

For 25 years... creating opportunity and security

The New Hampshire Community Loan Fund's impact is reflected in the faces of people who have attained an affordable place to live, a stable job or quality child care.

It's reflected in the appreciation of donors whose gifts transform communities, and of investors whose loans support and sustain working families.

And it's reflected in our gratitude for the many, many partners who have helped tens of thousands of our New Hampshire neighbors better their lives.

25 years ... and we're just getting started!

1983



The Community Loan Fund **incorporates** September 21; Juliana Eades is its first employee.

1984



First borrower, Meredith Center Cooperative, starts the Manufactured Housing Cooperative Program, with the **first loan** from Sisters of Mercy.



First nonprofit loan is made to State Street Food Co-op (now Concord Cooperative Market).

1986

With partners from other states, the Community Loan Fund creates the national **Opportunity Finance Network**.

1988



New state law requires **60-day notice** to tenants before the sale of a manufactured housing park.



The Community Loan Fund helps save 14 East Side Drive apartments in Concord and **CATCH Neighborhood Housing** is launched.

1990

First national award: Fannie Mae Award of Excellence for Low Income Housing Production.



The Episcopal Diocese of New Hampshire and many churches join the **Episcopal Diocesan Convention** in supporting social investment by lending to the Community Loan Fund.

Community Housing Program is established to help network and support nonprofit housing developers.

1991

Although New Hampshire's financial community is shaken by the closing of 12 banks, the **Community Loan Fund keeps lending**.

1992



First borrower Meredith Center Cooperative pays off its mortgage.



William Dunfey's bequest helps create more than 50 transitional housing apartments for homeless families, and incubates **Families in Transition** as an independent organization.

1993



The Community Loan Fund receives **Corporate Fund Award** for Excellence in Management.

1995

Non-Profit Facilities Program is launched to help vital community organizations buy, renovate or build facilities.

1996



The Community Loan Fund takes over Working Capital-NH. It will be renamed **MicroCredit-NH**, and support New Hampshire's smallest businesses.



Home of Your Own facilitates homeownership choice for individuals with disabilities.

1998

The Community Loan Fund receives the **National Environmental Education Award** from the National Environmental Education & Training Foundation.



Child Care Initiative begins with major support from Providian; 400 child care spaces secured its first year.

1999



Quality Care Partners, Inc. opens to create better jobs for licensed nursing assistants and companions who provide home care.

2000

The Community Loan Fund is the first recipient of the National Community Capital Association's **Excellence in Financial Performance Award**.



Home Of Your Own receives the U.S. Dept. of Housing and Urban Development's **Best Practices Award**.

2001



First Permanent Fund created by Penny Pitou.



Individual Development Account Collaboration provides matching dollars for low-income people to save for a home, to finish an education or to expand a business.

2002



Vested for Growth makes first investment to support jobs and employee-friendly businesses.

First charitable gift annuity establishes the Community Loan Fund as a planned-giving destination.

2003



Cooperative Home Loan Program provides fair financing in manufactured housing cooperatives in its first nine months.

MicroCredit-NH launches **ArtWorks-NH** for artists and craftspeople.

2004



The Community Loan Fund breaks ground on Pepperidge Woods in Barrington, the **first Energy Star-rated manufactured housing community** in the U.S.



2005

The Community Loan Fund receives the national **Wachovia CDFI Excellence Award** for Innovation.

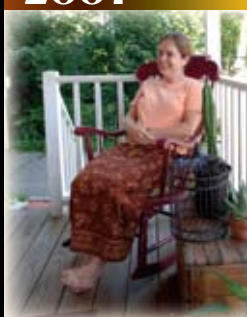
Meredith Institute formed to educate manufactured housing community tenants and organizers nationwide.

2006

The Community Loan Fund makes its **largest loan**, \$3.75 million, to help 301 cooperative homeowners in Goffstown buy their community.



2007



The Community Loan Fund reaches **\$100 million** in lending to borrowers.

2008



MicroCredit-NH reaches the **\$1 million lending mark** with its 486th loan.



St. Mary's Bank makes nation's **first traditional mortgage loan for a manufactured home**, under Community Loan Fund pilot program.

Loon Estates Cooperative in Northwood becomes New Hampshire's **90th resident-owned manufactured housing community**.

2008



With national partners, the Community Loan Fund launches **ROC USA™** to provide education and financing to resident-owned communities.



MicroCredit-NH kicks off the **Coos County Entrepreneurial Program** to help a dozen self-employed individuals each year strategically grow their businesses.