

**NONPROFIT LEADER SELECTED FOR PRESTIGIOUS NATIONAL RESPONSIBLE FINANCE  
AWARD FOR HER WORK IN NEW HAMPSHIRE**

*Juliana Eades, President of New Hampshire Community Loan Fund,  
Receives 2012 Ned Gramlich Award for Her Commitment to Serving Distressed Communities*

**PHILADELPHIA—(October 17, 2012)**—A business leader who has spent the past three decades creating opportunities for disadvantaged people in New Hampshire today received the fifth annual Ned Gramlich Award for Responsible Finance. Juliana Eades, President and Founding Executive Director of the New Hampshire Community Loan Fund, received the award from Opportunity Finance Network (OFN), the leading national network of high-performing Community Development Financial Institutions (CDFIs).

The Community Loan Fund, founded in 1983, was one of the first CDFIs in the nation. Based in Concord, NH, the organization is a catalyst, leveraging financial, human, and civic resources to help traditionally underserved people. It provides financing and education or technical assistance to help low- and moderate-income people buy homes, grow their small businesses, and build or expand essential facilities—like child care centers. Three years ago, the organization won the highest honor in the CDFI industry, the NEXT Award for Opportunity Finance, for its first-in-the-nation mortgage lending to owners of manufactured homes located in resident-owned communities.

“The Gramlich award is a humbling honor, and one that reflects the achievements and successes of a lot of people,” Eades said. “Those who use our loans to seize opportunity, those who express their community values by investing their savings with us, the donors who support the education that comes with our loans, and a board and staff that constantly do more, better and smarter. Working for those groups has been an awesome responsibility and inspires me every day.”

The Gramlich Award for Responsible Finance is named for Ned Gramlich, a Federal Reserve Governor from 1997 through 2005. During that time, he oversaw the Consumer Advisory Council, which advised the Board of Governors on a wide range of community development and consumer finance policy matters. In that role, he was an outspoken voice on the risks of predatory lending, as well as strong defender of the Community Reinvestment Act (CRA). From October 2006 through his death in 2007, Gramlich served on the Board of OFN.

“Juliana Eades is a leader in the CDFI industry,” said Mark Pinsky, President and CEO of OFN. “As the founding executive director for the New Hampshire Community Loan Fund, Julie has creatively and relentlessly found ways to serve disadvantaged communities through responsible lending. She sets a high standard of performance and mission for all future industry leaders and CDFIs. I’m inspired by her commitment to this work, and I’m pleased to present her this award.”

Eades, a founding board member of OFN in 1985, received an honorary Doctorate of Humane Letters from Franklin Pierce College and the 2011 Horace Mann Spirit of Service Citizen’s Award from Antioch University New England. In addition, she was awarded the prestigious Granite State Award by the University of New Hampshire and was honored as the 2008 President’s Outstanding Woman of New Hampshire by Keene State College.

A 1994 graduate of Leadership New Hampshire, Eades has also served on the board of directors of the New Hampshire Charitable Foundation. She graduated from Swarthmore College in Pennsylvania and received her MBA from the University of New Hampshire.

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**About Opportunity Finance Network**

**Opportunity Finance Network (OFN)**, the leading network of private financial institutions, creates growth that is good for communities, investors, individuals, and the economy. Members of OFN are community development financial institutions (CDFIs) that deliver responsible lending to help low-wealth and low-income communities join the economic mainstream. Through 2010, OFN's Network originated more than \$24.2 billion in financing in urban, rural, and Native communities, and financed 782,907 housing units, 64,391 business and microenterprises, 7,674 community facilities, and created or retained 317,052 jobs. More information is available at: [www.opportunityfinance.net](http://www.opportunityfinance.net)

**About the New Hampshire Community Loan Fund**

The Community Loan Fund turns investments into loans and education to create opportunity and transform lives across New Hampshire. It collaborates with a wide range of donors and investors, and with business, nonprofit and government partners, to provide the financing and support people need to have affordable homes, have quality jobs and child care, and become financially independent. Established in 1983, the Community Loan Fund was one of the first Community Development Financial Institutions in the nation, and has received industry awards and recognition for social impact, financial strength and performance. For more information, visit [www.communityloanfund.org](http://www.communityloanfund.org) or call 1.800.432.4110.