



7 Wall Street, Concord, NH 03301
Phone: (603) 224-6669 | Fax: (603) 225-7425
info@communityloanfund.org
www.communityloanfund.org

Impact, flexibility, safety

Why individuals invest in the New Hampshire Community Loan Fund

Social impact: Individuals see an investment in the Community Loan Fund as an efficient and meaningful way of helping New Hampshire families with low and moderate incomes attain housing, jobs and child care.

Your choice of terms: Investors can invest as little as \$1,000 or as much as \$500,000 and choose terms as short as one year or as long as 25 years. Investors receive a fixed-rate annual simple interest return of up to 2% for loans of one year, up to 3% for loans of two or three years, up to 4% for loans of four to nine years, and up to 5% for loans of 10 years or longer. (Many investors choose rates below the maximum.)

Safety: Individuals appreciate that the Community Loan Fund has an unblemished record of repayment to investors – through good and bad economic times. Investments in the Community Loan Fund are protected by our significant equity reserves and our excellent history of repayment from borrowers. Your funds are added to our approximately \$60-million lending pool: The risk is shared, and an investor's funds will not be dedicated to any single project or sector. If one of our projects happens to go bad, your funds will not be affected.

Trusted financial intermediary: The Community Loan Fund was recently awarded the highest national honor given in our field: the 2009 Wachovia NEXT Award for Opportunity Finance. We have consistently received a sterling AAA+2 rating from CARS™, the national rating service for community investing, which measures community impact and financial soundness.

Fixed-income investment class: Investments with the Community Loan Fund are straightforward and uncorrelated to traditional fixed-income instruments. You will earn simple annual interest, regardless of the ups and downs of the bond market.

Your investment joins many others: We have more than 300 individual investors, from around New Hampshire and across the United States. Other investor categories include banks, foundations, religious organizations, governmental agencies, and nonprofit organizations.

Term of years: Your investment will have a fixed maturity date and can be rolled over or paid out upon maturity, at your discretion.

Next steps: To discuss how you can invest in the Community Loan Fund, please contact Sally Hatch, (603) 856-0716 or shatch@communityloanfund.org.