For nearly 30 years, the Opportunity Resource Fund (OppFund) has worked to foster social and economic justice by serving as a catalyst for the revitalization of Michigan communities through the provision of capital. OppFund makes loans in urban and rural areas for affordable housing development, small businesses, and community facility and mixed-use projects. The OppFund also provides single family mortgages through the Fresh Opportunity Mortgage program. Its mission is to provide loans through careful and flexible resource allocation, to benefit Michigan communities.

The OppFund is a nonprofit, certified CDFI, a Community Advantage Lender for the Small Business Administration, and is structured as a revolving loan fund. It also offers technical assistance and other development services. The organization publishes an Offering Circular and is able to accept investments from individuals. Throughout its history, not a single dollar of investors’ capital has been lost.

**Success Story: Detroit Catholic Pastoral Alliance (DCPA) Mixed Use Project**

The Detroit Catholic Pastoral Alliance (DCPA) borrowed $500,000 from the OppFund to support the renovation of 25,000 square feet of mixed use space. This new construction includes 11 apartments for low income individuals, a Head Start Program for children 0-4 years old, and a bakery, supported by the Capuchin Soup Kitchen and run by members of the Reaching Our Potential Everyday (ROPE) program. ROPE assists gentleman returning to the workforce with a strong desire to change their lives. This loan leveraged an additional $2+ million to complete demolition, support new construction, and revitalize an entire city block in one of Detroit’s hardest hit areas.