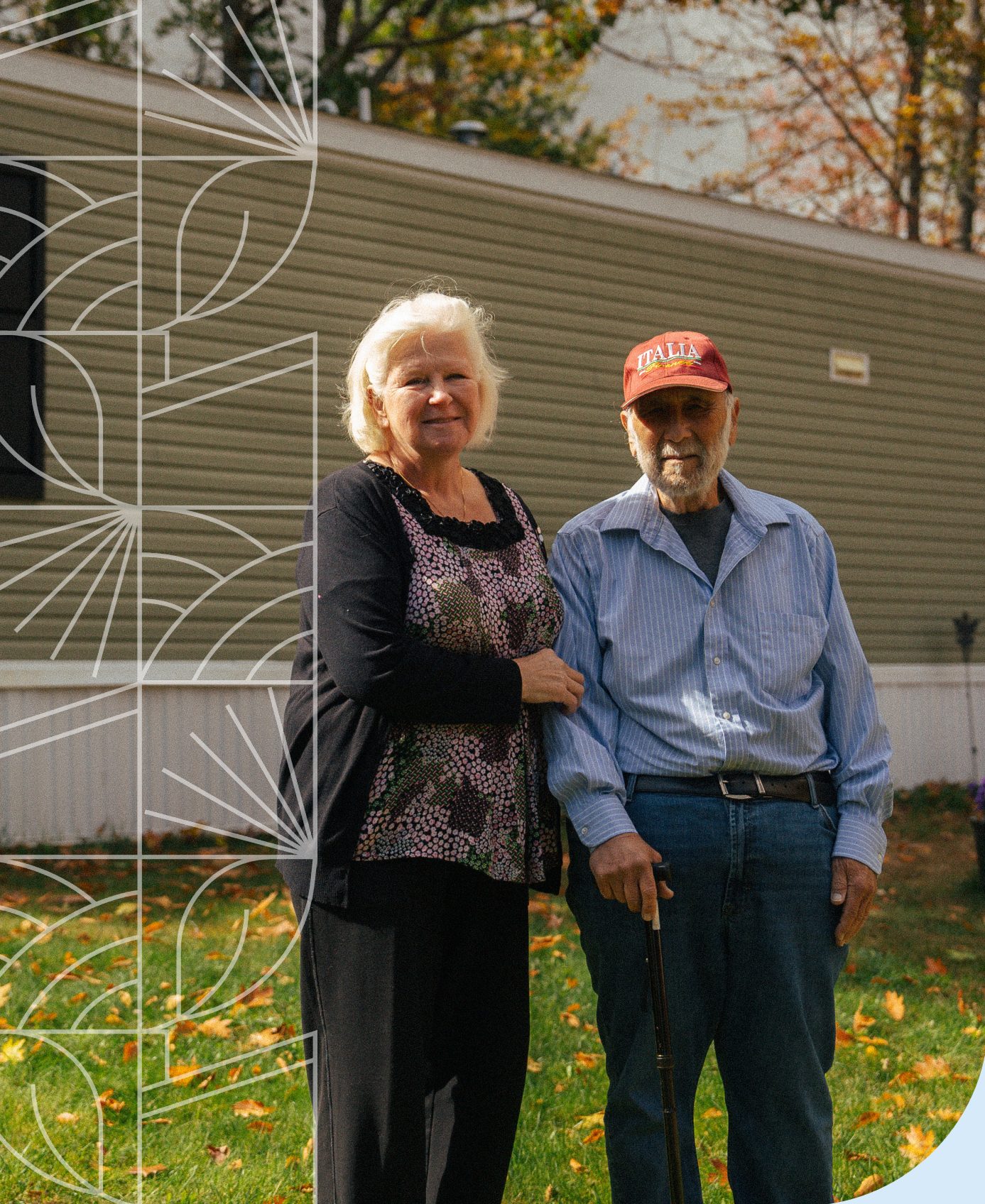




New Hampshire
COMMUNITY
LOAN FUND

Our Next Chapter





Tony & Rose (story on pg 38)

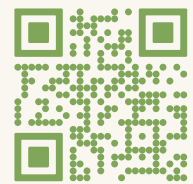
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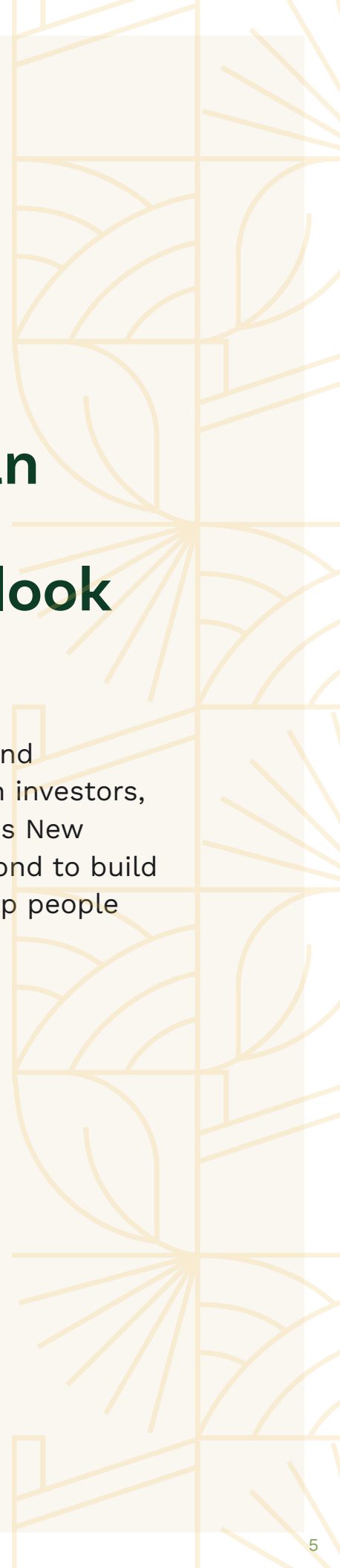
In the heart of Concord, Sunfox Farm is 60 acres of sunflowers, spices, and herbs for cooking and tea. Owners Greg and Amber Pollock host the annual Bloom Festival at the farm — a weekend of music, food, friends, family, and fun among fully bloomed sunflower fields.

▶ VIDEO: communityloanfund.org/impact/impact-stories/sunfox-farm



We're moving forward with an expansive and optimistic outlook for the future.

2024 has been a meaningful and inspirational year working with investors, borrowers, and partners across New Hampshire, Vermont, and beyond to build stronger communities and help people achieve their dreams.



A Word from Our President & CEO

As we look back on Fiscal Year 2024, I can summarize my outlook with one simple word – grateful.

Grateful to our supporters who have been with us since the beginning and those who are new to our neighbors-helping-neighbors community. You have entrusted us with donations, grants, and investments, many of you when we had no record of accomplishment, when we had no proof of concept.

Grateful to all who stayed with us while other markets and investment opportunities could have afforded you more personal financial gain. Your donations, grants, and investments are the lifeblood of our work, the lifeblood of our communities.

Grateful to our staff and our borrowers, the people who show up for our mission and show up for each other every single day. The work they do together delivering life-changing impact in our communities is humbling to witness.

In the last fiscal year, the New Hampshire Community Loan Fund reached the milestone of self-sufficiency. We achieved this crucial milestone at a time when funding sources from the federal government are uncertain. With your continued support we can and will solve local problems with local dollars.

We began our new five-year Strategic Plan in July, and we invite you to explore the full plan on our website. You'll notice many of the Strategic Plan themes throughout this annual report; resilience for our borrowers, creative problem solving, and commitment to building capacity within our team and throughout our networks. Ask questions, push us to do more, join us in the work.

You chose community simply by receiving this publication, and you continue to choose community by staying with us as we embark on our next chapter. Supporting your neighbors, many of whom you may never know, is a powerful act.

We promise to continue stewarding your dollars responsibly, keeping them protected and fully deployed in the community.



Steve Saltzman

Steve Saltzman
PRESIDENT & CEO



Investments in Action

This year we had the honor of making our region a better place for all by creating more opportunities for affordable and secure homeownership, small-business growth, stronger municipalities, and sustainable food systems.

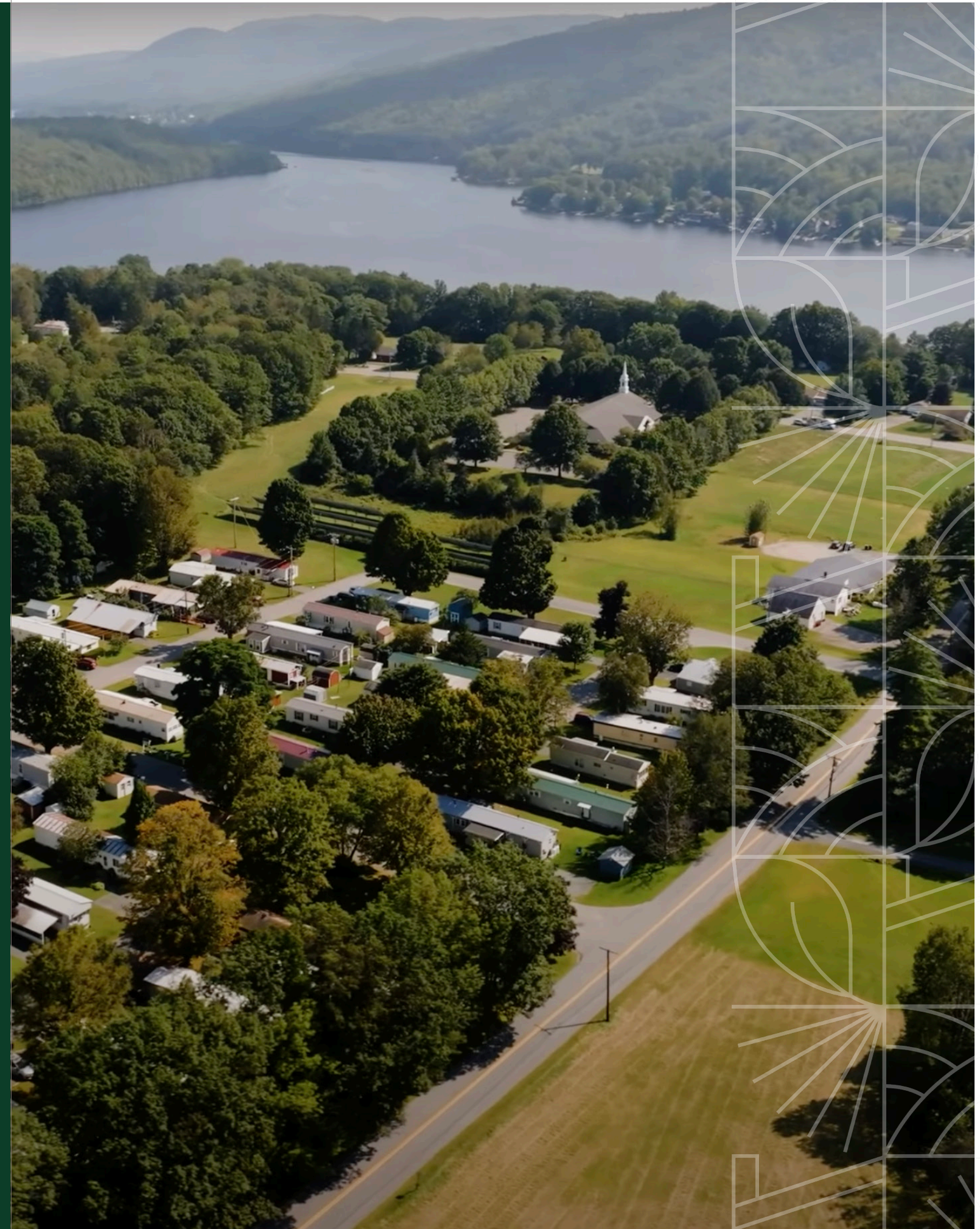
Left: Tom Raffio, President & CEO of Institutional Investor Northeast Delta Dental

Right: Steve Saltzman, President & CEO of New Hampshire Community Loan Fund

01

CELEBRATING SUCCESS

We are proud to work with forward-looking investors, donors, and funders, and to collaborate with enthusiastic borrowers and other community members as they achieve their housing, energy, business, municipal, and nonprofit goals.





Opportunities Realized

Across New Hampshire and into Vermont, community investment has supported neighbors in creating better lives, new and thriving businesses, energized support services, and resources for energy efficiency and affordability.

IMPACT STORY

Amazing Hands Healthcare Staffing LLC

Amazing Hands launched in November of 2023 to help staff nursing homes and assisted living facilities in New Hampshire with Licensed Nursing Assistants (LNAs). Like many small businesses, it was initially self-funded by its co-founders — Enoche Iwodi and her partner Michael Okeke.

With such high demand in the sector, the business grew rapidly. Instead of paying themselves, Enoche and Michael were using their personal income to pay newly hired staff. Realizing this wasn't sustainable, they started to explore a line of credit to cover their weekly payroll. This led them to our doors.

Fulfilling a Dream by Filling a Need

Originally from Nigeria, Enoche started her career as an LNA in 2020. But she'd always wanted to be an entrepreneur. Working in the health care setting, she saw an opportunity. There is a large demand for LNAs who truly care about the job they do and the people they care for. She felt that she could replicate her passion for caring for people in other LNAs — but only if she had her own business. So she married her desire to be an entrepreneur with her passion for taking care of people — and Amazing Hands was born.

Self-funding the company was unsustainable, so Enoche came to us looking for a line of credit that could cover payroll. Our lender looked at the fundamentals of the company and started the application process. In the meantime, we encouraged Enoche to apply for a one-time capacity-building grant offered through our Community-Driven Economic Empowerment (C-DEE) program.

Amazing Hands was awarded a C-DEE grant for computer hardware and software and professional services. The grant also included business consulting services. They were able to modernize and transform their company, making it easier to pursue new contracts. A few months later, they were approved for a line of credit — the first C-DEE grant recipient to also become a qualified borrower with Community Loan Fund.

\$5K

GRANT AMOUNT ALLOWED AMAZING HANDS TO MODERNIZE THEIR OPERATIONS

50-60

PEOPLE EXPECTED TO BE EMPLOYED AT AMAZING HANDS BY THE END OF 2025

2020

YEAR THAT ENOCHE BEGAN HER LNA CAREER AFTER IMMIGRATING FROM NIGERIA



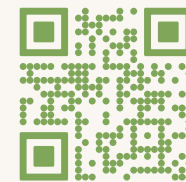
Oh my God, it was one of the best days of my life, you know, seeing your dream come true, seeing that you can do all that you have envisioned, all that you have dreamt of doing.”

Enoche Iwodi
Co-founder & CEO
Amazing Hands Healthcare Staffing LLC



▶ VIDEO: communityloanfund.org/impact/impact-stories/amazing-hands

Listen to excerpts from the Amazing Hands story



Meet Enoche & Michael

2024

Meeting Demand

Interest rates and real estate prices are soaring at a time when federal funding sources are uncertain. This means demand for our lending and coaching programs will only increase over the next year, and we are ready to meet it. But we need impact investments and donations for capital now, more than ever. We can solve New Hampshire problems with New Hampshire dollars.

Your Dollars Make a Difference

Our impact investors and donors have always come through for our borrowers, and 2024 was no exception. Read on to learn about the significant impact made in seven focus areas over the last year.



Amazing Hands Healing (story on previous page).

01



Manufactured Home Loans

In the last 12 months, we've been part of purchasing or preserving 164 manufactured homes. Our *Welcome Home Loans* along with our *Your Turn* downpayment assistance has opened the door to homeownership across the state.



ROC Establishment & Support

Derry Oak Village Cooperative is N.H.'s 150th ROC! Including Derry Oak, we have now preserved affordable homeownership in resident-owned communities for more than 9,000 households. But there's still much to be done to help people take control of the land beneath their homes while fostering lively, sustainable communities.



Tony & Rose (story on page 38)





Small Businesses

In FY24 we've loaned to businesses in all 10 counties of N.H. and 3 counties in VT. We've done a significant amount of lending in our core focus areas; local food growers, distributors, and markets, as well as retail, manufacturing, community services, and childcare. Our business loans have supported the purchase of real estate, the creation of jobs, the preservation of vital community services, and most importantly they have provided access to capital for entrepreneurs who have been excluded from the economic mainstream.



Small Town & Municipal Grant Writing

Welcoming Northern Community Investment Capital (NCIC) under the Community Loan Fund umbrella has encouraged us to support and partner with people, organizations, and communities beyond N.H.'s borders. The talented NCIC team has expanded our capacity and launched new services that provide grant writing expertise to help small towns access funding resources for infrastructure improvement and economic development.



Short Creek Meats (story on page 24).



Nonprofits

Nonprofits across N.H. connected with us to address growth needs and unexpected challenges. A quick list includes:

- **Childcare Center:** With the support of our loan, this center has created 10 new childcare spaces and two full-time teacher positions.
- **Crisis Center:** The clients of this crisis center will use funding from our pilot program to assist with expenses that might arise, as they normalize their financial security, and build their credit profiles for the future.
- **Community Organization:** This organization used our loan for real estate development, with plans to renovate the facility purchased to house up to nine families in need of transitional housing.



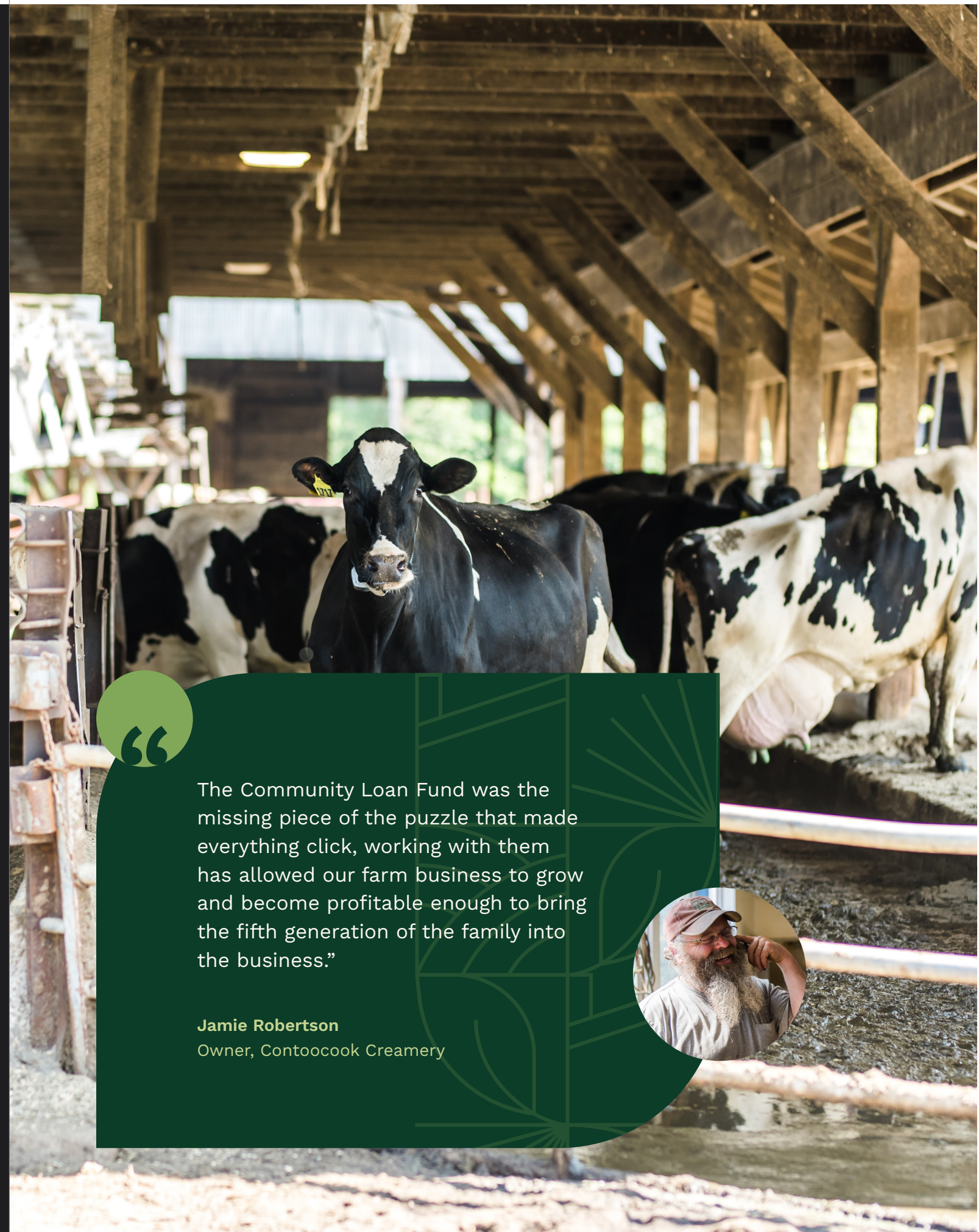
Sustainable Food Systems

Our partnerships with the USDA allowed us to support the growth of local meat processors across the United States in ways that created stronger local economies, expanded local markets, and increased opportunities for improved food supply chains.



Energy Efficiency Solutions

The most recent of three community solar projects was completed this year. Three more have already received grant funding from the New Hampshire Department of Energy. And that's just solar. Home weatherization programs have also brought down energy costs in ROCs throughout N.H.



“

The Community Loan Fund was the missing piece of the puzzle that made everything click, working with them has allowed our farm business to grow and become profitable enough to bring the fifth generation of the family into the business.”



Jamie Robertson
Owner, Contoocook Creamery

41

Success by the Numbers

While the long-term social, health, and safety benefits of our work reveal themselves over time, stats give a clear sense of what's been accomplished. Here's some information that's sure to be of interest to our numbers-driven neighbors.



91%

OF INVESTOR CAPITAL ACTIVELY DEPLOYED INTO OUR COMMUNITIES AT CLOSE OF FY24



100%

INVESTOR REPAYMENT RATE OVER OUR 41-YEAR HISTORY



2.19

IN ECONOMIC IMPACT IS GENERATED FOR EVERY DOLLAR WE LEND



516K

HOURS OF COACHING AND GUIDANCE SERVICES PROVIDED SINCE 2005



1K

MINIMUM AMOUNT TO BECOME AN IMPACT INVESTOR IN YOUR COMMUNITY



483M+

LOANED SINCE INCEPTION

01

IMPACT STORY

Supporting a Local Farm Business in Ways Large and Small

As Short Creek Farm grew, they needed capital — to develop products, increase production, and to scale up in a big way that also helps other small farmers.

A Long-term Professional Relationship

Founders Jeff Backer and Dave Viola are on a mission to reestablish the connection between good farming, dedicated craftsmanship, and great food. They make sausage, salami, bacon, and other meat products by hand in small batches with exceptional ingredients sourced from independent farmers and craftsmen.

Shortly after they founded Short Creek Farm in 2015, Jeff and Dave applied for a USDA Value Added Producer Grant to develop a line of dry-cured salami. This was a planning grant that they worked with the New Hampshire Community Loan Fund to secure.

We also administer the USDA Local Meat Capacity (Local MCap) program grant. Through that program, Short Creek Meats — the farm's sister entity that focuses on processing — was able to get a new automated slicer that allows them to increase production of their popular bacon. Before acquiring the slicer, Dave was slicing 1,000 pounds by hand in a day, all of which sold before it was even packaged.

550+

NATIONWIDE STORES WHERE SHORT CREEK FARM PRODUCTS ARE AVAILABLE

~12K

POUNDS OF HIDE AND FATBACK THAT WILL BE USED BY LOCAL LOBSTERMAN AS BAIT

400+

NEW ENGLAND PIGS SHORT CREEK MEATS PROCESSED IN 2024



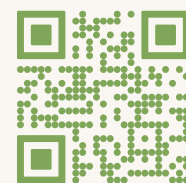
Without the New Hampshire Community Loan Fund, we would not have been able to build out this processing plant and dramatically transform our business.”

Dave Viola
Co-founder Short Creek Farm and Short Creek Meats



▶ VIDEO: communityloanfund.org/impact/impact-stories/short-creek-farm

Listen to excerpts from the Short Creek Farm story.



Meet Jeff & Dave



02

WHAT MAKES US UNIQUE

We got our start in 1983 with the belief that all people deserve access to equal opportunity, and that the more fortunate people in our communities would want to help support that idea. In the four decades since, we have expanded our initial neighbors-investing-in-neighbors philosophy to build beyond affordable housing to support holistic economic opportunity across our communities.





A Neighborly Approach

Our neighbors-investing-in-neighbors philosophy drives us to find new ways to serve people, businesses, organizations, and communities.



Distinctive from the Start

A pioneer and leader in the Community Development Financial Institution (CDFI) movement, we kicked off our neighbors-investing-in-neighbors model when we helped manage an unconventional loan to create New Hampshire’s first ROC.

Adaptive & Innovative

We are distinct in our willingness to adjust to today’s needs and challenges. As new challenges appear, we adapt without losing sight of our mission — to provide systematically excluded people and communities with the financial, human, and civic resources they need to be economically secure.

As new opportunities come up, we position ourselves to bring those benefits to communities. Whether that’s installing solar arrays to reduce energy costs in ROCs, partnering to preserve and expand affordable housing, or helping small businesses thrive through expanding our Community-Driven Economic Empowerment (C-DEE) Accelerator, we’re always open to innovation.



Our Focus Areas

We work in communities across the Granite State, into Vermont, and across the US. From helping you purchase a manufactured home, to strengthening small businesses and nonprofits, and supporting entire towns as they work to secure financing, our services support the security and growth of people and communities.

Affordable Homes

Loans and support for manufactured-home buyers, homeowners who want to refinance or make home improvements, and developers building affordable housing.

Small Businesses & Nonprofits

Customized loans to strengthen and expand local businesses and nonprofits, including farms & food producers, and childcare centers.

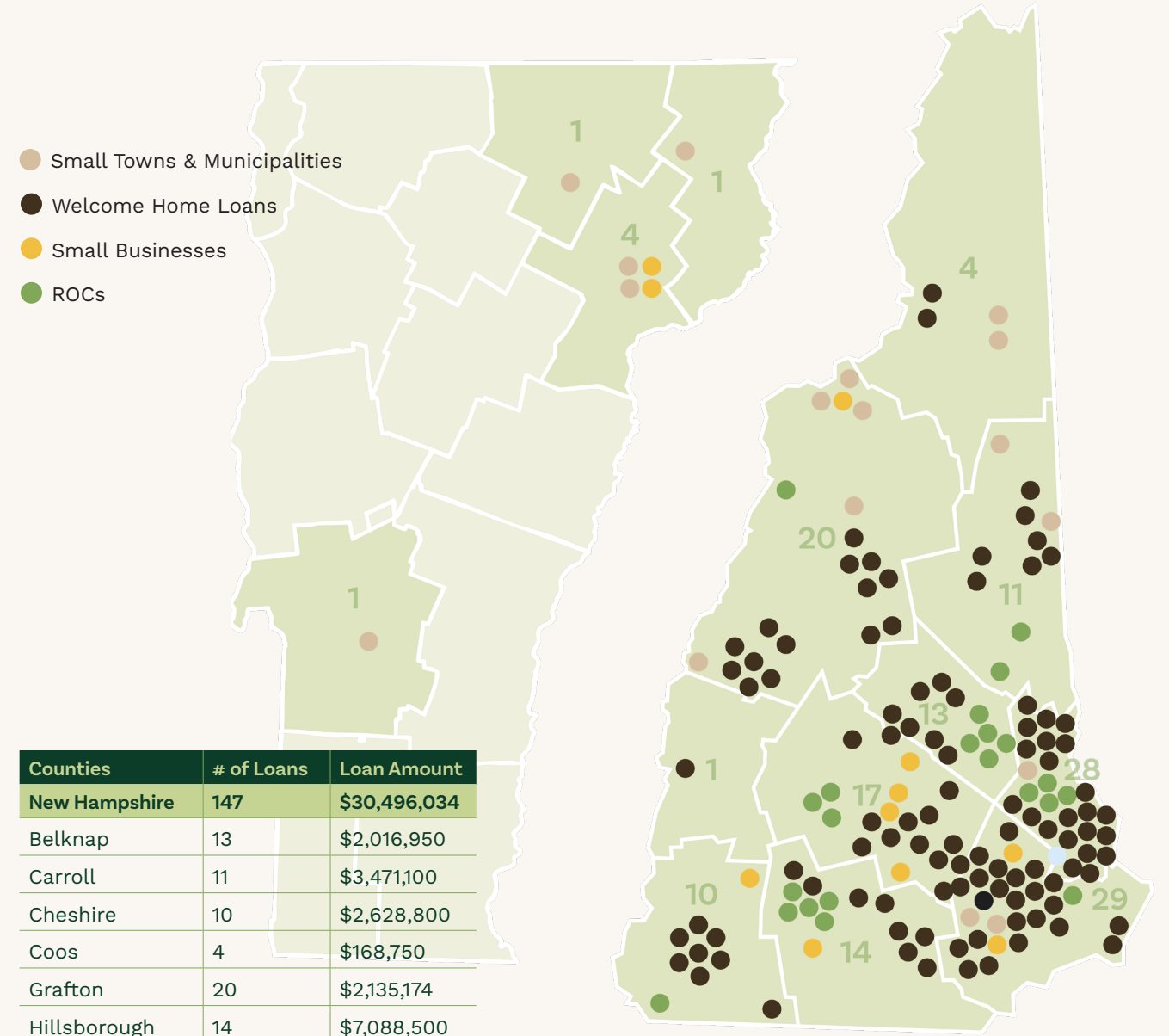
Resident-Owned Communities

Loans, coaching, and advice for manufactured-home owners whose park is for sale or who already live in a resident-owned community (ROC).

Small Towns & Municipalities

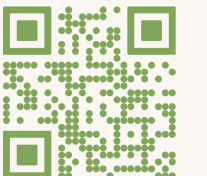
Assisting towns and municipalities in planning for economic development by securing funding and implementing projects per funder rules and regulations.

Impact Across N.H. and VT



Counties	# of Loans	Loan Amount
New Hampshire	147	\$30,496,034
Belknap	13	\$2,016,950
Carroll	11	\$3,471,100
Cheshire	10	\$2,628,800
Coos	4	\$168,750
Grafton	20	\$2,135,174
Hillsborough	14	\$7,088,500
Merrimack	17	\$1,154,750
Rockingham	29	\$9,611,010
Strafford	28	\$2,133,550
Sullivan	1	\$87,450
Vermont	7	\$1,345,671
Caledonia	4	\$1,105,000
Essex	1	\$91,000
Orleans	1	\$107,671
Rutland	1	\$42,000
Grand Total	154	\$31,841,705

To see more of our impact over the years, and to view the whole map, visit the Impact page on our website.



Our Strategy for Success

We're proud of our track record of lending to people to purchase affordable manufactured homes, to form manufactured-home park cooperatives, and to entrepreneurs building businesses and communities. But it is our core belief that lending alone is not enough. We partner with our borrowers for the long-haul.

Coaching & Advising Improves Borrower Success

Defaults on our loans are rare because, along with the financing, we connect our borrowers with customized education, coaching, and support that helps them reach their goals and repay their loan.

Over the years, we have seen how borrowers who work with experienced coaches and advisors are able to achieve success and develop repayment strategies. As Ahmad Aissa, of Aissa Sweets said of our Business Finance team, "They give you way more than just a loan. They coach you. It was a relief to have someone to talk to about the business."

Our Partnership Philosophy

We believe in our partnership approach to making loans. We have seen it succeed many times over. We love working with our borrowers and seeing them learn as they take charge of their future.

We are rewarded each time we get to share in the joy of homeowners, ROC residents, business owners, and nonprofit leaders who have turned their dreams and aspirations into reality. This is why we do what we do.

“

Working with Community Loan Fund has been a wonderful experience. They literally held our hand through the whole process. They gave us training. They were there every single meeting. They set us up with our agendas so that we wouldn't walk in there blind. And they said that they would continue even after we buy the park, they would continue to work with us. They just made it so easy and less scary because it's 55 or over here and we're all 55 or over. Nobody has ever done this before. So this was a new experience for all of us. But Richard and his whole team, they've been absolutely amazing.”

Carole Mannino

Resident, Derry Oak Viillage Cooperative



Tangible Impact

Let's dig into the impact numbers that have made 2024 an inspiring year to remember.



148K

SQUARE FEET OF
NONPROFIT AND
SMALL BUSINESS
SPACE FINANCED



\$22.8M

DOLLARS LENT FOR
AFFORDABLE HOUSING
PRESERVATION AND CREATION



154

UNIQUE BORROWERS
SERVED

IMPACT STORY

It's Great to be Home

Retirees Tony and Rose Stoia needed to find a new home after their basement apartment turned out to have a major downside — it was located across the street from a bark-mulching facility. Rose has a severe pine allergy and the dust from the mulching facility made her breathing difficult. So, they started exploring homeownership in manufactured-home parks.

They looked for over four years. But with limited income from social security and some credit issues, a traditional bank mortgage wasn't an option. They began to fear that they would have to separate and live with different sons or even end up homeless.

A Team Effort

We worked with Tony, Rose, and their real estate agent. We helped them clean up their credit, take the steps to get downpayment assistance, and qualify for a Welcome Home Loan. They were diligent in following the process — and it paid off.

Today, Tony and Rose are the happy owners of a manufactured home in the Soda Brook ROC in Northfield. Tony summed up his feelings this way, "In our 35 years of being married, I couldn't ask for better. I have plenty of land here. There's a place down the street I can go fishing. But the best of all is when I turn on Shaker Road, I'm happy — just to follow the row of trees. It's just beautiful."

27

MANUFACTURED HOMES MAKE UP THE SODA BROOK ROC ACROSS SEVERAL QUIET CUL-DE-SACS

1/2

THEIR MORTGAGE PAYMENT COMPARED TO RENTING — ACCORDING TO TONY

45

MILES TO VISIT THEIR NEAREST SON AND GRANDKIDS



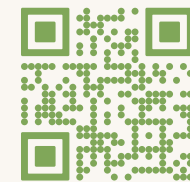
The sense of community is really nice. I grew up with 15 cousins in one family, 11 and nine in the others. So for me, it's like having family again."

Rose Stoia
Manufactured-home owner,
Soda Brook Cooperative,
Northfield N.H.



▶ VIDEO: communityloanfund.org/impact/impact-stories/tony-and-rose

Listen to Tony & Rose's story on our website



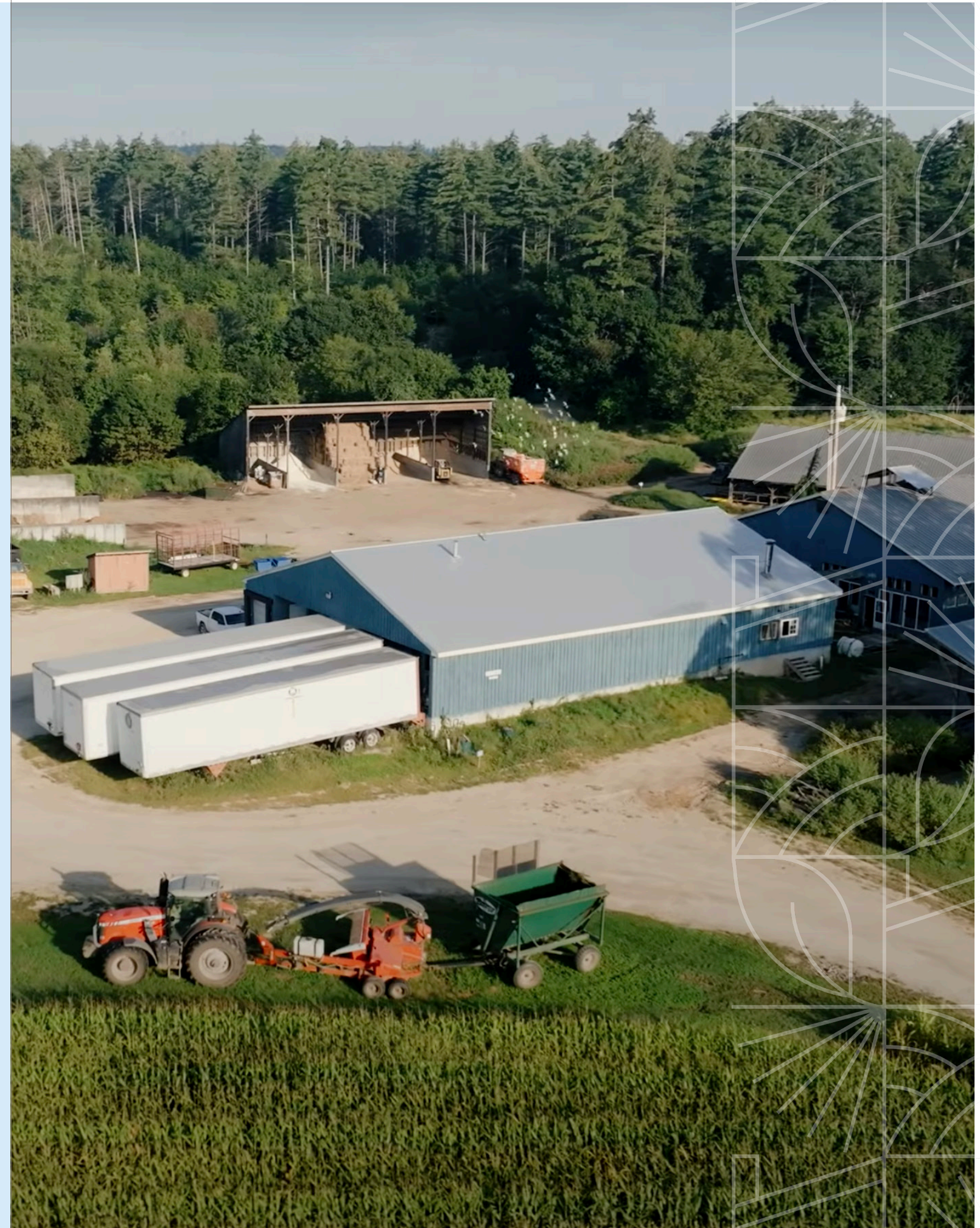
Meet Tony & Rose



03

GUIDED BY OUR VALUES

Our values drive the work we do every day. It's because of our values that we emphasize the coaching and guidance that we provide to our borrowers. And our values drive our vision of a future where all people have access to the resources they need to live secure and prosperous lives.



03



Our Values In Action

More than just ideals, our values inspire us to take action in pursuit of improving communities and opening up opportunities for our neighbors to pursue their goals.

Our Values in Practice

We share similar priorities and perspectives in how we approach our work — and each other.

We Live Respect

We show up for our partners, colleagues, and clients. We actively engage in our communities. We connect, share our knowledge, and empower success.

We Embrace Challenges

We find solutions. We lead with integrity and authenticity. We learn and improve. We unlock potential.

We Advance Equity

We strive to model diversity and inclusion. We work to dismantle economic and social barriers while encouraging the full and meaningful engagement of all.



Policy & Advocacy

In order to ensure affordable housing and fair lending practices, we engage in policy and advocacy work that supports preserving and expanding opportunities for homeownership in N.H. and beyond.

Resident Ownership

Preserving affordable homeownership through the establishment of resident-owned communities (ROCs) is possible, in part, through laws like the 60-day notice requirement in NH RSA 205. This law requires manufactured-home park owners to formally notify residents of their intention to sell and to negotiate in good faith with tenants who wish to purchase the park cooperatively.

This law and other protective policies are often threatened by individuals and organizations who are interested in buying parks to maximize them for profit, even if that means making the parks unaffordable and unlivable for residents with lower incomes. Our policy team monitors threats to resident ownership and works with policymakers to prevent other predatory practices designed to exploit vulnerable people.

Zoning for Density

We work collaboratively with other organizations and policymakers on zoning reform that encourages housing density across the state as well as the placement of more manufactured homes and the expansion of manufactured-home parks.

Lowering Energy Costs

We advocate for government programs that connect cost-saving energy and weatherization programs with residents with low-incomes and the organizations that support them.

The Passing of House Bill 1361

We were active in promoting the passage of HB 1361, a bipartisan bill to increase manufactured-housing opportunities and address N.H.'s housing crisis. It clarifies how local zoning ordinances address manufactured housing and requires municipalities to allow "reasonable and realistic" opportunities for developing and expanding manufactured-home parks.

Prior to its passage, New Hampshire Community Loan Fund President and CEO Steve Saltzman spoke in its favor, "The social and health benefits of homeownership are well known," he said. "At a time when owning a manufactured home is far less expensive than renting a comparably sized apartment, we should be doing everything we can to make that option available."



Sharing our Data

Our mortgage borrowers defy convention. Many have no credit score, and a third have a score of 620 or below. Still, they are incredibly successful in repaying their loans. We are actively sharing our data and successful lending practices with government supported entities Fannie Mae and Freddie Mac, hopeful they will create programs to encourage more traditional lenders to treat manufactured homes like valuable assets.



Leading in Policy & Advocacy

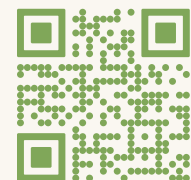
Ways we are sharing our time and talents for policy reform.

Marchant Joins Housing Supply Accelerator Steering Committee

Sarah Marchant, our Senior Vice President, was named to join the Housing Supply Accelerator, a national campaign to improve local capacity, identify critical solutions, and speed reforms that enable communities and developers to work together to produce, preserve, and provide a diverse range of quality housing.

This joint initiative of the American Planning Association and National League of Cities will bring together local governments, community planners, builders, financial institutions, housing policy associations and state and federal partners to develop, align and advance solutions that accelerate and incentivize local approaches to land use, housing development, and preservation.

“New Hampshire’s housing crisis is something we think about every day at the Community Loan Fund,” Marchant said. “I look forward to extending the conversation nationally with my peers at the Housing Supply Accelerator and creating solutions for the Granite State and beyond.”

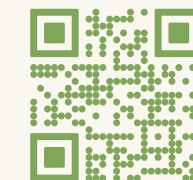


Steve Saltzman Named to CDFI Coalition Board

New Hampshire Community Loan Fund President and CEO Steve Saltzman was recently voted onto the board of directors of the national CDFI Coalition.

The coalition is a leader in advocating for community development financial institutions (CDFIs) and actively engages on relevant policy matters, regulatory rules, and legislative issues. Its executive committee and board members represent many of the most impactful community development lenders across the United States.

“The CDFI Coalition table is where discussions are had and decisions are made that affect the heart of our mission — to provide access to fair financing for America’s underserved people and communities,” Saltzman said. “I’m honored to have a seat there, learn from some great entrepreneurs, and share what we’ve learned in our 40 years.”

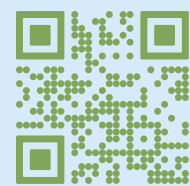


Leading in Policy & Advocacy (continued)

Abby Bronson Hired as Policy & Advocacy Director

Expanding our commitment to engage at both a State and Federal level, Abby joined us in the Spring to begin laying the groundwork for our Policy and Advocacy efforts. Her roots in N.H. and her deep experience in Washington made her a natural fit for the team.

“I believe that everyone deserves an equal opportunity to participate in the economy and the New Hampshire Community Loan Fund has been making that a reality for families across our state for more than 40 years. I am thrilled to help make sure this important work can not only continue but truly thrive in our state and across the country.”



Energy Efficiency Solutions

Throughout 2024 we worked with partner organizations to help people, businesses, and nonprofits keep their energy costs in check — and there's much more to come.

Why We're Involved

We believe that every person in the state should be able to fully participate in the economy and society. And our mission is to provide systematically excluded people and communities with the financial, human, and civic resources they need to be economically secure.

Helping people, businesses, and nonprofits reduce their energy costs, in the homes, buildings, and communities we've helped them buy, develop, and preserve, is a natural fit for us. Our ongoing presence in the energy space means that more people have the opportunity to take advantage of these modern solutions.

Our Work for the Future

As energy costs continue to rise, they will disproportionately affect systematically excluded people with low and moderate incomes. By connecting borrowers with a range of innovative energy solutions, we're addressing energy challenges in several areas.

- Weatherization and Energy Efficiency
- Fuel Switching
- Renewable Energy

Learn more in our Digital Annual Report.



IMPACT STORY

NorthWoods Stewardship Center

When we joined forces with the Northern Community Investment Corporation (NCIC), we became part of the ongoing transformation of NorthWoods Stewardship Center into a modern and more inclusive organization with greater impact potential.

NorthWoods Stewardship Center was founded in 1989. It primarily serves the communities of northern VT and N.H. and hosts projects and crews across New England. The Center connects people and place through science, education, and action. Partnerships with NCIC and New Hampshire Community Loan Fund have allowed the Center to make renovations on the main lodge, plan and construct a universally accessible trail, and build a brand-new barn to serve as their conservation services headquarters.

Expanding Access and Impact

Built in the summer and fall of 2024, the All Persons Trail is a three-quarter-mile loop that circles the hub of the NorthWoods campus. Part of NorthWoods' *Access for All initiative*, the trail is designed to welcome **all** types of users in **every** season. The trail's gradual slopes amble through forests and across bridge streams offering spacious turn-arounds for adaptive equipment. We're thrilled to be part of expanding access to the environmental and educational aspects of NorthWoods Stewardship Center.

\$415K

TOTAL USDA RURAL BUSINESS DEVELOPMENT GRANT AWARDS SECURED BY NCIC AND COMMUNITY LOAN FUND

2,100

ESTIMATED NORTHWOODS STAFF HOURS TO CREATE THE ALL PERSONS TRAIL, INCLUDING LABOR, PLANNING, AND COORDINATION

15

WEEKS THAT THE RECON TRAIL DESIGN CREW WILL BE AT WORK ON THE ALL PERSONS TRAIL



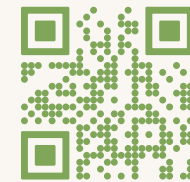
Adding more resources has exponentially improved the scale of our impact, the reach of our programs, and opened the door to opportunity for more people."

Maria Young
Executive Director, NorthWoods Stewardship Center



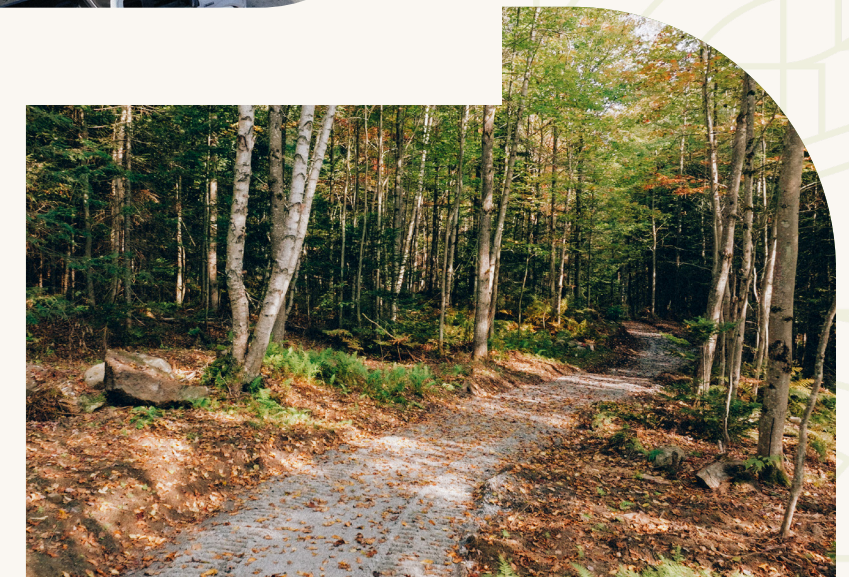
▶ VIDEO: communityloanfund.org/impact/impact-stories/northwoods-stewardship-center

Maria Young walks us through the activities she has led with NCIC and New Hampshire Community Loan Fund.



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NEW JOBS CREATED AND 38 EXISTING JOBS RETAINED DUE TO THE USDA FUNDING WE BROUGHT TO THESE PROJECTS



Seeking Investors & Donors

Federal, state, and local governments offer many grant programs that fund ideas and projects that provide public services and stimulate the economy. We apply, or help our borrowers apply, for grants that provide a direct benefit to the people we serve. Example projects include community solar arrays and water, sewer, and electrical infrastructure improvements at ROCs.

The majority of these funds don't pay for our operations or programs. Instead, government departments and programs come to us because we have the expertise, network, and experience to administer and distribute these funds across N.H.

In the future, when we receive one of these grants, it means we need additional help from impact investors and donors. As we take on new projects or programs that cost more to administer than we are given to cover those costs, it means that we — and your neighbors who can benefit from these grants — need your support more than ever. It's the only way we can cover the costs required to effectively distribute these potentially life-changing grants.

Today's Economic Reality

Changes in interest rates have made it more challenging to provide investors with the combination of financial and social returns that make investing in us so attractive. Our goal in attracting more donors and impact investors is to shore up this disparity.

Invest



Donate



There was so much overlap in the tenets that guide you (Community Loan Fund) and guide us (Dartmouth Health) - your emphasis on having a positive impact on people's lives, being really creative in solving problems, empowering people, and just doing good. But also, and importantly from my perspective, your emphasis on paying your investors on time and never missing a payment in your history."

Michael Waters

Treasurer, Dartmouth Health



A Home For Impact Investors

A multitude of individual, institutional, business and other investors who enjoy earning both social and financial returns have found a home with us. It could be because they believe in our neighbors-investing-in-neighbors philosophy. It might be because of our 100% investor repayment rate. Maybe it's because the combination of the two aligns with their values. Or perhaps for the members of the 100% Opportunity Club — investors who choose a 0%-interest option — it's because the interest they would have earned offers extra assistance to borrowers who need it and makes loans even more affordable.

Whatever their reason, we celebrate our investors and the opportunities for all that they open up in communities across the state.

Individuals and Families

We love the people who take our neighbors-investing-in-neighbors strategy to heart. We have always respected those who find ways to make their communities the vital and vibrant places they want to live in.

- Anonymous (144)
- Alexandra Agrafiotis and Carl Pehrsson
- Elizabeth Ahl
- Ursula and John Allen
- Joseph Alosky
- Arnie Alpert and Judith Elliott
- Donna San Antonio
- Barry and Sarita Ashar
- Bill Bardsley
- Karin S. Barndollar
- Wayne Barstad and Anne Kapuscinski
- Lou-Anne Beauregard
- Emily Beinecke
- Jessica Bendit and Dickran Jebejian
- Carolyn Benthien
- Becky and Bruce Berk
- Jake and Anna Berry
- Betsy Biemann
- Jeannette Bilodeau
- Cynthia D. Bittinger
- Milton and Sandra Blackington
- David Blair
- Sheila S. Blair and Jonathan M. Bloom
- Stuart Blood and Li Shen
- Jenny Boesch
- Jessica Bolker and Peter Bixby
- D. G. Bonell
- Steven Botkin
- Paul and Martha Bradley
- Nancy Braus
- Howard Brodsky
- Judith Brophy
- Christian and Karen Brouillard
- Ian Brownell
- William Buckley and Rebecca Gould
- Nancy Buell
- Susi and Dennis Burke
- Anne Burnett

- Kraig Burnham and Lisa Schultz
- Suzanne and Larry Butcher
- Mary Ann and Len Cadwallader
- Matt Cahillane
- Malcolm and Bernadette Cameron
- Page Cannon
- Lawrence P. and Sandra L. Carr
- John E. and Diana C. Carroll
- Elizabeth Cazden
- Jonathan and Kathryn Chaffee
- Patience and Thomas Chamberlin
- Heidi Chase
- Victoria P. Chase
- Michelle M Cinquemani
- Hilary P. Clark
- Lynn L. Clowes
- David and Ellie Cochran
- Burton J. Cohen
- Cora M. Collins-Kangas
- Joan Connacher
- Margo and Greg Connors
- Martha Copithorne
- Elizabeth Corell and Roger Hawk
- Peter and Margaret Corey
- Jordy Cornog
- Fred W. Courser Family Trust
- Joyce M. Crane
- Catherine F. Creed
- Jeanne E. Cusson
- Jonathan and Nicole Davis
- Mary and Mike Davis
- Steven and Margaret Dawson
- Sarah and James DeLuca
- Hannah Dennison
- Kim Dery
- Jean Deupree
- Julie Dewdney
- Jerry Dionne and Ramona Dow
- Kimberly Dorn and Donat Bay
- Brian and Darcy Drayton
- Harrison and Betsy Drinkwater
- Kylee Drugan-Eppich
- Diana Duffy
- Dumas Family
- Andrew Duncan and Laurel Horne
- Julia and Chris Dundorf
- Juliana Eades
- Rachel Eades
- Abby Easterly and Scott Silberfeld
- Anne Emerson
- David C. Emerson
- Robert and Alfrieda Englund
- BJ Entwisle
- Judy and Gail Fayre
- Suzanne S. Federer
- Lew Feldstein and Mary McGowan
- Joseph Fellows
- Michael Ferber and Susan Arnold
- Dr. and Mrs. William J. Finlayson
- Lesley Finlayson
- Dorothy M. Fitch and John H. Munier, Jr.
- William Flannery
- Sally W. Fleming
- Harriet Forkey
- Ezra Fradkin
- Nancy Frankel
- Heidi Frantz-Dale and Duane Dale
- Josee Frenette
- Lenore Friedlander
- Karen Friedman
- Susan Fuller
- Gadfly Trust
- Amy Galblum
- Paul Galla
- Jill A. Gallant
- John Garvey and Cotton Cleveland
- Bindy Glennie
- Mark and Cookie Godfrey
- John and Kate Goegel
- Kenneth Gold
- Jesse Gottlieb and Sarah Plotkin
- Eric Coffin-Gould
- Anthony and Glynn Graham
- Linda J. Gray
- Dianne Walsh-Green
- Kimberly Greene
- Alice Bennett Groh
- Theo and Holly Groh
- Beth McGuinn
- Jane and Chris Haigh
- Mary Hamblett
- John Hamilton and Krista Helmboldt
- Mark and Doris Hampton
- Elizabeth and Peter Hansel
- Marcus and Michele Hansen
- Joe and Adrienne Harrison
- Linda Harvey
- James Hassinger
- Philip Hatcher and Peggy Kieschnick
- Charles and Jeanne Hawthorne
- Greg and Ruth Heath
- Elizabeth Durfee Hengen
- Marcia Herlihy
- Douglas Hill and Alexandra Breed
- Ramsay T. Hill Trust
- Jay and Marjorie Hodes
- John and Jean Hoffman
- Katharyn S. Hok
- Carol Hollis
- Jacob Holubeck
- Jen and Mark Hopkins

Individuals and Families (continued)

- Jay C. and LuAnne Hormel
- Joel Horwich
- Ann and Chuck Hotchkiss
- Geoff Hubbell and Kathy Smith
- Joel and Anne Huberman
- Sara Hubner
- Sky Gavis-Hughson
- Peg Hume
- William Humm and Barbara Wauchope
- Martha A. Hunt and Robert Moser
- Leo E. and Marjorie A. Immonen
- Peter and Deborah Imse
- Don James and Mary Jo Briselden
- William Jarcho and Susan Traff
- Dr. Jeremy Hogan and Mrs. Nicole Hogan
- Robert Johnston
- Kathleen Jones
- Dick Jones and Viki Bok
- Lucia M. Kahn
- Ann Kaiser
- Sheryl Kamman
- Eli Kaplan and Jamie Albrecht
- Barbara Kassler
- Richard L. and Jane M. Kaufmann
- Bob and Hilary Keating
- Vanessa Keith
- Elizabeth Kelly
- Marjorie Kelly and Shelley Alpern
- Wendy Kessler and Will Bland
- Kenneth and Sarah Kimball
- Sabrina Kirwan
- Jane Kitchel McLaughlin
- Ilene Klein
- Steve and Daphne Klein
- Anne and Ted Krantz
- Kriebel Family
- Ken and DeDee Kunhardt
- Susan Labandibar
- Michael and Mildred LaFontaine
- Shawn V. LaFrance and Rebecca Farver
- Rose Marie Lanier Revocable Trust
- Rev. Ellen W. Lankhorst
- Susan Lantz
- Frances Moore Lappe
- Carola B. Lea
- Paul J. LeVie
- Dani Ligett and Mike Morton
- Donna Brallier-Lincoln
- Thomas W. Lincoln
- Jason and Pamela Little Family Trust
- Dean Lizotte
- Erin Longan
- Benjamin Lord
- Rebecca Lovejoy
- Nancy Lukens
- Judy Mack
- William O. Maddocks
- Elizabeth Rakowsky Marshall
- Thomas N. Masland and Sylvia K. Bates
- Grace Mattern
- Douglas E. Mayer
- Ellen R. Mayer and Malcolm Pittman
- Peri and Tim McKenna
- Peter McLaughlin
- Andy McMillan
- Abriete and Yadim Medore
- Sarah and Michael Melasecca
- Donna Melillo
- Elizabeth Meller
- David and Doreece Miller
- Debra and Stanley Miller
- Suzanne S. Miller
- Bruce Morgan
- Elizabeth Moulton
- Gayle and Robert Murphy
- Roger and Linda Murray
- Brigid Murray and Michael Coty
- Andrea Nash
- Sherrill S. Nixon
- Martin Novom
- Patrick and Kendra O'Donnell
- Betty Olivolo
- Rena Oppenheimer
- Karen E. Orso
- Amanda Osmer
- Amelia L. A. Parrish
- Merritt and Adam Patridge
- Richard Pendleton and Sage Wheeler
- John and Alice Pepper
- Aaron Peschel
- Erica and Albert Pfister
- Francine C. Philippe
- Robin Picard
- Dennis and Patricia Pinski
- James A. Pittman, Jr.
- Nicholas Mayer Pittman
- Juan Altmayer Pizzorno
- David and Linda Platt
- Michael Platt
- Dr. Benjamin Platt
- Anita Plourde
- Madeleine Pluhar
- Frances D. Potter
- Molly Potter Scheu, in honor of Joey Potter
- Laurel M. Powell
- Stephen and Rebecca Powell
- Joan C. Pratt
- Randall E. Preston, II
- Philip Preston
- Janet Prince and Peter Bergh
- Charles DePuy
- Chris and Alison Pyott
- Katherine M. Raisz
- Connie L. Rakowsky
- Tod Ramseyer and Beth Salerno
- Beth Raymond
- Robin Read
- Rebecca Reno
- Laura and Gilbert Richardson
- Bonnie Rill
- Adam Roberts
- Martha and Dana Robes
- Dale and Christine Rockefeller
- John P. Rogers
- Paula Rogers
- Randolph and Deborah Roody
- Kristin Rookey
- Marc J. Rosenbaum
- Jack Ruderman and Amy Messer
- Bonnie B. Rukin
- Gordon and Barbara Russell
- Hassan W. Salley and Nadine A. Salley
- Annie and Dick Samuels
- Cornelia Sargent and Scott Nielsen
- Eric T. Sargent
- Jeff and Jill Savage
- Bonnie Scadova
- Jan Schaffer
- David and Monique Scharlotte
- John D. Schenk
- Jill and John Schiffman
- Christopher and Lael Schwabe
- Anne Schwartzman
- Laura Scott
- Sandi Van Scoyoc
- Lois R. Scribner
- Nat and Angela Shambaugh
- Gary and Jane Shapiro
- Al Shehadi
- Herbert Shuer
- Julia Shumlin
- Gregory Sieczkiewicz
- Gary Siegel
- Richard B. Siek
- Dick and Sheila Siener
- Robert Singer
- Mike and Jean Smith
- Jon and Robin Soller
- The Solso Family
- Anitra Sorensen
- Robert Souza and Helena Koay
- Marcy Stanton
- John Stix
- Marta Stockwell
- Lee and Byron Stookey
- Frances Strayer and Richard Benton, in memory of Dale Mayer
- Ruth Stuart
- John and Nadine Suhrbier
- Senator Sylvia and Robert M. Larsen
- Ron and Martha Taylor
- Marnie Thompson and Stephen Johnson
- Mary Lomont Till
- Edward J. Tomey and Maich Gardner
- Patricia Townsend
- Kathy Traynor
- Marie Trigg
- Norm and Pat Turcotte
- Yusi and David Turell
- Judith Ullman
- John Valpey
- Peter and Lee Vandermark
- Sara Varela and Carlos Rincón
- Anna Von Mertens and Chris Anderson
- Robin and Mark Walkup
- Rick and Karene Wallis
- Senator David H. Watters
- Juliane and Daniel Weeks
- Daniel Weeks and Sindiso Mnisi Weeks
- Bethann Weick and Ryan Harvey
- Craig Welch and Stefany Shaheen
- Skyler J. Wharton
- Nancy Wight
- Patricia Wilczynski
- Anne Williams
- Christopher P. Williams
- Linda and Bob Williams
- Lindsey Williams
- Sara J. Willoughby
- Robert O. Wilson
- Harry and Stephanie Woodley
- Walter Pierce Woodward
- Jennifer Wright and Stan McCumber
- Lucy K. Wyman
- Lorey Zahn
- Mark and Susan Zankel

Financial Institutions

Investing in our work is a great way for financial institutions to contribute more to the local economy.

- Bangor Savings Bank
- Bank of America
- Bank of New England
- Bank of New Hampshire
- BankProv
- Bar Harbor Bank & Trust
- Cambridge Trust Company
- Citizens Bank
- Eastern Bank
- Enterprise Bank
- Federal Savings Bank
- Franklin Savings Bank
- Kennebunk Savings Bank
- Ledyard National Bank
- M&T Bank
- Mascoma Bank
- Meredith Village Savings Bank
- Merrimack County Savings Bank
- NBT Bank
- Northway Bank
- Opportunity Finance Network
- Parnassus Equity Income Fund
- Pentucket Bank
- Piscataqua Savings Bank
- Profile Bank
- Santander Bank
- Savings Bank of Walpole
- St. Mary's Bank
- TD Bank
- Wells Fargo
- Woodsville Guaranty Savings Bank

Foundations

Mission-aligned foundations are able to grow their impact and gain financial returns as well.

- Norwin S. and Elizabeth N. Bean Foundation
- Ceniath, LLC
- Endowment for Health
- Lantos Foundation
- Lydia B. Stokes Foundation
- New Hampshire Charitable Foundation
- New Hampshire Children's Health Foundation
- Olamina Fund LLC
- Open Society Foundation
- Putnam Foundation
- Solso Family Foundation
- The Page Hill Foundation
- The River Foundation
- Threshold Foundation
- Twin Pines Cooperative Foundation
- Woodcock Foundation

Businesses, Nonprofits, and Other Investors

These organizations contribute to our impact within their communities, creating long-standing benefits.

- 491 East Industrial Park Drive Condo Owners Association
- Amoskeag Industries, Inc.
- Better Business Bureau of New Hampshire
- Capital for Change
- Common Good Finance
- Community Action Partnership of Strafford County
- Concord Chorale, Inc.
- Concord Hospital, Inc.
- Dartmouth-Hitchcock Health
- Friends of Wapack
- Greater Concord Chamber of Commerce
- Hearthstone Community Association
- High Mowing School
- ICARUS Social Capital, LLC
- Leadership New Hampshire
- Medvil Cooperative
- Monadnock Community Land Trust
- Monadnock Folklore Society
- Monadnock Region Board of Realtors
- Naropa University
- Nashua Soup Kitchen & Shelter, Inc.
- New Castle Historical Society
- New Hampshire Association of Realtors
- New Hampshire Children's Trust, Inc.
- New Hampshire Housing Finance Authority
- New Hampshire Peace Action: Palestine Education Network
- New Hampshire SPCA Trust
- Northeast Delta Dental - Concord
- Peterborough Area Community Aid
- Plowshare Farm, Inc.
- Quaker City Land Trust
- RiverMead
- RiverWoods Exeter
- St. Joseph Community Services, Inc.
- Sunapee Region Board of Realtors
- The Elizabeth Parkhill Charitable Trust
- The Music Hall
- The Sustainability Group
- The Upper Room, a Family Resource Center
- University of New Hampshire Foundation, Inc.
- Vermont Solidarity Investing Club
- Vital Communities
- War Resisters League, Inc.
- Windy Acres Cooperative
- Womankind Counseling Center
- YWCA NH

* Anonymous Financial Institutions, Foundations, Businesses, Nonprofits and Other Investors (16)



Religious Organizations

Faith-based organizations have been with us since our very first loan in 1984 and continue to support our work today.

- All Saints' Episcopal Church, Littleton
- All Saints' Episcopal Church, Wolfeboro
- Brookside Congregational Church, Manchester
- Church of Our Saviour, Milford
- Church of the Transfiguration, Derry
- Concord Friends Meeting
- Dover Friends Meeting
- Dublin Community Church
- Durham UU Fellowship
- Episcopal Church of the Messiah, North Woodstock
- Episcopal Church Women
- Episcopal Church, USA – Economic Justice Loans
- Episcopal Diocese of Iowa
- Episcopal Diocese of New Hampshire
- First Church Congregational, United Church of Christ, Rochester
- First Church of Christ Scientist, Concord
- Gilford Community Church
- Got Lunch! Laconia
- Grace Episcopal Church, Manchester
- Grey Nuns of the Sacred Heart
- Hanover Friends Meeting of the Religious Society of Friends
- Holy Trinity Lutheran Church, Newington
- Mercy Investment Services
- New England Yearly Meeting of Friends
- Religious Communities Impact Fund, Inc.
- Sisters of Charity of Nazareth
- Sisters of Charity of St. Elizabeth
- Sisters of Holy Cross
- Society of the Holy Child Jesus – American Province
- St. Andrew's By-the-Sea, Rye Beach
- St. Christopher's Episcopal Church, Hampstead
- St. James Episcopal Church, Keene
- St. John's Episcopal Church, Portsmouth
- St. Paul's Episcopal Church, Concord
- Starr King Unitarian Universalist Fellowship
- The Congregational Church of Laconia
- The New England Annual Conference of the United Methodist Church
- The Sisters of St. Francis of Philadelphia
- Trinity Episcopal Church, Meredith
- Unitarian Universalist Church of Concord
- Unitarian Universalist Church of Milford
- Unitarian Universalist Church of Nashua
- Unitarian Universalist Common Endowment Fund, LLC
- Unitarian Universalist Fellowship of the Eastern Slopes
- Unitarian Universalist Society of Laconia

Investment Advisors and Consultants

We are grateful for the investment advisors and consultants who take a special interest in impact investing and recommend us to their clients who are responsibly investing their dollars for social impact.

- Balanced Rock Investment Advisors
- Bank of America Private Bank
- Bar Harbor Wealth Management
- Clean Yield Asset Management
- Davis Wealth Advisors
- Highgate LLC
- Just Wealth, LLC
- Ledyard Financial Advisors - Concord
- Loring Wolcott & Coolidge
- Lowell, Blake and Associates
- Natural Investments
- Nia Impact Capital
- NorthStar Asset Management, Inc.
- Prime Buchholz & Associates, Inc.
- Reynders, McVeigh Capital Management
- Stakeholders Capital
- The deBurlo Group, Inc.
- Trillium Asset Management
- Veris Wealth Partners

100% Opportunity Club

These individuals and institutions have chosen a 0%-interest option on their Opportunity NH Investments. This means 100% of the interest they would have earned offers extra assistance to borrowers who need it and makes loans even more affordable. Thank you, 100-percenters!

INDIVIDUALS

- Anonymous (6)
- Becky and Bruce Berk
- Jessica Bolker and Peter Bixby
- D. G. Bonell
- Judith Brophy
- Susi and Dennis Burke
- Page Cannon
- John E. and Diana C. Carroll
- Elizabeth Cazden
- Heidi Chase
- Victoria P. Chase
- Hilary P. Clark
- Burton J. Cohen
- Margo and Greg Connors
- Greg Doane
- Harrison and Betsy Drinkwater
- Andrew Duncan and Laurel Horne
- Juliana Eades

- Robert and Alfrieda Englund
- BJ Entwisle
- Bindy Glennie
- John Hamilton and Krista Helmboldt
- Katharyn S. Hok
- Martha A. Hunt and Robert Moser
- Don James and Mary Jo Briselden
- Dick Jones and Viki Bok
- Steve and Daphne Klein
- Douglas E. Mayer
- Sherrill S. Nixon
- Amelia L. A. Parrish
- John and Alice Pepper
- Michael Platt
- Joan C. Pratt
- Beth Raymond
- Rebecca Reno
- Randolph and Deborah Roody

- Donna San Antonio
- Jill and John Schiffman
- Mike and Jean Smith
- Marcy Stanton
- Ruth Stuart
- Kathy Traynor
- Norm and Pat Turcotte
- Nancy Wight
- Robert O. Wilson

INSTITUTIONS

- Anonymous (2)
- BankProv
- Holy Trinity Lutheran Church, Newington
- New Hampshire Charitable Foundation
- St. James Episcopal Church, Keene
- TD Bank

Honoring Our Donors

Donors have a special place in our hearts. The funds they provide pay for the coaching and guidance that we provide to our borrowers as well as our permanent pool of capital that we are able to lend over-and-over again. They allow us to help ROCs understand and form governance structures and access grants for infrastructure improvements. They allow us to work with businesses and nonprofits long after the ink on their loan documents is dry. They allow us to spend years helping families get their credit to a place where we can provide financing for a first home.

Here's to our donors, a vital group who give to make communities better places for everyone.

Individuals and Families

The largest group of donors includes people who align with our mission and philosophy. Their contributions are vital to our lending programs.

- Anonymous (99)
- Abrams Family Fund
- Alexandra Agrafiotis and Carl Pehrsson
- Terri and Rebel Allard
- Mical Allopenna
- Susan Almy
- Richard and Heather Ames
- Anne Baird
- Bronwen and Bob Ballou
- Tracy Banks
- Steven Bardus and Dr. Robyn Parker
- Karin Barndollar
- Wayne Barstad and Anne Kapuscinski
- Scott Bartley
- Patti Baum
- Carolyn Benthien
- John and Cathy Bentwood
- Mark Berger
- Elliott Berry and Campbell Harvey
- Richard and Linda Beyer
- Cyndy and Bill Bittinger
- Peter Bixby
- John Blackford, in memory of Pamela Blackford
- Sheila Blair and Jonathan Bloom
- Alan Blake
- William and Jane Boesch
- Glenn R. Boston, in memory of Lois Boston
- Paul and Martha Bradley
- Jane R. Bredeson
- Eleanor Briggs
- Don and Mary Jo Briselden
- Merideth Jackson and David Brooks

- Jane H. Brown
- Don Brueggemann and Marjorie Waters
- Iain Buchanan
- Bill Buckley and Rebecca Gould
- Bullard Family, in honor of Kim Capen
- Kaleigh Bullock
- Anne Burnett
- Kraig Burnham and Lisa Schultz
- Don Burns, in memory of Katy Burns
- Larry and Suzanne Butcher, in memory of Nancy Brigham
- Naomi Butterfield
- Helen Cady
- Lawrence P. and Sandra L. Carr
- Carolyn Carter
- David and Rebecca Cawley
- Nancy and Phil Cayford
- Heidi Chase
- Marjorie Chiafery
- Joseph and Kelli Cicirelli
- Dave and Ann Cioffi
- Steve and Mary Clark
- Chris and Heidi Clasby
- Jeff and Katy Clough
- David and Ellie Cochran
- Helen S. Cohen and Mark Lipman
- Cora Collins-Kangas
- Greg and Margo Connors
- George Randall Trust
- David E. Corbit
- Bruce Cronhardt
- Mary Cronin
- Jeanne Cusson
- Kenneth and Kathryn Dale
- Rob and Juliana Dapice
- Robert and Mary Davies
- Lindsay Dearborn
- Charles DePuy and Mary Ann Haagen
- Kim and Marc Dery
- George and Janet DeVito
- Pamela Diamantis and Morey Goodman
- Joseph and Patti Diament
- Martha and Paul Dickey, in memory of Jason Dickey
- Jane A. Difley
- Susan DiLuzio
- Julia Distefano
- Anne Thomas Donaghy
- Dumas Family
- Andrew Duncan and Laurel Horne
- Suzanne E. Durrell and Ian S. McIsaac
- Juliana Eades, in memory of Martha Bauman
- George J. Economy and Linda A. Long
- Catherine Edmondbailey
- Karolyn Ehrenpreis
- Erik Endrulat and Britton Goodale
- Robert and Alfrieda Englund
- BJ Entwisle
- Georgene Fabian
- Jef Fellows
- Michael Ferber and Susan Arnold
- Paul Fitzpatrick and Noemi Giszpenc
- Sue Ford
- David Ford and Nicole Davis
- Matthew and Keri Fossum
- Heidi Frantz-Dale and Duane Dale
- Barbara and Ivor Freeman
- Zachary Friedman, in honor of Bruce Friedman
- Bonnie Frisard and Dan Ericson
- Cheri and Stan Fry
- Martha Fuller Clark
- Barbara Gard
- John Garvey and Cotton Cleveland
- Lawrence H. and Bernadette (Cronin) Geller
- Philip Ginsburg
- Ray Giroux
- Bill and Hansi Glahn
- Judith Godfrey
- John T. and Catherine E. Goegel
- Kenneth Gold
- Steven and Gail Goldberg
- Anthony and Glynn Graham
- Mr. and Mrs. Charles Griffiths
- The Griffiths-Wennrich Family Fund
- Richard and Kathleen Gsottschneider
- Susan Gutches and Helen Ingalls, in honor of Paul Henle
- Elizabeth and Peter Hansel
- Elizabeth P. Hess
- Greg and Ruth Heath
- Elizabeth Durfee Hengen
- Andrew Hertig
- Christina Hill
- Douglas P. Hill and Alexandra T. Breed
- Katherine Hillier
- David Hills and Catherine McLaughlin-Hills
- Peter and Phyllis Hofman, in memory of Mary Louise Hancock
- Katharyn S. Hok

Individuals and Families (continued)

- Carol Hollis
- Jennifer and Mark Hopkins
- Joel and Anne Huberman
- Ned Hulbert and Mary Day Mordecai
- Leo E. and Marjorie A. Immonen
- Peter and Kerry Ingold
- Claudia Istel and Grant Taylor
- Kevin Jack
- Jeremy and Sarah James
- Betsy Janeway, in memory of Harold W. Janeway
- Eleanor Janeway
- Dan and Deb Jantzen
- Eleanor Jenkins
- David E. and Jo Lynne J. Johnson
- Cynthia Jones
- Priscilla Jones
- Sarah Jones
- Ann Kaiser
- NHCF - Pumpkin Hill Fund
- Bob and Hilary Keating
- Cecelia Kelliher
- Jim and Margie Kerouac
- Wendy Kessler and Will Bland
- Jay Kilbourn, in memory of Dale Mayer
- Dorean Kimball
- Jane Kitchel McLaughlin
- Steve and Daphne Klein
- Anne and Ted Krantz
- Helen and Richard Kruppa
- Ken and DeDee Kunhardt
- Michael and Mildred LaFontaine
- Rose Marie and Raymond Lanier
- Liz LaRose
- Carola Lea
- Mike and Betty Lenehan
- Linda Lindgren
- Jerry and Heidi Little
- Susan and David Lord
- Jean and Mel Low
- Tricia Lucas
- Ken and Diane Lurvey
- Lynn and Michael Lynch
- Judy Mack
- Brian and Judie MacKay
- Ignatius and Eleanor MacLellan
- Charlton and Diana MacVeagh
- John and Cynthia Madden
- Maryann Magoun
- Kathleen Mahoney
- Howard Mansfield and Sy Montgomery
- Sarah Marchant
- Carl and Nancy Martland
- Peter Mason and Laurie Harding
- Grace Mattern and David R. Coursin, MD
- Andrew Mayer and Michele Roberts
- Ellen McCahon
- Anne McCune
- Helen and Robert McGlashan
- Beth McGuinn
- Katie McQuaid and Trent Spiner
- Jill McCullough and Tim Meeh
- MeloTaxServices, in honor of Women Entrepreneurs
- Debra and Stanley Miller
- Howard and Amy Mitz
- Miguel Moralez
- Marcia and Doug Moran
- Michael and Gloria Morison
- Cindall Morrison and Chris Hallowell
- Ellen Musinsky and Diane Padilla
- Bruce Myrick and Suelaine Poling
- Jerry and Sally Needell
- Dan Neville
- Elizabeth S. Niebling
- Sherrill S. Nixon
- Edith Notman
- Deborah Novotny
- Joyce Palmer and George DeWolf
- Barrie and Barbara Ann Paster
- Henry and Jean-Marie Peterson
- John and Pattie Petrou
- Fran Philippe
- Robin Picard
- Benjamin Platt
- Anita Plourde
- Annie Popkin
- Christopher Porter
- Steve and Becky Powell
- Joan C. Pratt
- Emily Preston
- Janet Prince and Peter Bergh
- Bettye and Bruce Pruitt
- Mary Purdy and Michael Vlacich
- Thomas P. Putnam
- Tom Quarles
- Heather Ralphs
- Jim and Jane Raymond
- Randall Raymond
- Kathleen and Kevin Reardon
- Peter and Linda Rhoads
- Deborah Rider
- Bonnie Rill
- Sara Varela and Carlos Rincón

- Martha and Dana Robes
- Rick and Linda Roesch
- Elizabeth Rotch
- Emma and Walter Rous
- The Rudolf Fund
- Steve Saltzman
- Barbara and Robert Salvatore
- Jeff and Jill Savage
- Bonnie Scadova
- Jill and John Schiffman, in memory of Harold Janeway
- Mark and Jennifer Schiffman
- Elizabeth and Robert Segal
- Ali Sekou
- Al Shehadi
- Melanie Shields and Peter Waltz
- David and Rebecca Sinkler
- Mike and Jean Smith
- Gary and Carol Sobelson
- The Solso Family
- Robert Souza and Helena Koay
- Dan and Molly Sperduto
- Jane and David Stabler
- Caroline Stanhope
- Margaret Norman Venator
- Nan and William Stone, in memory of John Dow
- Lee and Byron Stookey
- Frances Strayer and Richard Benton
- Ruth Stuart
- Suzanne and Frank Mieso, Jr.
- Michael Swack and Jayne Adelman
- Dennis and Jan Sweetland
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- Sarah Thorne
- Will Tickle and Amber Lessard
- Ed Tomey and Maich Gardner
- Patricia Townsend
- Edith Tucker
- Norm and Pat Turcotte
- Yusi and David Turell, in memory of Carley Farley Meade
- Judith Ullman
- James C. Van Dongen
- Rod and Nancy Van Sciver
- Denise and Marc Van Zanten
- John Vanacore
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- Winthrop Charitable Gift Fund
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- Iris J. Woods
- Nancy Wyatt
- Lester Zaiontz
- Mark and Susan Zankel
- Barbara Zeckhausen

DONATIONS TO PERMANENT CAPITAL

- Debbie and Chris Carley
- Jordy Cornog - in honor of Juliana Eades and in memory of Judy Popkin and Mary Louise Hancock
- Catherine Creed
- Susan Denenberg
- Marcia A. French
- John Hennessey, in memory of Jean Hennessey
- Kathleen Jones
- Rev. Ellen W. Lankhorst
- Philip Preston, in honor of Julie Eades
- Alex Savard, in memory of Mary Louise Hancock
- Dr. and Mrs. James L. Shiovitz, in honor of Elliott Berry
- Ken and Ilene Stern
- Steven Varnum

DONATIONS TO BOTH PERMANENT CAPITAL AND PROGRAM DELIVERY

- The Fleischman Family
- Jane M. Kaufmann
- Jamie and Ally Richardson
- John P. Rogers

Businesses, Foundations, Governmental Agencies, Nonprofits, and Religious Organizations

We appreciate the support of organizations that give to support our work of helping our borrowers succeed in achieving their dreams.

- AARP
- Acclivity Fund
- The Bagan Foundation
- Bangor Savings Bank
- Bank of America
- Bank of New Hampshire
- Bay Colony Development Corp.
- Bee Content Design
- Blair Fund
- Cabbadetus Foundation
- Church of Our Saviour, Milford
- Combined Jewish Philanthropies of Greater Boston
- Endowment for Health
- Enterprise Bank Lowell MA
- Fair Food Network
- Fenton Family Dealerships
- Foxfire Property Management, Inc.
- High Mowing School
- LaBelle Winery
- Ledyard National Bank - Hanover
- Merrimack County Savings Bank
- National Philanthropic Trust
- NBT Bank organization name here
- New Hampshire Children's Trust, Inc.
- PayPal Giving Fund
- ReVision Energy
- Santander Bank
- Sisters of Holy Cross
- St. Christopher's Episcopal Church, Hampstead
- State of New Hampshire
- TD Bank Charitable Foundation
- The Elizabeth Parkhill Charitable Trust
- Undapassawona Fund
- University of Massachusetts Amherst
- US Department of Treasury, CDFI Fund
- Woodsville Guaranty Savings Bank

NEW HAMPSHIRE CHARITABLE FOUNDATION

- Burger Family Fund
- Dragonfly Fund
- The Enable Fund
- Thomas W. Haas
- Judy Popkin Memorial Fund
- Pumpkin Hill Fund
- Rutman Family Fund
- Taylor Lundquist Family Fund
- Neil and Louise Tillotson Fund
- Wyman Family Fund

DONATIONS TO PERMANENT CAPITAL

- Anonymous (3)
- New Hampshire Housing Finance Authority

DONATIONS TO BOTH PERMANENT CAPITAL AND PROGRAM DELIVERY

- You Have Our Trust' Fund

Permanent Capital Named Funds

These funds allow people to continue to contribute to improving people's lives and to making New Hampshire a great place to live.

- Thomas P. Almy Fund, established by Katharine Almy
- Elliott Berry Fund, established by family and friends
- John and Pamela Blackford Fund
- Alan Cantor Fund, established by family and friends
- William and Ruth Dunfey Fund
- Juliana Eades Fund, established by family and friends
- Ferlins Foundation Fund
- Thomas W. Haas Fund
- Mary Louise Hancock, established by family and friends
- Jean and John Hennessey Fund
- Hirshberg Family Fund
- Innovation Fund, established by the Sandy River Charitable Foundation
- Harold and Betsy Janeway Fund
- The Mascoma Bank and Mascoma Bank Foundation Fund
- Robert and Joyce McCray Fund
- Merrimack County Savings Bank and Meredith Village Savings Bank Fund for Affordable Housing
- Penny Pitou and Milo Pike Fund
- Prince/Bergh Family Fund
- Rawson Wood Fund
- Martha and Dana Robes Fund
- Ken and Ilene Stern Family Fund
- Michael Swack Fund, established by family and friends
- Ed Tomey Fund, established by family and friends

Closing Thoughts from Our Board Chair

I have long admired the work of the Community Loan Fund, an organization I first got to know when I worked on economic development through my role in state government over a decade ago. In true New Hampshire fashion, an introduction by a mutual friend led to my having a conversation with the founder about the work of the Community Loan Fund and the skills needed on the board, and I subsequently joined the board in 2016. I have been thrilled to be a part of the Community Loan Fund's growth, continued success, and countless "mission wins" in the years since then.

As I took on the role of Board Chair at the start of 2024, I was thrilled to help develop and shepherd the new five-year Strategic Plan alongside staff. Steve, his leadership team, and the rest of the staff bring energy and focus to the development of this organization that is thrilling to witness. We have continued to refine our ability to do what we do better and better every day, and we've also found ways to expand our impact and help more of our neighbors. The Community Loan Fund fills a truly unique niche in communities across New Hampshire and beyond, and the staff and the board take the responsibility of doing as much good as possible while also being responsible stewards of our investors' and donors' dollars incredibly seriously.

I look forward to helping more of our neighbors fully participate in our economy, buy homes, build businesses, and work to make life better for everyone in our state. Our organization is more scalable and dynamic than we ever have been in our history – and I can't wait to be a part of our growth over the next few years as we launch new and impactful products, improve our existing services, and contribute further to growth and prosperity in our communities. We couldn't do what we do without the support of our donors, investors, and other stakeholders, and we appreciate all that you do. I hope you will join us on the exciting journey ahead!



Jamie Richardson
BOARD CHAIR





New Hampshire
COMMUNITY
LOAN FUND

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