

Enterprise Community Impact Note



Impact Investing Made Easy

The Enterprise Community Impact Note is a fixed income security that provides a way to invest in your community. While your dollars earn a fixed return, the Impact Note puts them to work to create real impact.

Investors earn a fixed return while supporting projects and developers to achieve three goals:



Increase the Supply of Affordable Homes
to meet the urgent need



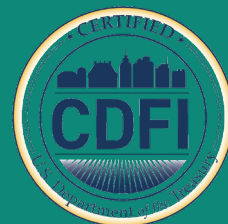
Advance Racial Equity
after decades of systematic racism in housing



Build Resilience & Upward Mobility
to support residents, strengthen communities
and foster upward mobility

About Enterprise Community Loan Fund

Enterprise Community Loan Fund, Inc. (ECLF) is a national nonprofit Community Development Financial Institution (CDFI) with a 25+ year track record of providing positive social and environmental impact and financial returns on more than \$2.6 billion of investor capital.



Impact Note Essentials

Total Offering	\$100 million
Terms*	Fixed interest rates; terms of 1 – 15 years
Use of Proceeds	Loans to nonprofit and mission-aligned for-profit affordable housing, community facilities, and commercial developers and operators
Minimum Investment	\$5,000
Ranking	Unsecured Debt Obligations

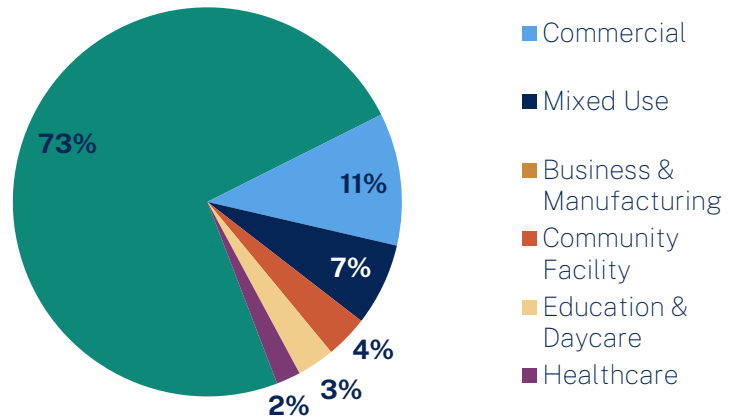
DISCLAIMER: The Enterprise Community Impact Note is offered by Enterprise Community Loan Fund, Inc., a nonprofit 501(c)(3) corporation and a member of the Enterprise family of companies. The Enterprise Community Impact Note is not FDIC or SIPC insured and is subject to risks, which are described in the Prospectus. The Enterprise Community Impact Note is only available in states where authorized. This brochure 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. *Past performance is no guarantee of future results.

*Available rates and terms are provided in a separate interest rate sheet

Portfolio Diversification & Risk Management

ECLF's loan portfolio consists of real estate loans across the US that make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. ECLF has a cumulative loss rate of less than 1% as of FYE 2022.*

* Past performance is no guarantee of future results. ECLF may restructure loans experiencing repayment difficulties.



\$281 MILLION LOAN PORTFOLIO (FYE 2022)

Impact
\$2.6 billion
invested
\$26 billion
leveraged

to increase housing supply, advance racial equity & build resilience and upward mobility



138,000+
AFFORDABLE HOMES



576,000+
HEALTH CARE VISITS FACILITATED



9.1 Million sf
COMMUNITY AND COMMERCIAL SPACE



16,200+
SCHOOL SEATS CREATED

Working towards 11 of the UN Sustainable Development Goals



How to Invest

Notes are distributed directly from ECLF. Go to [ImpactNote.com](https://www.impactnote.com) to:

- 1 Review the Impact Note Prospectus
- 2 Choose the interest rate and term combination that meets your investment needs
- 3 Complete an application at [ImpactNote.com](https://www.impactnote.com), or by calling 877.389.9239

Together We Can Make a Difference

The Impact Note is available to retail and institutional investors in certain states. We pool investor capital to maximize our collective power to solve large-scale problems. For more information, visit www.impactnote.com.

