shrimp House who have a long-standing commitment to the community and their employees and with the help of our capital, they will continue as a fixture in Goose Island," explained James Norris, Director of Lending Operations, Chicago Community Loan Fund.

Today, Goose Island Shrimp House stands not only as a successful small business, but as a testament to the power of community development. With CCLF's support, Lamon is focused on the future exploring new ways to invest in the neighborhood while continuing to serve as a place people can always return to.

"You can go wherever you want to go. But when you come back, we're still here," Lamon said.

100+ FED

100 Families fed in Thanksgiving Giveaway

COMMERCIAL
RETAIL



**COMMERCIAL
RETAIL**



**50+ YEARS SERVING
CHICAGO'S COMMUNITY**



"WE'RE A CHICAGO STAPLE"

- Lamon Eichelberger, Owner
Goose Island Shrimp House



- Jaquel Brown
Goose Island Shrimp House



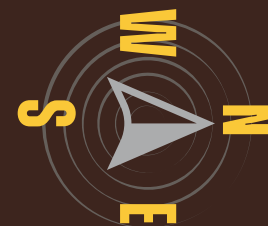
**THE LEGACY
CONTINUES**

SOCIAL IMPACT

CCLF FY 2025

\$59.4

MILLION
LEVERAGED FOR
COMMUNITY
PROJECTS



MAP KEY

- COMMERCIAL REAL ESTATE
- AFFORDABLE HOUSING
- COMMUNITY FACILITY
- SOCIAL ENTERPRISE

NOT SHOWN ON MAP

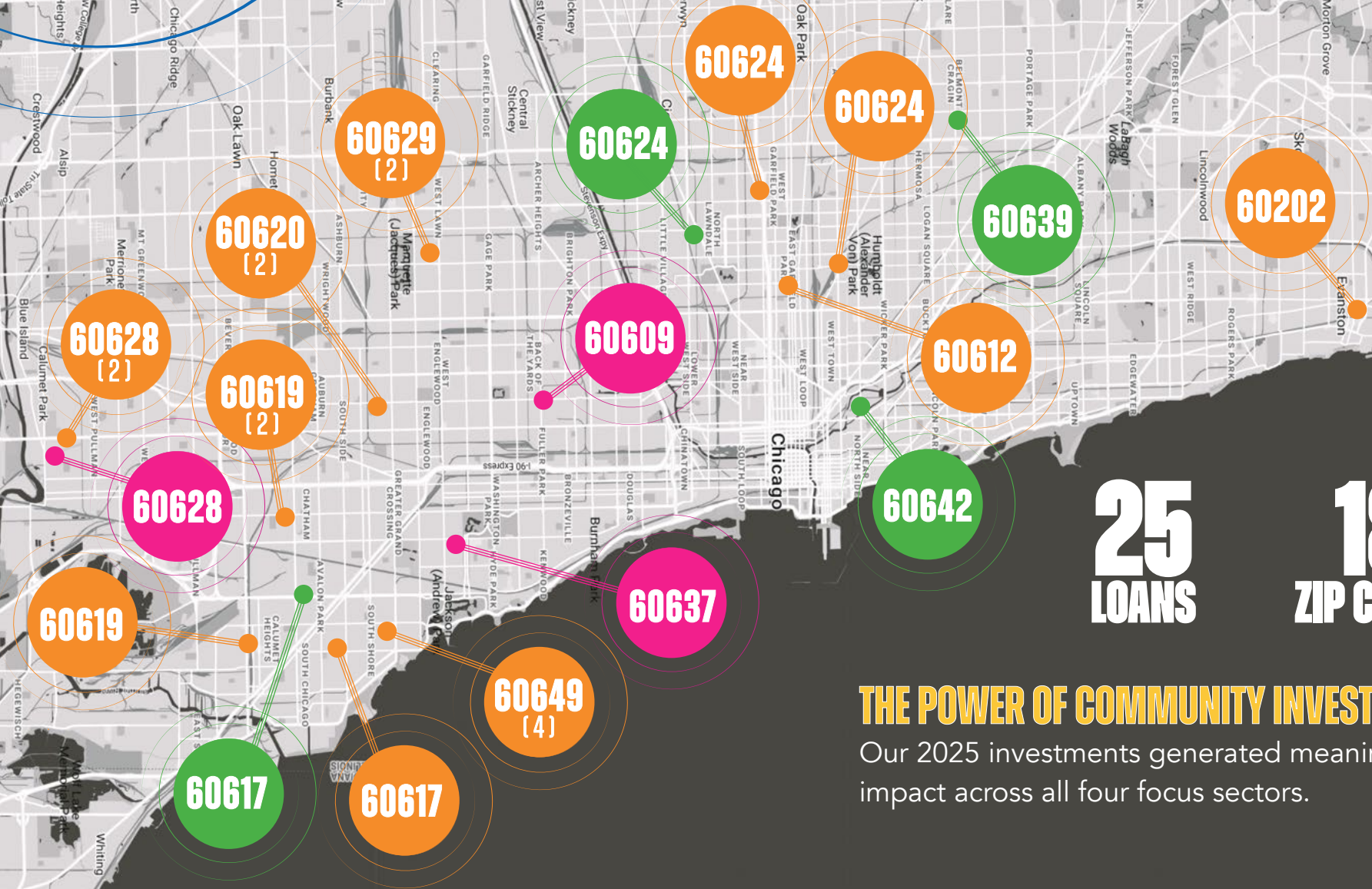
- 60505 AURORA, IL (1)
- VARIOUS ZIP CODES (4)

Sunshine Gospel Ministries: Story on page 10

92%

PERFORMING PORTFOLIO
WITH STRATEGIC GROWTH
ACROSS CHICAGO

COMMITTED TO CHICAGOLAND



25
LOANS

18
ZIP CODES

THE POWER OF COMMUNITY INVESTMENT

Our 2025 investments generated meaningful impact across all four focus sectors.

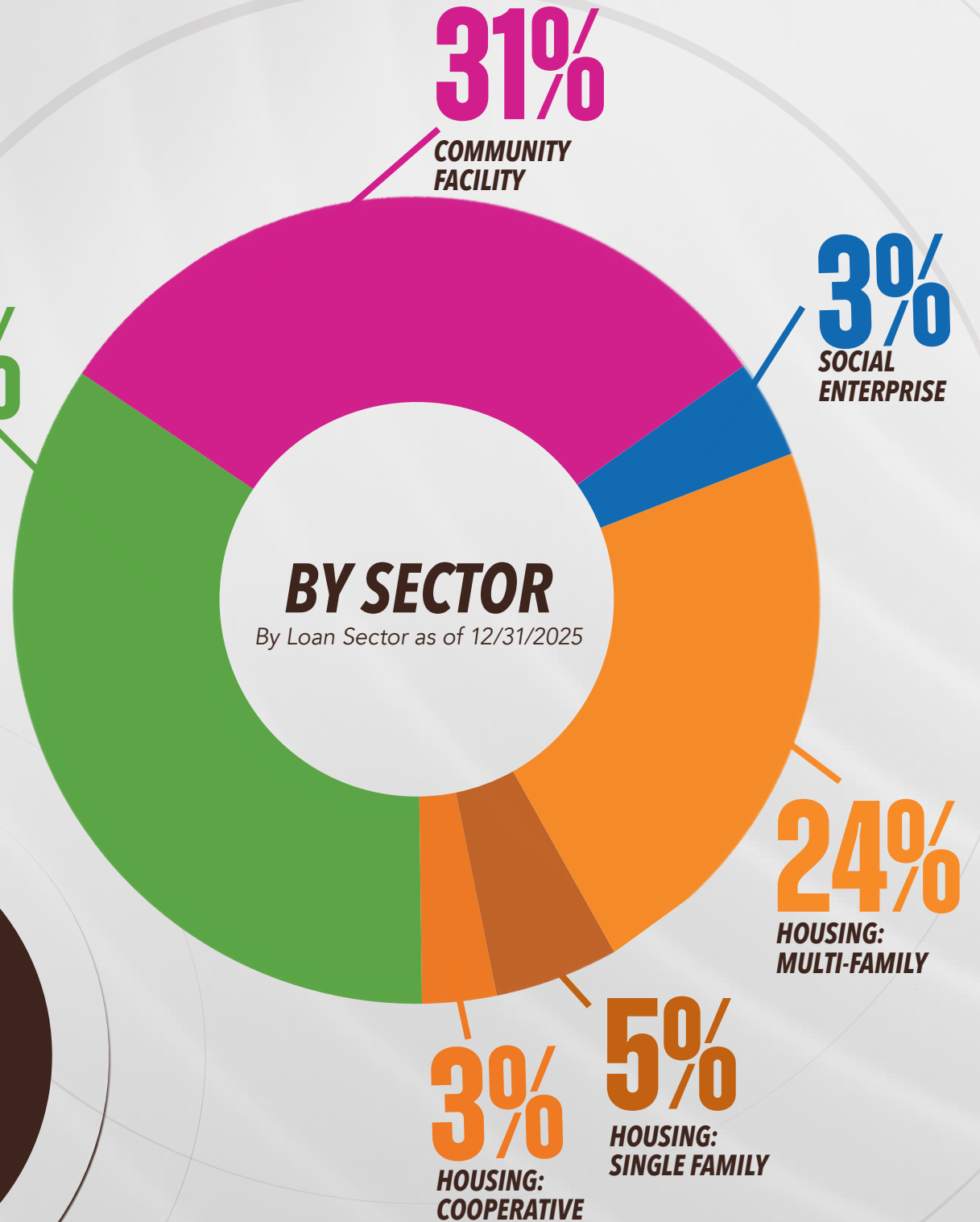
YEAR IN REVIEW

FROM PREDEVELOPMENT
TO PERMANENT FINANCING,
POWERING EVERY STAGE.

\$216
MILLION
CCLF TOTAL ASSETS

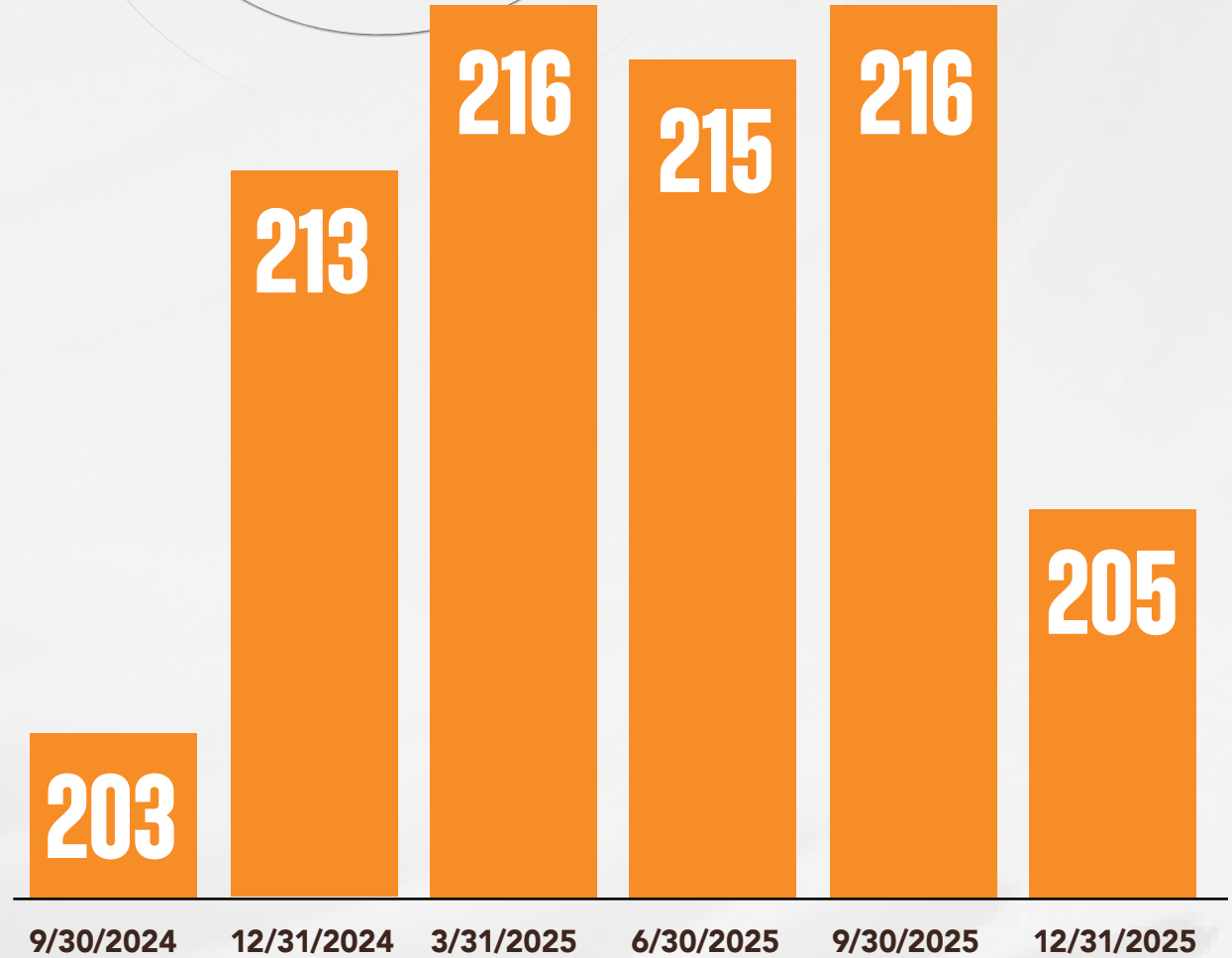
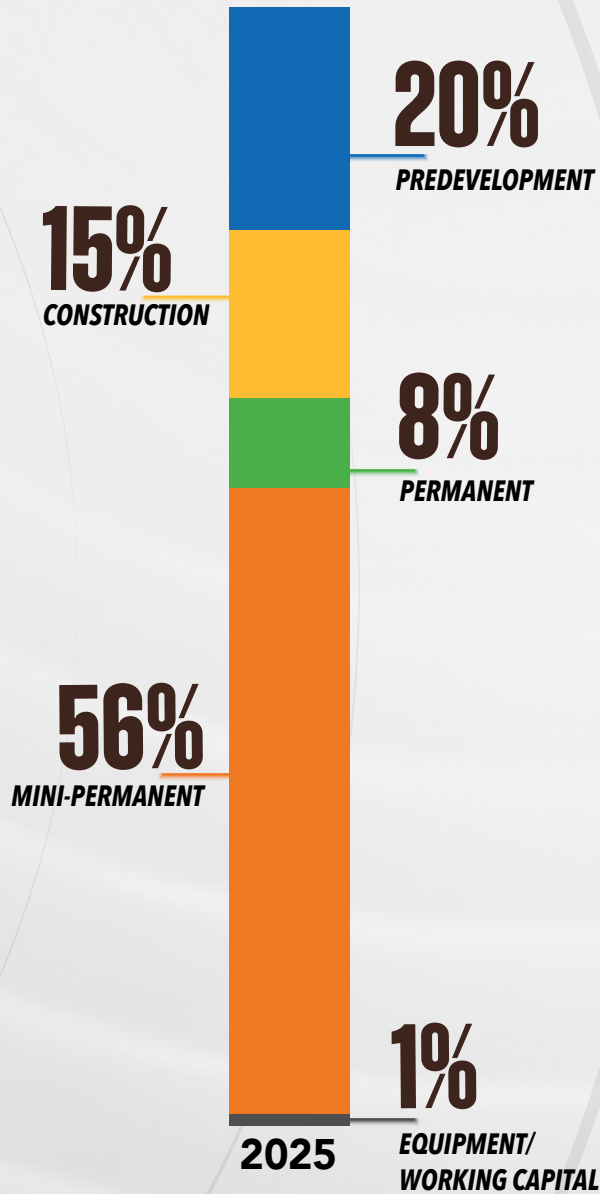
205
LOANS POWERING
CHICAGOLAND

34%
COMMERCIAL
REAL ESTATE



FROM 2020 TO 2025
CCLF ASSETS GREW BY

\$95
MILLION



BY PRODUCT

By Loan Product as of 12/31/2025

NUMBER OF LOANS OUTSTANDING

Number of Loans Outstanding at Quarters 2024 up to 12/31/2025

SOCIAL IMPACT

STRONG COMMUNITIES BUILT.

313

*JOBS CREATED/
PRESERVED*

303

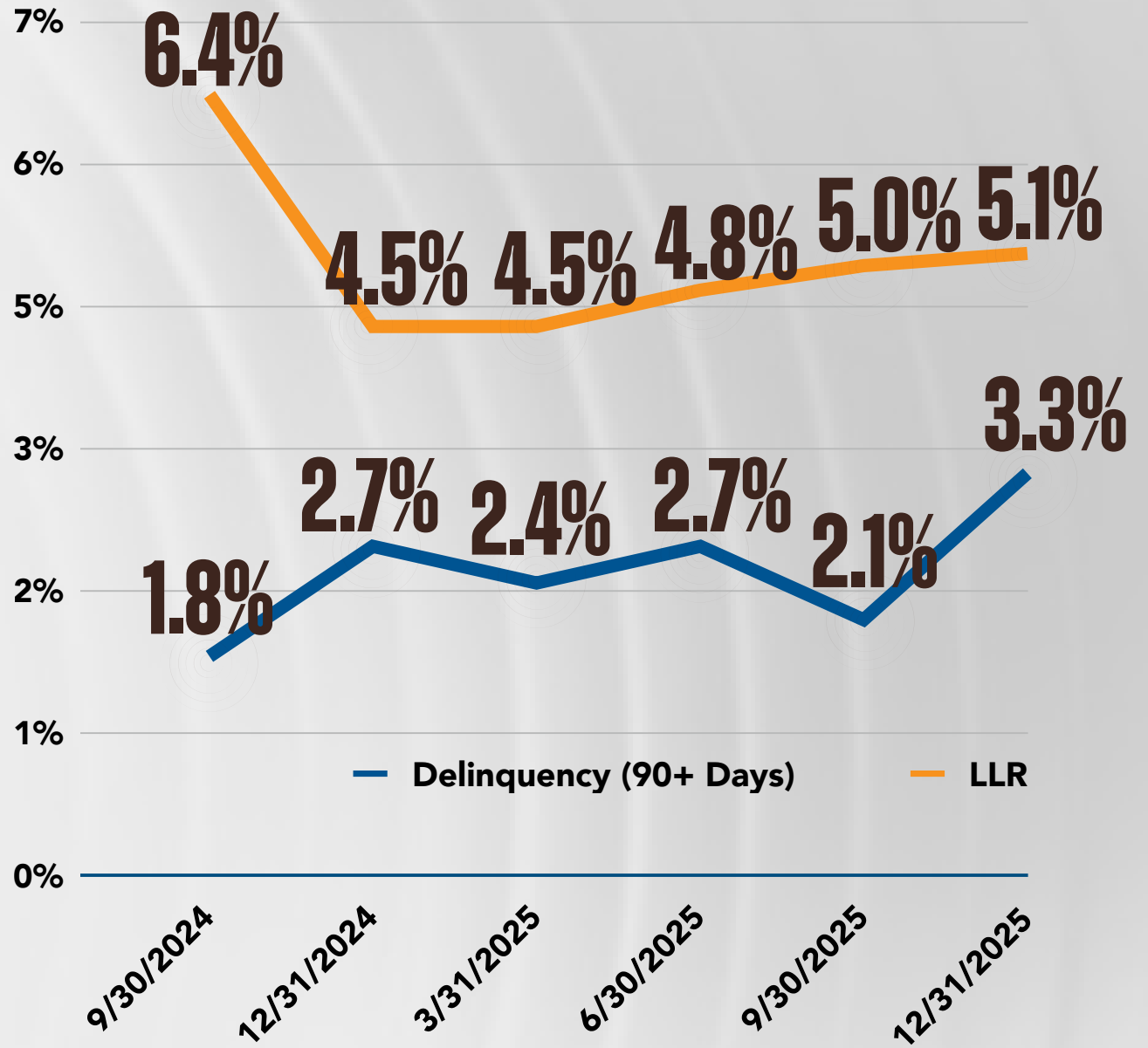
*HOUSING UNITS
DEVELOPED*

104,175 *SQ. FT.*
COMMERCIAL SPACE DEVELOPED

Sunshine Gospel Ministries
Story on page 10



25 LOANS
CLOSED
FY 2025



PORTFOLIO QUALITY

At Quarters 2024 up to 12/31/2025

FINANCIALS

ASSETS

Year ended December 31, 2025

CURRENT ASSETS

Cash & Cash Equivalents	\$40,660,514
Funds Held for Others	\$275,221
Investments	\$15,938,469
FHLB Stock	\$105,300
Grants & Contributions Receivables	\$245,750
Interest Receivable	\$947,014
Other Receivables, Net of Allowance of \$125,000	\$178,144
Notes Receivable, Net of Allowance of \$2,848,309	\$55,038,074
Prepaid Expenses	\$146,414
Total Current Assets	\$113,534,900

LONG-TERM ASSETS

Notes Receivable, Net of Allowance of \$5,245,333	\$101,416,882
Office Equipment, Net of Accumulated Depreciation of \$677,009	\$179,900
Leasehold Improvements, Net of Accumulated Depreciation of \$379,901	\$116,810
Right-of-Use Asset	\$753,861
Total Long-Term Assets	\$102,467,453
Total Assets	\$216,002,353

LIABILITIES

Year ended December 31, 2025

CURRENT LIABILITIES

Accounts Payable	\$2,222,172
Accrued Liabilities	\$305,192
Refundable Advances	\$3,889,606
Funds Held for Others	\$275,221
Interest Payable	\$80,271
Notes Payable - Current	\$1,304,304
Senior Loans Payable - Current	\$27,491,717
Subordinated Loans Payable - Current	\$8,299,983
Total Current Liabilities	\$43,868,466

LONG-TERM LIABILITIES

Notes Payable, Less Current Portion	\$24,428,057
Senior Loans Payable, Less Current Portion	\$69,435,449
Subordinated Loans Payable, Less Current Portion	\$2,449,966
Investment from New Market Tax Credit	\$4,542,545
Lease Liability	\$813,343
Total Long-Term Liabilities	\$101,669,360
Total Liabilities	\$145,537,826

NET ASSETS

Year ended December 31, 2025

Without Donor Restrictions:

Undesignated	\$30,050,144
Board-Designated	\$32,518,349
Total	\$62,568,493

With Donor Restrictions	\$7,896,034
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Total Net Assets	\$70,464,527
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Total Liabilities & Net Assets	\$216,002,353
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REVENUE & SUPPORT

Year ended December 31, 2025

Grants & Contributions	\$21,694,362
Donated Services	\$10,899
Notes Receivable Interest Income	\$8,593,274
Investment Income	\$1,596,292
Net Investment Unrealized/Realized (Loss) Gain	\$423,477
Loan Processing Income	\$807,852
Contracted Services & Workshops	\$104,604
Asset Management Fee	\$7,500
Miscellaneous	\$304
Total Revenue & Support	\$33,238,564

EXPENSES

Year ended December 31, 2025

Programs	\$20,398,760
Administrative	\$2,670,607
Fundraising	\$347,154
Total Expenses	\$23,416,521

Change in Net Assets from Operations	\$9,822,043
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OUR PEOPLE

Year ended December 31, 2025



ROBERT TUCKER
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



WENDELL HARRIS
Executive Vice President
of Lending Operations

DEBORAH SABOL
Vice President of People
and Operations

MAURICE WILLIAMS
Vice President of Economic
Development

STEVE ROUSE
General Counsel

ROBIN SCHABES
Chicagoland Opportunity
Zone Consortium Director

DAVID FEINBERG
Director of Coaching
and Knowledge Transfer

DEMARIO GREENE
Director of Policy and
Government Relations

JAMES NORRIS
Director of Lending
Operations

AARON AKERS
Director of Asset
Management

C. GREGORY
Director of Accounting

MOLESKA SMITH
Marketing and
Communications
Manager

LEANNE GEHRIG
Development Manager

KELLY SHELTON
Senior Asset Manager

HOLLY KAVIS
Asset Manager

BEN TANNER
Asset Manager

LATOYA GRAY
Loan Operations
and Programs Manager

TAYLOR JACKSON
Programs Manager

ALLISON BUTTS
Loan Closing Officer

VALERIE THOMAS
Loan Closing Officer

ROLANDO NEGRON
Portfolio Management Analyst

DEANDRE TANNER
Staff Accountant

LORRENA DIAZ
Staff Accountant

AMORITA FALCON
Investor Relations Associate

DANIEL GUTIERREZ
Loan Associate

DARRYL FLENOY
Senior Technical Assistance
Coordinator

PATRICK BROMLEY
Office Coordinator

“DRIVEN BY MISSION, POWERED BY PEOPLE

- Robert Tucker, President & Erik Hall, Board Chair
Letter From the President, and Chairman - page 2

BOARD OF DIRECTORS



ERIK L. HALL, Chair
Crescent Capital Group LP

SONYA MALUNDA, Vice Chair
The Associated Colleges of the Midwest (President Emerita)

CHARLES S. WALLS, Treasurer
ComEd (retired)

AILISA HERRERA, Secretary
Raza Development 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 Commercial 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 GUZMÁN
Bestola Consulting

RICHARD GUZMÁN
The Neighbor Project

EDWARD J. HOYNES
Community Accounting Services, LLC

ANDREW W. HUGGER
The Huntington National Bank

ANGELA HURLOCK
Claretian Associates

TERRENCE JOHNSON
Greenwood Archer Capital

ERIC S. PHILLIPS
Wintrust Financial Corporation

MATTHEW R. REILEIN
National Equity Fund

MARK C. SPEARS
CIBC

KATHRYN THOLIN
Center for Neighborhood Technology
(retired)

JOHN L. TUOHY
Chapman and Cutler, LLP (retired)

ROBERT TUCKER,
President (non-voting)

MEMBERS OF



RATED BY



INVESTORS

PLATINUM

\$10 million or more



GOLD

\$5 million - \$9.9 million



SILVER

\$2.5 million - \$4.9 million

- Advocate Aurora Health
- African American Alliance of CDFI CEOs
- American Medical Association
- Bank of America
- Rush University Medical Center

BRONZE

\$1 million - \$2.4 million

- BMO
- Capital One
- CIBC Bank
- Clients of Sustainability Group, part of Loring Wolcott & Coolidge Trust (18 Clients)
- Fifth Third Bank
- First Eagle Bank
- First Midwest Bank
- HCSC/BCBS Ventures
- Opportunity Finance Network
- Starbucks Corporation
- The Chicago Community Trust
- Trillium Asset Management (16 Clients)

COPPER

\$500,000 - \$999,999

- Ann & Robert H. Lurie Children's Hospital of Chicago
- Cornerstone Bank
- Emily and Ryan Stoner
- First Savings Bank of Hegewisch
- Huntington National Bank
- Trinity Health Corporation

GEMSTONE

Under \$500,000

- Amalgamated Bank
- Channel IT and Lilydale First Baptist Foundation
- Congregation of St. Joseph
- Congregation Sis. St. Agnes
- Devon Bank
- Illinois Medical District
- Marquette Bank
- School Sisters of St. Francis
- Seth M. Hemming Declaration Trust
- Sinsinawa Dominicans
- Sis. Of Charity of St. Elizabeth
- The Passionists of Holy Cross Province
- United Trust Bank
- Wieboldt Foundation

INDIVIDUALS

- Allison Rozga
- Bob Nelson
- Calvin L. Holmes
- Darryl & Jamie Hales
- Edward Hoynes
- Emanuella Kenny
- Heidi Feldman
- Henry A. Dwyer & Helen Murray
- Jacob Udell
- Joan M. Berry
- Joy Clendenning
- Judith Mendel
- Kathryn Tholin
- Kristin Faust
- Kurt and Jeanine Thurmaier
- Lincoln Stannard
- Paul M Peterson
- Peter & Lucy Ascoli
- Phillip Dale Dean
- Richard D. and Phyllis E. Tholin Trust
- Sara Jo Light
- Sheila Brady
- Steven & Geneva Feuerstein
- Will Ritter



Goose Island Shrimp House
Story on page 16

**OUR STRENGTH
COMES FROM
OUR COMMUNITY**

**OUR STRENGTH IS
IN SERVING PEOPLE**

DONORS

GOVERNMENT

- City of Chicago

FOUNDATIONS AND CORPORATIONS

- Anna M. and Frank W. Kushel Fund at The Chicago Community Trust
- Anonymous
- Associated Bank
- Bank of America Charitable Foundation
- Bank of Hope
- BMO Bank N.A.
- Byline Bank
- Capital One
- CIBC
- Citi Foundation
- First Eagle Bank
- JPMorgan Chase Foundation
- Marquette Bank
- National Community Reinvestment Coalition (NCRC)
- National Philanthropic Trust
- Northern Trust
- Old National Bank Foundation
- PNC Foundation
- Polk Bros. Foundation
- Pritzker Traubert Foundation
- Republic Bank of Chicago
- The Chicago Community Foundation
- The John D. and Catherine T. MacArthur Foundation
- U.S. Bank Foundation
- Valley National Bank
- Wintrust Financial Corporation

O&S Management
Story on page 4

INDIVIDUALS

- The 1993 Board
- Jody Adler
- Aaron Akers
- Jeff Allen
- Patrick Bromley
- Allison Butts
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