

Adrian Dominican Sisters – Portfolio Advisory Board

Community Investments as of June 30, 2016

Commercial Facilities Development

Detroit Catholic Pastoral Alliance (Detroit, Michigan)

Works to strengthen the quality of life in its communities by engaging members in the social, moral, political, and economic issues of the Metropolitan-Detroit Area.

IFF (Chicago, Illinois & Detroit, Michigan) (2)

Provides below-market, long-term financing for nonprofit corporations serving low-income populations across the Midwest.

Institute of Women Today (Chicago, Illinois)

Provides transitional housing for homeless women, children and families, and helps empower, mentor and support women in the broader Chicago community so they can achieve their highest potential.

Northern California Community Loan Fund (San Francisco, California)

Creates opportunities to make socially responsible investments that revitalize Northern California communities.

Red Tomato, Oké USA Fruit (Canton, Massachusetts)

A fair trade banana company that seeks to make international trade a little bit more "Oké."

Community Banks

Southern Development Bancorp (Arkadelphia, Arkansas)

Provides financial services with development tools and public policy advocacy to help underserved families and communities of Mississippi and Arkansas.

Community Credit Unions

Appalachian Federal Credit Union (Berea, Kentucky)

Strengthens low-income and rural communities throughout the Appalachian region by giving individuals access to fair and affordable credit and promoting employment opportunities through small business lending.

Hope Community Credit Union (New Orleans, Louisiana)

Provides affordable, responsible financial products and services to families and businesses across the Mid South.

<u>Latino Community Credit Union</u> (Durham, North Carolina)

Empowers members by offering ethical financial products and education that helps them access opportunities for their families and communities.

National Federation of Community Development Credit Unions (New York, New York)

Works to help underserved communities achieve financial independence through safe and responsible financial services of credit unions.

<u>Shreveport Federal Credit Union</u> (Shreveport, Louisiana)

Provides personal financial services to unbanked and under-banked communities of Louisiana and Mississippi.

Sisseton-Wahpeton Federal Credit Union (Agency Village, South Dakota)

Provides financial services to tribal members living within the boundaries of the Sisseton-Wahpeton Sioux Reservation.

Community Services/Organizing

Dawn Farm (Ypsilanti, Michigan)

A working farm that assists addicts and alcoholics in achieving long-term recovery.

Kentuckians for the Commonwealth (London, Kentucky)

A citizens' action organization dedicated to changing unfair political, economic and social systems.

Neighborhood Economic Development Corp - NEDCO (Springfield, Oregon)

A regional community food hub that operates a state-of-the art commercial kitchen and enables people in Springfield to start a food production business or restaurant. NEDCO also provides capital for affordable housing, startup businesses and more.

Housing

Community Housing Fund (Beaverton, Oregon)

Provides flexible financial support to create and preserve affordable housing for working families and those living on fixed incomes in Washington County.

Disability Opportunity Fund (Albertson, New York)

Provides technical and financial services to individuals and organizations serving the disability market throughout the United States, with a focus on affordable housing, schools and vocational training centers.

Habitat for Humanity (Adrian, Michigan)

Works to bring people together to build homes, communities and hope.

Housing Development Center Inc. (Portland, Oregon)

Helps affordable housing and human service providers develop and sustain mission-critical properties.

Midlands Housing Trust Fund (Columbia, South Carolina) (2)

Provides financing, technical assistance, and advocacy for the creation and preservation of affordable housing for low-income households in the Midlands region.

Opportunity Resource Fund (Lansing, Michigan)

Provides loans through careful and flexible resource allocation to benefit Michigan communities.

San Luis Obispo Housing Trust Fund (San Luis Obispo, California) (2)

Works to increase the supply of affordable housing in San Luis Obispo County for very low, low and moderate income households, including households with special needs.

Southern Mutual Help Association (New Iberia, Louisiana)

Provides low-cost housing to help build strong, healthy and prosperous communities.

St. Ambrose Housing Aid Center (Baltimore, Maryland)

Provides comprehensive housing service and quality affordable homes to meet the challenges facing homeowners, renters, and neighborhoods in the Baltimore area.

Domestic Loans Funds

Citizen Potawatomi Community Development Corporation (Shawnee, Oklahoma)

Finances, promotes, educates, and inspires the entrepreneurial growth, economic opportunity, and financial well-being of the Citizen Potawatomi Nation Tribal Community and other underserved Native populations.

Capital for Change (Greater New Haven Community Loan Fund) (New Haven, Connecticut)

Works to create and sustain vibrant neighborhoods and communities. Through its lending and investments, the Loan Fund is a flexible source of alternative financing for affordable housing and community development in the greater New Haven area.

Cooperative Fund of New England (Hartford, Connecticut & Wilmington, North Carolina) (2)

A community development financial institution that provides a bridge between investors and cooperatives, nonprofits and worker-owned businesses.

Cornerstone Corporation for Shared Equity (Cincinnati, Ohio)

Finances, develops, and manages affordable apartment housing with Renter EquitySM that links resident controlled low-income housing with wealth development.

Disaster Response Fund U.S. (New Orleans, Louisiana) (2)

Works to help rebuild communities affected by major natural or human-made disasters throughout the United States and works to mitigate future disasters.

First Nations OWEESTA (Rapid City, South Dakota)

Provides opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities.

Florida Community Loan Fund (Orlando, Florida)

Provides capital to projects in low-income and economically distressed communities throughout Florida.

FORGE, Inc. (Huntsville, Arkansas)

Seeks to enhance the quality of life and economic sustainability of agrarian communities in mostly rural poor areas of the Ozark Mountains.

Genesis Fund, Inc. (Damariscotta, Maine)

Provides innovative financing at favorable terms to nonprofit organizations that are developing affordable housing and community facilities for underserved people and communities throughout Maine.

Home Wise, Inc. (Santa Fe, New Mexico)

Works to create successful homeowners in order to help families improve their financial security and strengthen local communities.

<u>LEAF (Local Enterprise Assistance Fund)</u> (Brookline, Massachusetts)

Provides financing and development assistance to cooperatives and social purpose ventures that create and save jobs for low-income people throughout the U.S.

<u>Leviticus 25:23 Community Fund, Inc.</u> (Yonkers, New York)

Provides flexible capital and financial services for the development of affordable housing and community facilities, especially child care centers, throughout New York, New Jersey and Connecticut.

Nehemiah Community Reinvestment Fund (Sacramento, California)

Provides flexible capital and expert technical assistance to revitalize underserved and distressed neighborhoods across America.

New Hampshire Community Loan Fund (Concord, New Hampshire)

Provides financing and support that people with low and moderate incomes need to secure affordable housing.

Partners for the Common Good (Washington, DC)

Partners with other mission-driven financial institutions to provide capital to the communities that need it the most.

PeopleFund (Austin, Texas)

PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education and resources to build small businesses.

Solar and Energy Loan Fund (Ft. Pierce, Florida)

Provides energy expertise and affordable financing to moderate-income homeowners and small businesses to make energy-efficient retrofits.

The Loan Fund (Albuquerque, New Mexico)

Helps financially underserved small businesses and nonprofits across New Mexico to start, grow and thrive.

Vermont Community Loan Fund (Montpelier, Vermont)

Provides loans, grants and services throughout Vermont to local businesses, community organizations and nonprofits, child care providers and affordable housing developers who don't qualify for a loan from a traditional lender.

Washington Access Fund (Seattle, Washington)

Promotes access to technology and economic opportunities for individuals with disabilities in the Pacific Northwest.

International Loan Funds

Fonkoze Capital LLC (Port-au-Prince, Haiti) (2)

Works to help Haitians, primarily women, lift their families out of poverty.

Global Partnerships (Seattle, Washington, for Latin America)

Provides capital to microfinance institutions, social businesses and corporations in 14 countries in Latin America, the Caribbean and East Africa.

Oikocredit USA (Washington, DC, for Asia, Africa, Latin America, Caribbean)

A worldwide cooperative and social investor, providing funding to microfinancers, fair trade organizations, cooperatives and small enterprises.

Opportunity International (Oakbrook, Illinois)

Provides financial solutions and training in developing countries to empower people living in poverty.

Partners Worldwide (Grand Rapids, Michigan)

Mobilizes long-term, hands-on global relationships to form a powerful Christian network that uses business as the way to create flourishing economic environments in all parts of the world.

Root Capital (Cambridge, Massachusetts)

Root Capital is an agricultural impact investor that grows rural prosperity in poor environmentally vulnerable places in Africa and Latin America.

Shared Interest (New York, New York, for South Africa)

Creates opportunities in communities in South Africa by providing loan guarantees to South African banks.

SosteNica Inc. (Westchester, Pennsylvania, for Nicaragua)

Empowers the people of Nicaragua to achieve financial security and healthy lives within vibrant, sustainable communities.