



NCALL LOAN FUND

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WHAT IS A CDFI?

Community Development Financial Institutions (CDFIs) like the NCALL Loan Fund are mission-driven financial intermediaries that provide sound financial services to communities that are underserved by traditional banks and lending institutions. CDFI products and services are flexible, market-driven solutions that fill critical gaps in the nation's financial services delivery system. CDFIs understand their markets and can respond quickly and effectively to changing conditions.

CDFIs are certified by the CDFI Fund, a part of the U.S. Department of the Treasury. Since its inception in 1994, the CDFI Fund has built a nationwide network of CDFIs committed to ensuring that underserved communities have access to quality, affordable, and credible financial services. The CDFI Fund supports organizations working on a local level because they know their communities best.

In addition to overseeing CDFI certification, the CDFI Fund administers a range of innovative programs designed to strengthen the capacity of CDFIs so that they may continue to provide their critical products and services.

To be certified as a CDFI, an organization must have a primary mission of promoting community development. In addition, it must provide lending products and offer development services. The organization must also predominantly serve and maintain accountability to an underserved target market. CDFIs are typically governed by a board of directors with community representation.

CDFIs include community development banks and credit unions, as well as loan funds such as NCALL's.

THE NCALL LOAN FUND

The NCALL Loan Fund has been a certified CDFI since 2004. The Loan Fund is able to do what traditional lending institutions cannot – provide tailored loans and lending solutions to those who need it most. More than a bank, the Loan Fund gives necessary guidance and support to its customers to help get projects off the ground. The Loan Fund is a financially strong, sustainable business that is equipped to handle complex deals and any challenges that may arise.



WHAT IS THE NCALL LOAN FUND?

A line of business within NCALL, the Loan Fund is a Community Development Financial Institution (CDFI) certified by the U.S. Department of Treasury since 2004. As a CDFI, the Loan Fund provides financing in those areas typically underserved by traditional financial institutions. Based in Delaware, the Loan Fund finances affordable housing and community development projects in its target market of the Delmarva Peninsula.

OUR BORROWERS

The Loan Fund's borrowers must have a community development and/or affordable housing component to their mission. The projects financed must connect to that mission. Our borrowers are typically:

- Nonprofit organizations
- Limited liability companies and limited partnerships where a nonprofit is the lead organization
- Municipalities that act as the primary community development entity in their area

OUR LOAN PRODUCTS

The Loan Fund delivers a unique approach to its financing. Encouraging discussions with customers helps the Loan Fund be responsive to creative projects or changing market conditions. Our products are individually structured and serve to increase the overall financial capacity of the borrower. They include:

- Predevelopment
- Acquisition
- Construction
- Bridge/gap financing
- Credit enhancements and guarantees

OUR MISSION

To provide innovative lending and services targeted to affordable housing and community development efforts.

Our mission is to invest in people, not just projects. Whether it's financing to develop affordable housing, community facilities or revitalize a distressed neighborhood, we want to improve the economic and social opportunities for those who are most in need. Our focus is on what truly matters – the individuals and families whose lives we directly impact every day.