Community Investments as of June 30, 2019

DOMESTIC COMMUNITY BANKS AND CREDIT UNIONS

Banks
Southern Development Bancorp (Arkadelphia, Arkansas)
Financial services with development tools and public policy advocacy to help underserved families and communities of Mississippi and Arkansas.

Community Credit Unions
Apopka Credit Union (Apopka, Florida)
Works with a mission to create and protect ownership and economic opportunity for all, especially for people of color, immigrants, and low-wealth communities.
Hope Community Credit Union (New Orleans, Louisiana)
Provides affordable, responsible financial products and services to families and businesses across the Mid-South.
Latino Community Credit Union (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.
Self Help Credit Union (Chicago, Illinois)
Works with a mission to create and protect ownership and economic opportunity for all, especially for people of color, immigrants, and low-wealth communities.

DOMESTIC LOAN FUNDS (INDIRECT)

Housing
Disability Opportunity Fund (Albertson, New York)
Provides technical and financial service to individuals and organizations serving the disability market throughout the United States, with a focus on affordable housing, schools and vocational training centers.
Midlands Housing Trust Fund (Columbia, South Carolina)
Provides financing, technical assistance and advocacy for the creation and preservation of affordable housing for low-income households in the Midlands region.
New Hampshire Community Loan Fund (Concord, New Hampshire)
Provides financing and support that people with low and moderate incomes need to secure affordable housing.
Opportunity Resource Fund (Lansing, Michigan)
Provides loans through careful and flexible resource allocation to benefit Michigan communities.
Renaissance Community Loan Fund (Gulfport, Mississippi)
A nonprofit lender offering unique, tailored lending services for mortgages, energy efficient home improvements and commercial loans.
San Luis Obispo Housing Trust Fund (San Luis Obispo, CA) - 2 Loans
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.
Business / Co-ops

**Cooperative Fund of New England** (Hartford, Connecticut & Wilmington, North Carolina)
A community development financial institution that provides a bridge between investors and cooperatives, nonprofits and worker-owned businesses.

**LEAF (Local Enterprise Assistance Fund)** (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.

**Michigan Women’s Foundation (dba Michigan Women Forward)** (Detroit, Michigan)
Created to improve the quality of life for disadvantaged women and girls within the State of Michigan and to eliminate discrimination which hinders their advancement and full participation in society.

**The Loan Fund** (Albuquerque, New Mexico)
Helps financially underserved small businesses and nonprofits across New Mexico start, grow and thrive.

Multi-Purpose

**Florida Community Loan Fund** (Orlando, Florida)
Provides capital to projects in low-income and economically distressed communities throughout Florida.

**IFF** (Chicago, Illinois and Detroit, Michigan)
Provides below-market, long term financing to nonprofit corporations serving low-income populations across the Midwest.

**Northern California Community Loan Fund** (San Francisco, California)
Creates opportunities to make socially responsible investments that revitalize Northern California communities.

**Northwest Access Fund** (Seattle, Washington)
Promotes access to technology and economic opportunities for individuals with disabilities in the Pacific Northwest.

**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.

**SELF (Solar and Energy Loan Fund)** (Ft. Pierce, Florida)
Providing energy expertise and affordable financing to moderate-income homeowners and small businesses to make energy-efficient retrofits.

DIRECT

**Housing**

**Habitat for Humanity** (Adrian, Michigan)
Works to bring people together to build homes, communities and hope.

**New Way Homes, Inc.** (Santa Cruz, California)
Work to significantly increase the production and availability of more permanent supportive housing and affordable rental housing the Monterey Nay Region of California.

**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.

**Thunder Valley CDC** (Porcupine, South Dakota)
Empowering Lakota youth and families to improve the health, culture and environment of our communities through the healing and strengthening of cultural identity.
Business Co-Ops
Iroquois Valley Farms, LLC (Evanston Illinois)
A restorative farmland finance company providing land access to organic family farmers, with a focus on the next generation.

Multi-Purpose (Shelter/Service/Programs)
Margaret’s Village (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.

INTERNATIONAL LOAN FUNDS / THROUGH INTERMEDIARY

Micro Lenders
Fonkoze USA, Inc. (Washington DC)
An independent nonprofit institution in the U.S. and acts as a channel through which Sevis Finansye Fonkoze, SA (SFF) and the Foundation engage their supporters worldwide.

WCCN (Madison, Wisconsin)
Working Capital for Community Needs (WCCN) invests in community-based partners that finance, serve, educate, train, employ or do business with the working poor in Latin America and help improve their lives.

Multi-Purpose
Ecumenical Church Loan Fund (Geneva Switzerland)
A global microfinance network organization that provides financing and technical assistance to a network of 13 microfinance institutions in 13 countries.

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.

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 South Africa by providing loan guarantees to South African banks.

EQUITY

Fonkoze Capital LLC (Port-au-Prince, Haiti)
Works to help Haitians, primarily women, lift their families out of poverty.

Oikocredit USA (Washington, DC, for Asia, Africa, Latin America, Caribbean)
A worldwide cooperative and social investor, providing funding to micro financiers, fair trade organizations, cooperatives and small enterprises.

COLLABORATIVE MINISTRY

RCIF (Religious Communities Impact Fund) (Oakland, California)
A collaborative effort that ensures the legacy of community development investing will continue in the same prophetic, efficient and effective manner as when Religious Congregations independently managed their own funds for community investing.