Enterprise

# The Enterprise Capital Continuum

Beyond traditional grantmaking, impact investors can support a spectrum of mission-aligned investments, offering catalytic ways to advance both philanthropic and financial goals.

## Impact Spectrum

| Profit First | Balances Impact | | Impact First | | | Pure Social Return |
|---|---|---|---|---|---|---|
| Investment based on profit maximization | Overlap between social responsibility with financial return goals. | | Prioritizes social impact goals first with a secondary focus on returns or tax benefits. | | | Addresses challenges that cannot generate a financial return |
| | **Preservation Equity*** | | **Tax Credits*** | | **Fixed Income** | **Programs** |
| | **Preservation Funds** | **Renter Wealth Creation Fund**** | **Low-Income Housing Tax Credits** | **New Market Tax Credits** | **Enterprise Community Loan Fund** | **Philanthropic Programming** |
| | Financing to nonprofit or mission-aligned for-profit housing developer for the preservation of affordable housing | Thematic fund with features that provide renters with wealth-building opportunities. | Financing to nonprofit or mission-aligned for-profit housing developer for the new construction or preservation of affordable housing | Financing to nonprofit or mission-aligned for-profit developer of community (e.g. schools, health centers) and commercial facilities (e.g. commercial & retail mixed use). | Financing to nonprofit or mission-aligned developer of affordable housing (new or preservation) community and commercial facilities or affordable basic infrastructure. | Philanthropic programming to support community development organizations with funding, programs, and technical assistance and advance policy at every level of government. |
| | • Fund Equity | | • Tax Credits | | • Impact Note<br>• Term Loan EQ2<br>• Revolving Line<br>• Recoverable Grants | • Donations<br>• Grants<br>• Sponsorships |

*These funds are sponsored by Enterprise Community Investment, Inc. ("ECI"), the investment arm of the Enterprise family of companies, and offered and sold through its affiliated broker-dealer, Enterprise Equities, Inc. ("EEI"). The funds are unregistered securities sold through private placements in direct participation programs to qualified investors, and are subject to risk of loss, including a total loss of principal.

**This fund is closed and no longer open to investors.

# Enterprise Products

Our expertise in equity, tax credit, fixed income, and philanthropy combines disciplined strategy with innovation, ensuring the capital you deploy is optimized for both financial returns and community impact.*

** Past performance is no guarantee of future results.*

| | Individuals | Institutions | Historical Investment Range |
|---|---|---|---|
| **PRESERVATION EQUITY** | | | |
| Fund Equity | ↻ ♥ | ↻ ♥ | $250K - $50MM |
| **TAX CREDITS** | | | |
| Low-Income Housing Tax Credit | ↻ | ↻ | $2MM - $60MM |
| New Markets Tax Credit | | ↻ | $5MM - $25MM |
| **CDFI** | | | |
| Impact Note** | ↻ ♥ | ↻ ♥ | $1K - $25MM |
| Term Loan, EQ2, Revolving Line | ↻ ♥ | ↻ ♥ | $3MM - $50MM |
| **PHILANTRHOPIC PROGRAMMING** | | | |
| Donations and Grants | ♥ | ♥ | No minimum |

↻ = Investments ♥ = Philanthropy

***The Enterprise Community Impact Notes are unsecured debt securities subject to terms, conditions and risks, described in our prospectus, including the risk of possible loss of the amount invested. Payment is dependent on Enterprise Community Loan Fund's financial condition at the time payment is due. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by the prospectus, which should be read before investing. The Enterprise Community Impact Notes are not FDIC or SIPC insured.*

# Case Studies

## HopeWorks Station

### Everett, Washington

A four-story, mixed-use, transit-oriented development with 65 units of permanent supportive affordable housing, tailored resident services, and workforce training facilities.

Enterprise delivered more than $26MM in financing:

- CDFI Loan: $4.2MM
- Low Income Housing Tax Credit: $13.2MM
- New Markets Tax Credit: $9MM
- Section 4 grants: $303K
- Technical Assistance

**93%** AVERAGE OCCUPANCY LEVELS

**$1,490** AVERAGE SAVINGS PER HOUSEHOLD DUE TO AFFORDABLE RENT

**300+** PARTICIPANTS IN JOB TRAINING PROGRAMS


## Lake Anne House

### Reston, Virginia

Fellowship Square Foundation partnered with Enterprise Community Development to replace a dated property with a new affordable apartment complex offering 240 senior housing units.

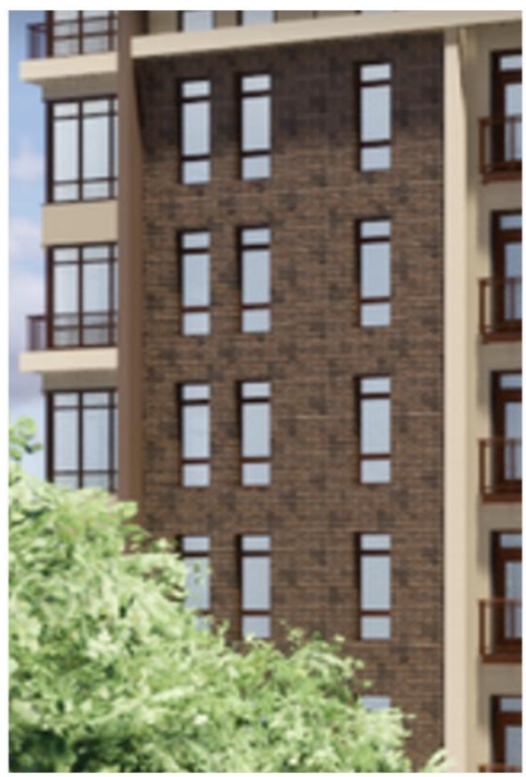
Enterprise offers community amenities and leads resident services for Lake Anne House, including:

- Wellness clinic with visiting medical professionals
- Exercise as well as arts and crafts classes
- BINGO group for social engagement
- Individual service coordination
- Game room and social hall
- Outdoor terrace with gardening club
- Computer room

**#1** AWARDED "BEST SENIOR DEVELOPMENT" BY AFFORDABLE HOUSING FINANCE

**100%** SENIOR RESIDENTS AT OR BELOW 60%AMI

**240** HOMES CREATED OR PRESERVED



# Innovation Highlights

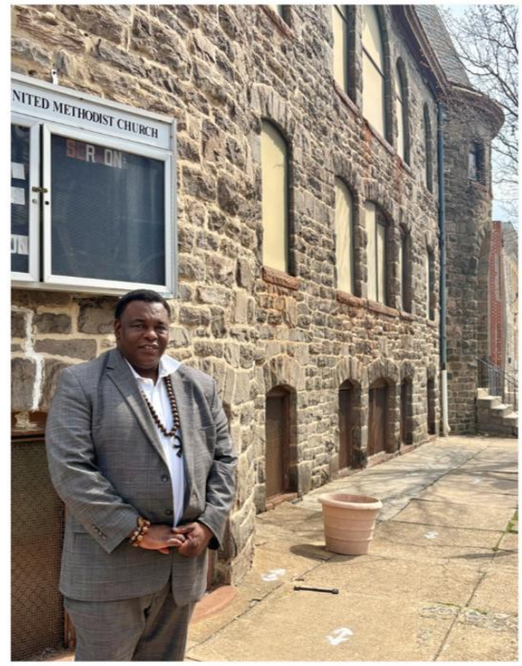
## Faith-Based Development Initiative

Twenty years of faith-based innovation — leading the field in converting underused land into affordable housing and community assets.

Enterprise is engaging 141+ houses of worship around the country whose project visions have the potential to create 9,000+ affordable homes.

We have helped win important policy changes to support faith-based housing development at the state and local level in California, the District of Columbia, Miami, Montgomery County (Maryland), Seattle and Washington state.

| 211M | $6.6MM | 2K+ |
|---|---|---|
| IN LOANS AND EQUITY PROVIDED | LEVERAGED IN GRANTS | HOMES CREATED OR PRESERVED |




## Renter Wealth Creation Fund

Industry-leading fund that turns rent into wealth, helping to change a system that perpetuates the 40x wealth gap between renters and homeowners.

Key features:

**Cash back**
Every month, residents who make on-time rent payments receive cash back through our partner Stake, a mobile app that allows the transfer and use of these reimbursements

**Resident services**
Each property will offer services tailored to the needs of residents, including financial wellness-oriented programming

**Shared appreciation**
Like homeowners cashing out from a sale, long-term residents — current and former — can receive a share of the profits if the property is refinanced or sold for a profit

# About Enterprise

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves.

Since 1982, we have invested $80.9 billion and created 1 million homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands – all to make home and community places of pride, power and belonging.

## Our Industry-leading Investment Platform

### Enterprise Community Loan Fund

Among the largest national U.S. Treasury-certified Community Development Financial Institutions (CDFIs).

**$3.3B**
INVESTED

**153K**
AFFORDABLE HOMES

**592K**
HEALTHCARE VISITS FACILITATED

**19.6K**
SCHOOL SEATS CREATED

### Real Estate Equity

One of the country's original and largest investors in existing subsidized and unsubsidized affordable housing funds.

**$3B**
INVESTED

**22K**
AFFORDABLE HOMES

**148**
COMMUNITIES IN 25 STATES

### Housing Credit Investments

One of the country's largest, most mature syndicators.

**$23.7B**
INVESTED

**216K**
AFFORDABLE HOMES

**2.9K**
DEVELOPMENTS

**50**
STATES & DC

### New Markets Tax Credits

The second largest allocatee in the U.S.

**$1.1B**
INVESTED

**108**
DEVELOPMENTS

**2M+**
PEOPLE WITH LOW INCOMES SERVED

**37.8K**
JOBS CREATED

# About Enterprise

**Enterprise Community Partners, Inc.**
Enterprise Community Partners, Inc., is the parent organization of the Enterprise family of companies and is a national nonprofit that exists to make a good home possible for the millions of families without one. Together, the organization supports community development organizations on the ground, aggregates and invests capital for impact, advances housing policy at every level of government, and builds and manages communities ourselves. Since 1982, we have invested $92 billion and created 1.1 million homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands—all to make home and community places of pride, power, and belonging. Join us at enterprisecommunity.org.

**Enterprise Community Investment, Inc.**
Enterprise Community Investment, Inc. is the investment arm of Enterprise Community Partners, Inc., and a nonprofit social welfare organization as described in Section 501(c)(4) of the Internal Revenue Code of 1986, as amended. It provides investment capital through Equity Preservation Funds, New Markets Tax Credits, and Opportunity Zone Funds. Founded in 1984, Investment is formerly known as Enterprise Social Investment Corporation, and is headquartered in Columbia, Maryland.

**Enterprise Equities, Inc.**
Enterprise Equities, Inc. (EEI), an affiliate of Enterprise Community Investment, Inc., acts as the placement agent for private placements in direct participation programs sponsored by Enterprise Community Investment, Inc. EEI is a broker-dealer registered with the U.S. Securities and Exchange Commission (SEC), a member of the Financial Industry Regulatory Authority (FINRA) and a member of the Securities Investor Protection Corporation (SIPC). For additional information on EEI, visit FINRA at www.finra.org. To learn more about SIPC, visit www.sipc.org.

**Enterprise Community Loan Fund, Inc.**
Enterprise Community Loan Fund, Inc., a community development financial institution, is a member of the Enterprise family of companies and the affordable housing and community facility lending arm under its direct parent organization, Enterprise Community Investment, Inc.

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