



Community Investments

## FREQUENTLY ASKED QUESTIONS

### Who are the Adrian Dominican Sisters?

The [Adrian Dominican Sisters](#) are an international Congregation of over 700 vowed women religious whose roots go back to St. Dominic in the 13th century. We are committed to preaching the Word of God, the formation of community centered on faith, and ministry to further the values of the Gospel among ourselves and in our world.

### Where does the money come from for lending?

The money originally comes from the Adrian Dominican Sisters Community Investment Fund. As the loans are repaid, the money is made available for other organizations that request loans.

### Do you offer grants?

No, only loans, which must be repaid.

### How do I qualify?

See our Financing Criteria to determine eligibility. Information on how to apply is available on our website at [www.adriandominicans.org/PAB/PortfolioAdvisoryBoard.aspx](http://www.adriandominicans.org/PAB/PortfolioAdvisoryBoard.aspx) or [pab.adriandominicans.org](http://pab.adriandominicans.org).

### Who do the Adrian Dominican Sisters lend to?

We accept applications from nonprofit groups and cooperative enterprises. We will not consider loans to individuals. Projects must be community focused and reflect the community in their board of directors and workforce. A listing of our current investments is available on our website.

For international groups, we lend only to intermediary organizations located in the U.S. with a U.S. based board of directors in place.

### How do I apply for financing from the Adrian Dominican Sisters Community Investment Fund?

For new borrowers a pre-application is required. In every case, contact with our office is necessary before submitting any application.

**What is the timeline for loan review and approval?**

The process takes approximately two to three months from review to approval.

Pre-application forms may be requested any time from PAB Office and are accepted anytime throughout the year. After review and approval, full applications are sent. Full applications are considered for loans four times a year.

The PAB's Community Investment Committee will review the applications and recommend them to the entire board. The board will make its recommendation to the General Council, which has the final approval.

**What are the typical loan terms, interest rates and repayment plans?**

We offer flexible payment schedules, and we review each loan application on a case-by-case basis. Our typical loans range from: \$10,000 - \$250,000; terms vary from one to five years and interest rates range from 1-4%.

**How can I contact you to learn more about the Adrian Dominican Sisters Community Investment Fund?**

Call us at (517) 266-3523 during regular business hours (Eastern Time) or email us at [PAB@adriandominicans.org](mailto:PAB@adriandominicans.org).