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# CLEARINGHOUSE CDFI

Clearinghouse Community Development Financial Institution (Clearinghouse CDFI) addresses unmet credit needs in California, Nevada, Arizona, New Mexico, and Indian Country. Since 1996, Clearinghouse CDFI has helped bridge the gap between conventional lending standards and the needs of low-income and distressed communities. Clearinghouse CDFI, with assets exceeding \$600 million, provides loans for nonprofits, community facilities, affordable housing, commercial real estate, small businesses, and other projects that create positive impacts in underserved areas.

Clearinghouse CDFI maintains a Standard & Poor's rating of an "A- Stable". It is also a certified B Corp maintaining rigorous standards of social and environmental performance, transparency, and accountability, and using business as a force for good. More information is available at: [www.ccdfi.com](http://www.ccdfi.com).

CDFI Story: Aquarium of the Bay, San Francisco, CA

San Francisco's Aquarium of the Bay is a public aquarium located on Pier 9 in the historic Fisherman's Wharf District. It houses over 1,000 marine animals and focuses on education, global ocean conservation, and inspiring climate resilience. A Smithsonian Affiliate, the Aquarium has hosted millions of visitors for over 40 years.

The Aquarium first approached Clearinghouse CDFI in March 2020 after closing its doors due to COVID-19. In a record two weeks, Clearinghouse CDFI was able to approve, process, and underwrite \$1 million in emergency financing to support the Aquarium's working capital needs.

As the pandemic continued, and public venues were forced to remain closed, CCDFI was able to assist Aquarium of the Bay again with over \$1 million in additional financing. CCDFI's second loan allowed the Aquarium to pay off existing debt and continue funding daily operations, including payroll, supplies, and animal care.

## Financial and Social Impact

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