



An Enterprise Community Loan Fund Product

www.EnterpriseCommunity.org



SUPPORT OUR WORK

When you support the Enterprise Community Loan Fund, Inc. (Loan Fund), you help to transform communities and create opportunity for individuals and families in need.

For more than 20 years, Loan Fund has strategically invested more than \$1.25 billion in communities lacking access to traditional sources of capital. Loan Fund supporters help us deliver the critical financing needed to ensure that everyone has access to affordable homes connected to good schools, jobs, transit, and health care. Every dollar you invest leverages additional public and private funds, expanding the positive impact that your capital creates.

Supporters have two ways to make a social impact while also generating a financial return: purchase an [Enterprise Community Impact Note](#) or make a loan to Loan Fund. Both options are eligible for investment or/and lending Community Reinvestment Act credit.

Which option is right for you?

	Purchase an Impact Note	Make A Loan
Debt Investment	Yes	Yes, and EQ(2) Investments
Minimum Investment	\$5,000	\$3 Million
Structure	Security Prospectus	Negotiated Loan Agreement
Type	Term loan	Term loan or Revolving Line of Credit

Rev. 02.24.2017 - 11:18 am

	Purchase an Impact Note	Make A Loan
Term	1 - 10 years	Minimum of 3 years
Interest Rate	Fixed; 1.0 - 3.5 percent	Fixed and variable options
Interest Payments	Quarterly	Quarterly
CRA Eligibility	Investment credit	Lending credit
Geographic or Programmatic Targeting	Yes, for investments > \$500,000	Yes
Reporting	Annual Financial and Impact	Quarterly and Annual Financial

Supporters of Loan Fund include philanthropic individuals as well as institutions such as foundations, religious organizations, nonprofits, insurance companies, and banks. Their support drives our efforts to end housing insecurity in the United States, while making it possible to create thriving communities linked to opportunities. Loan Fund is a U.S. Treasury Department-certified Community Development Financial Institution (CDFI) with a [AAA 2 rating from Aeris \(f/k/a CARS\)](#), an independent, industry-recognized assessor of CDFIs' impact and financial strength.

The Enterprise Community Impact Note is offered by Enterprise Community Loan Fund, Inc., a nonprofit 501(c)(3) corporation. It is guaranteed by Enterprise Community Partners, Inc., a nonprofit 501(c)(3) corporation. The Enterprise Community Impact Note is not FDIC or SIPC insured and is only available in states where authorized. This is neither an offer to sell nor a solicitation of an offer to buy these securities. The offering is made only by the prospectus, which should be read before investing.

For more information about the Impact Note, contact Rachel Reilly Carroll,
rccarroll@enterprisecommunity.org, 410.884.8419.

To make a loan, contact Charlotte Crow, ccrow@enterprisecommunity.org, 410.772.6006.