



Enterprise Community Loan Fund

www.EnterpriseCommunity.org



INVEST WITH US

Enterprise Community Loan Fund, Inc.

For more than 25 years, ECLF has strategically invested more than \$1.7 billion in communities lacking access to traditional sources of capital. Funding from partners like you allows us to further our mission to deliver innovative financial products to mission-aligned organizations to acquire, develop and preserve quality affordable housing for low and moderate-income families, and to revitalize their communities by providing access to good jobs, schools, transportation and healthy living environments in the communities throughout the United States.

Every dollar you invest leverages additional public and private funds, multiplying the impact that your capital creates. ECLF provides three opportunities for an investor to have social impact.

Enterprise Community Impact Note (Fixed Income Security)

The Enterprise Community Impact Note is your unique opportunity to make a socially responsible investment that changes lives – all while earning a financial return.

Direct Loans such as Term loans, Revolving Lines, EQ2s or Recoverable Grants

Alternatively, you may make a loan directly with ECLF that is negotiated and structured to meet both your and ECLF's borrower's needs. Your investment would make a social impact and may receive a financial return. Loans may be eligible for investment and/or lending credit for Community Reinvestment Act (CRA) purposes.

Grants

Grants provide the deepest level of investment by providing a 5 to 1 multiplier effect for lending. ECLF does not utilize grants to cover the cost of its operations, grants are used to support lending opportunities. For the greatest leverage Enterprise will work with grant investors to structure an

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arrangement that will maximize their impact goals as well as further the mission of Enterprise.

Supporters of ECLF 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. ECLF is a U.S. Treasury Department-certified Community Development Financial Institution (CDFI) with an investment grade [AA- rating from S&P Global Ratings](#).

For more information or to discuss debt or grant opportunities please contact Charlotte Crow at ccrow@enterprisecommunity.org or 410.772.6006.

Investment Opportunities

Invest	Term loan, Revolving Line, EQ(2), and Recoverable Grant	Fixed Income Security (Impact Note)
Minimum Investment	\$3 Million	\$25,000
Structure	Negotiated Agreement	Investment that is governed by a Prospectus
Type	Term loan or Revolving Line of Credit, EQ2 or Recoverable Grant	Fixed Income Security
Term	Minimum of 3 years, longer terms preferred	A variety of terms are available, see current terms
Interest Rate	Fixed, negotiated	Fixed, see current interest rates
Interest Payments	Varies (Annually, Quarterly, Monthly or Weekly)	Annually, may elect to capitalize interest

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CRA Eligibility	Yes	Yes
Geographic or Programmatic Targeting	Yes	Targeting available for investments ≥ \$1 million
Reporting	Audited and unaudited financials, other reporting as negotiated	Audited and unaudited financials, Impact Reporting