Creating Innovative Financial Solutions through Collaboration

June 15, 2017

About CRF
## Measurable, Transformative Community Impact

**Improving lives and strengthening communities**

- **Our Mission**: To empower people to improve their lives and strengthen their communities through innovative financial solutions.
- **$2.2 billion in financing**
- **48 states and DC with loans**
- **1,688 loans to small businesses**
- **79,000 jobs created or retained**
- **19,088 affordable housing units**
- **1.7 million people served**

## Filling the Financing Gap

<table>
<thead>
<tr>
<th>CRF</th>
<th>SBA 7(a)</th>
<th>CRF</th>
<th>Patient Capital</th>
<th>CRF</th>
<th>Flex Financing</th>
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<tbody>
<tr>
<td>CRF</td>
<td>Deploy capital in areas and to populations not served by traditional SBA lenders.</td>
<td>CRF</td>
<td>Patient form of capital, which may include a period of monthly, interest-only payments and revenue royalty repayment.</td>
<td>CRF</td>
<td>Responsible response to rise of online lenders - offers faster decisions, longer payback time and reasonable terms. Also may act as short-term bridge to SBA 7(a) loan or non-eligible uses.</td>
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Accion

Our Mission

Accion Chicago is a nonprofit that helps communities grow by investing in people who build businesses and generate jobs in their neighborhoods. We provide customized capital solutions and one-on-one coaching to underserved entrepreneurs in Illinois and Northwest Indiana.

Our Work

• **Small Business Loans**
  • Loans from $500 to $100,000
  • Average loan size: $9,000
  • Loans for start-up and existing business owners unable to access bank financing
  • Loans for clients with ITINs

• **Technical Assistance**
  • Financial education
  • Access to resources

• **Service Area**
  • Illinois and Northwest Indiana

Big Shoulders Coffee; Chicago, IL
Terms and Products

- **Amounts**
  - Loans for *established businesses*
    - More than 6 months revenue
    - $500 to $100,000
    - Larger loans (and uncollateralized loans) are SBA Community Advantage loans
      - All loans over $50,000 for mature businesses
      - Most loans over $20,000 for newer businesses
  - Loans for *start-up businesses*
    - Less than 6 months revenue
    - $500 to $20,000
    - Credit Builder Loans
      - $500 to $2,500

- **Products**
  - Term Loans
  - Credit Builder Loans
  - Balloon Loans for contract/invoice financing
  - SBA Community Advantage Loans

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**Urban Roots, Inc. – Chicago, IL**

- Founders Jimmie and Tiffany Williams created Urban Roots, Inc., formerly known as Just Us Lawn Care, Inc.
- Mr. Williams opened Just Us Lawn Care in 2008 and the business grew from being in-home to having an offsite office where it services over 80 buildings and many individual accounts.
- We give back to the community in many ways:
  - Hiring from the low-income communities throughout the City of Chicago
  - Re-entry training program for former offenders
  - Volunteering at Dunn Technology Academy on Earth Day to show students how to plant and design the landscape of their school.
- Eco-friendly and fuel efficient business.
Urban Roots Inc. – Chicago, IL

Services:
- Custodial Maintenance
- Lawn Care
- Landscaping
- Snow Removal

Their lawn is neat, tidy, and nice, all I keep saying is actions speak louder than words. My lawn and front yard are in a perfect condition. It was taken care of by a friendly staff, and they work on Tuesday. I let my front yard be grassed over, trimmed, and everything is done. I told them to keep it up, and they did a great job. My front lawn and flowers case included two seasonal changes to the overall landscape, and it has been installed, and the staff was friendly and helpful.

Lady R.

'Urban Roots Inc.' at 301 N. Dearborn St., Chicago, IL 60601 is a small business focused on landscaping, lawn care, and custodial maintenance. They offer a variety of services to keep outdoor spaces in top condition, with a focus on personalized care and customer satisfaction. Their team of skilled professionals is dedicated to ensuring that each client's outdoor environment is maintained to their highest standards.
Fab Tech – Kankakee, IL

- Fab Tech was incorporated in late 2014, and opened its doors in early 2015.
- Fred Tetter (Owner) has been working in the fabric-cleaning industry most of his life. He originally began cleaning carpets under the Fab Tech name back in 1999, but took a few years off with other work.
- Following several generations of dry cleaners, Fred Tetter wanted to bring back the business to downtown Kankakee to fill an underserved market.
- Fred Tetter’s experience and skills in both dry cleaning and carpet cleaning has allowed Fab Tech to capitalize on these services, add employees, and grow the business to other nearby, underserved markets.

Fab Tech is a full-service professional fabric cleaning company providing dry cleaning, professional laundering, carpet cleaning, and furniture cleaning services. The company is both minority-owned and veteran-owned and is committed to its community.