

2018 Annual Report



Celebrating 35 Years



The power of **you**

Let's talk about

you

Perhaps you have a dream, and the focus and tenacity to make it come true, but you don't have access to the capital you need to make it happen.

Or you want your charitable donations to help your Granite State neighbors realize their dreams, and to strengthen families and communities.

Or you want to invest your dollars in ways that help others achieve their own success.

For you, there's us—the New Hampshire Community Loan Fund. We believe in Opportunity. For All. For 35 years, we have harnessed the power of you to help turn dreams and drive into successes we all can share.

As a donor to our Annual Fund, you support the customized education and training that help our borrowers succeed. When you donate to Permanent Capital, you enable us to shape loans to our borrowers' needs, deepen the supply of capital we will lend again and again, and attract new investments.

As an investor, you earn fixed-rate income while your money creates and preserves affordable housing, good jobs, small businesses, child care centers, local food systems, and nonprofits.

And when you borrow funds, you gain more than capital. You get access to technical assistance and education designed for your success. And you connect with people dedicated to helping you build a better life for yourself, your family, your employees, your community, and our state.

For 35 years, you've helped us strengthen New Hampshire



Juliana Eades
President

It's no big secret. We've been a YOU-powered organization for 35 years.

Since the Sisters of Mercy let us use their money to help homeowners in Meredith buy their manufactured-home park, you have powered us through more than 2,800 loans. Multiply those loans by the number of families and communities they've touched, the opportunities they've created, and the lives they've transformed, and you have had enormous impact in this little state we call home.

Thank you.

Aissa Sweets, Concord
Read the story on pages 6-7.



You helped me share my culture.

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You helped our ROC attract homebuyers.

pg 8



You helped us grow our business.

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You made buying my home affordable.

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You turn my donations into opportunity.

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Giving back and giving forward

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You helped us create a cozy classroom.

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You gave me a second chance.

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You helped us invest in New Hampshire.

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Ahmad Aissa
Aissa Sweets
Concord

You helped me share my culture.

“You were able to see my vision. I’m not just an application full of numbers— I’m an entrepreneur, and you respect that. It is a beautiful relationship.”



Ahmad Aissa wanted to offer a slice of his native culture.

When he moved here from Syria with his New Hampshire-born wife, he found many people curious about his native country. They were friendly, but their knowledge of the country was shaped by the strife and misery of its civil war. Ahmad wanted to broaden their perceptions.

“Maybe it’s better to bring something positive to the table,” he thought. He enjoyed cooking, and had spent long hours studying with a friend who was a pastry chef in a famous Damascus sweet shop. Now he tested what he had learned.

He made a couple of pastries “to impress my wife and in-laws,” he laughs. Their response, combined with his disappointment with the Middle Eastern sweets in stores here, made him consider starting a business.

He rented space in Concord and started experimenting with date cookies and baklava, a rich pastry made with filo, chopped nuts, and sweeteners.

By 2017, Aissa Sweets were popular in specialty markets and food co-ops around the state. He couldn’t buy ingredients and produce the pastries fast enough.



Ahmad applied to the Community Loan Fund for a loan to buy bulk ingredients. Immediately, he was filling orders six times larger than before. He was also connected with a natural-foods consultant and a financial advisor.

“It was a relief to have someone to talk to about the business,” he says.

With a solid business plan, and demand still growing, Ahmad got a second loan this year to buy cookie-making and -packing machinery.

“Without this help, what took us months would have taken us about two years of extremely hard work, and expenses wasted here and there,” Ahmad says.

Instead, the machines are humming, sales are doubling, and the company is hiring. “Things are happening this year,” he says with a huge grin. “Yeah, definitely. They’re going crazy.”



Dolores Durant
Pine Grove MHP Cooperative
Swanzey

You helped us attract buyers.

When Pine Grove manufactured-home co-op needed to fill vacant lots with homes, ROC-NH trainers helped them create a vision, strategy, and work plan. This customized training wouldn't be possible without our donors.



Pine Grove MHP Cooperative wrestled with how to put homes on its six vacant lots. Its homeowners pay a monthly fee to use the land under their houses, so those empty lots represented almost \$24,000 a year in lost income.

Filling lots is a complex challenge many resident-owned communities (ROCs) face. Rent revenue pays for co-ops' services, taxes, repairs, and upgrades. Those that maintain full occupancy can keep their members' rents stable and affordable.

In Pine Grove, developed in the 1960s, most manufactured homes sit on blocks. Since 2004, though, state law has required that homes be installed either on a foundation or on a concrete pad that costs upwards of \$7,500.

When Dolores Durant moved to Pine Grove in 2015, she attended meetings at which the co-op's board of directors considered giving new homeowners six months' free rent and various other incentives.

Before long, she was asking questions. "I bring up things that I see and wonder about, and I want to know why," she says.

Her "why" in this case: Why doesn't the co-op pay for the pads?

She began working with a committee, which met with ROC-NH trainers to discuss what filling the lots would mean to the co-op and how best to promote the co-op, and the Keene area, to potential homebuyers. Finally, they created a plan and got to work.

The committee erected a big "Why Rent When You Can Buy" banner at the park's entrance this spring, and connected with a local manufactured-home retailer. By summer's end the co-op had installed two pads and welcomed two brand-new homes. A double-wide pad was planned for the fall, with possibly the last three to follow next year.

The **126** resident-owned communities (ROCs) in New Hampshire contain more than **7,200** permanently affordable homes.



Karyn Ames
Sandwich Children's Center
Sandwich

You helped us create a cozy classroom.

“That classroom was falling apart. We just couldn't have children in there anymore. Having a loan from the Community Loan Fund so we could finish the project was a big relief.”



With a butterfly garden, a caterpillar cafeteria, a snowshoe trail and rows of vegetable plants, the Sandwich Children's Center prizes outdoor, nature-oriented learning.

By 2016, its school-age classroom was pushing that a little too far. It was feeling more “outdoor” than “indoor.”

Years earlier, when the building was a hardware store, that room had been tacked on as storage space. It was dark, drafty, and so cold in winter that the school shut off the water to the bathroom so the pipes wouldn't freeze. Water from a rocky ledge coursed under one sagging corner.

“The room was constantly on our mind, thinking it was eventually going to fall off the side of this building,” says Center Director Karyn Ames. “We just couldn't have the kids in there anymore.”

Early education centers often need to fundraise for basic supplies and very rarely have savings to put toward major building repairs. That's true of the Sandwich Children's Center, which cares for children from infants to age 12, and where nearly half the students get tuition assistance from the state or from the Center itself.

Needing the room as quickly as possible, Karyn turned to the Community Loan Fund for a bridge loan after a tax credit grant was approved from the New Hampshire Community Development Finance Authority. The grant money would arrive over two years and pay for most of the project, with the rest raised from the community.

The loan allowed them to demolish, then rebuild the classroom, and renovate a bathroom to make it wheelchair-accessible.

This spring, the school-age students returned to a bright, airy classroom, with a vaulted ceiling and inset lights. Books, puzzles, and games filled the shelves around a woodworking bench and a light table (donated by Community Loan Fund staff) with magnet tiles and geometric shapes.

And the section of the room that had been in danger of collapsing? It's now a sun-cozy reading corner.





Nicole Carrier & Annette Lee
Throwback Brewery
North Hampton

You helped us grow our business.

“The Community Loan Fund and our bank looked at what we were doing, saw what the potential was, and believed in our vision. It was a big vision, and it took all that support to make it happen.”



They still laugh about the panini book, and the snacks.

In 2012, Nicole Carrier and Annette Lee had an ambitious idea. They'd buy a historic 12-acre farm, convert the barn into a brewhouse and tasting room for their one-year-old Throwback Brewery, and grow hops and other ingredients in the fields.

The initial plan was all about the beer and selling just enough food (about \$210 a day) to maintain a brew pub license. “We thought it was just going to be an expanded version of our tasting room in the warehouse,” where they'd sold potato chips at a buck a bag, says Annette. So, they calculated how many sandwiches they'd need to sell, and Annette bought Nicole a panini cookbook.

They began envisioning local food—maybe a cheese slate and some snacks. Then Carrie Dahlgren, a friend who'd been a chef at one of Portsmouth's finest restaurants, joined them, ostensibly as chief snack-maker.

Snacks? Ahhh, no. Carrie, who grew up in a farming community, is all about cooking from scratch, using fresh, local ingredients. She had higher aspirations. “I'm making soup from scratch, and I'm making fresh bread,” she said.

The food service started slowly, with just Carrie and one other person, but customer demand was soon overwhelming. “We just had no idea,” says Annette. “But the food, and the creativity, and the freshness—she sources as much as we can locally within New England—all those things go so well with our mission as a brewery, and it just clicked for people.”

Three years after moving to the farm, Throwback is acclaimed for its brew, its Gastropub featuring fresh-from-the-field ingredients, its emphasis on all things fresh and local, its community events, its bucolic setting, and its business savvy. The brewing operation has grown from a three-barrel system to 15 barrels and Throwback employs 14 people full time and another 22 part time. Success across the board.

And that panini book and press? Gathering dust.



Welcome Home Loans



Donald Winslow
Merrimack

You made buying my home affordable.

When Donald Winslow needed help reading loan documents—because cancer had robbed his close focus—loan originator Pamela MacDonald sat with him and read them aloud, making sure he understood. “Pam, she was a life-saver,” says Donald. This kind of personalized help wouldn’t be possible without our donors.



Some would call Donald Winslow a lucky guy. He just shrugs. Whatever happens, he says, is meant to be.

Seven years ago, what looked like a blemish had become a cancer that consumed most of his face and crept into his brain. Doctors gave him 2½ months to live. Aggressive chemotherapy might give him a 10-to-20% chance of adding a few more months.

Ten to 20% was better odds than zero, he figured. He signed up for the chemo.

That began a years-long journey of chemicals and surgeries. The low point was the day he lay in bed, emotionally and physically spent, his bones aching, thinking all he needed to do was close his eyes and his time may be up.

Suddenly, he says, something told him to get up NOW. He did. “And ever since then I started climbing back.”

Last winter, Donald was living in a one-bedroom apartment, saving some money, and hoping to get a place of his own again. He drove around southern New Hampshire jotting down the phone numbers on For Sale signs.

One was outside a manufactured home in Camp Sargent Road Cooperative in Merrimack, a fixer-upper. Because the home was in a resident-owned community, he was eligible for an only-in-NH loan that would save him thousands of dollars.

People who borrow to buy manufactured homes typically pay interest rates several points higher than those for site-built homes. But in a handful of resident-owned communities in NH, homeowners and buyers can get mortgage loans with low down payments and conventional interest rates. The Home Preferred loans are offered by NH Housing, with help from the Community Loan Fund and four other lenders.

After scraping, painting, pulling down wallpaper, and pulling up rugs, Donald moved in on a Sunday in late June. The place looked crisp. All this and he was saving close to \$300 a month compared to what he paid to rent.

The next day, Donald had an oncologist appointment.

For the first time in seven years, he was cancer-free.

Welcome Home Loan
borrowers who previously rented
apartments save an average

\$361

per month in housing costs

Community Housing



Richie
Twin Pines Housing
Lebanon

You gave me a second chance.

“There are no words that explain how I feel—the gratitude and gratefulness. It’s wonderful to live like this. I can actually go in my own kitchen and cook dinner! Or boil water to have a cup of coffee—imagine that!”



A coma ended Richie’s life. And started his new one.

A little more than two years ago he was alcoholic and homeless, panhandling for beer money and sleeping on steam pipes under a bridge in Nashua.

When he began falling regularly, he blamed the booze. He was admitted to the hospital in such bad shape, doctors said he’d never survive alcohol detox.

So they induced a coma. He awoke a week and a half later, sober but still barely able to walk. He had nerve damage in his spine.

Fortunately, he was accepted for a residential treatment program near Dartmouth-Hitchcock Medical Center, where he had the surgery. He then moved into The Upper Valley Haven’s Hixon House Shelter, where he got the time, care, and stability he needed to heal—physically and emotionally.

As Richie recovered, Twin Pines Housing was buying a building in downtown Lebanon so it could partner with the Haven to house people with very-low incomes, including some who were chronically homeless.

The project got enthusiastic support from city officials and citizens, including the building’s owner, who sold it at a discount. The Community Loan Fund and NH Housing financed the purchase and renovation.

In August, Richie moved into a one-bedroom apartment in Parkhurst Community Housing—his first home in eight years. An on-site case manager looks in on him, his physical therapy is a stone’s throw away, he rides a free bus to medical appointments, and he’s supported by strong friendships through his church and the local Alcoholics Anonymous. He has discovered a creative side, making colorful clocks from vinyl records and turning tree limbs into walking sticks.

“I’m very grateful, very lucky, that I got chosen for this place,” Richie says. “It’s exactly where I need to be.”

He’s also very thankful for the many people who helped him turn his life around.

“This shows that all the work that everybody does, it does ... pay ... off.”





Joe Keefe
Impax Asset Management
Portsmouth

You turn my donations into opportunity.

“You give to some nonprofits because they’re building a new building, or having an important capital campaign, but the payoff is way down the road. With the Community Loan Fund, the work is so vital, and the payoff is happening every day. That’s what impact is.”



What kind of impact do you want your money to have?

Whether talking about charitable donations or interest-earning investments, Joe Keefe’s answer is the same. He wants to measurably improve people’s lives and opportunities, especially those of his New Hampshire neighbors.

The Community Loan Fund, he says, does both.

“There are sectors of society that otherwise would not have access to credit. They’re worthy of it, they make good use of it, they build businesses, they support families, yet they would not be adequately served by traditional lenders,” he says. “That’s why I donate to and invest in the Community Loan Fund.”

Joe is President of Impax Asset Management. Over the last decade-plus, he has supported the Community Loan Fund by donating to its annual campaigns and permanent capital fund. His company also donates, through an employee committee, and has invested here.

He says, “The ability to be a donor or investor, or both, is one of the great things about the Community Loan Fund.”

He also appreciates that at the same time the Community Loan Fund

“It’s making capitalism work for everyone, rather than just the privileged.”

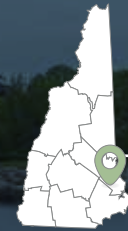
uses financing to help people help themselves, its programs bend business markets toward the people who most need them.

Back in 1984, when ROC-NH helped its first group of homeowners buy their manufactured-home park, no bank would lend to a resident-owned community. Now, banks routinely partner with the Community Loan Fund in financing park purchases.

Welcome Home Loans proved that buyers of manufactured homes, when they also own the land under their homes, are worthy of the same financing available for conventional homes. As a result, the federal Fannie Mae program backs mortgage loans in pre-approved ROCs (resident-owned communities).

“You’ve had some fabulous, groundbreaking programs, and have shown that these programs work in business markets,” says Joe.

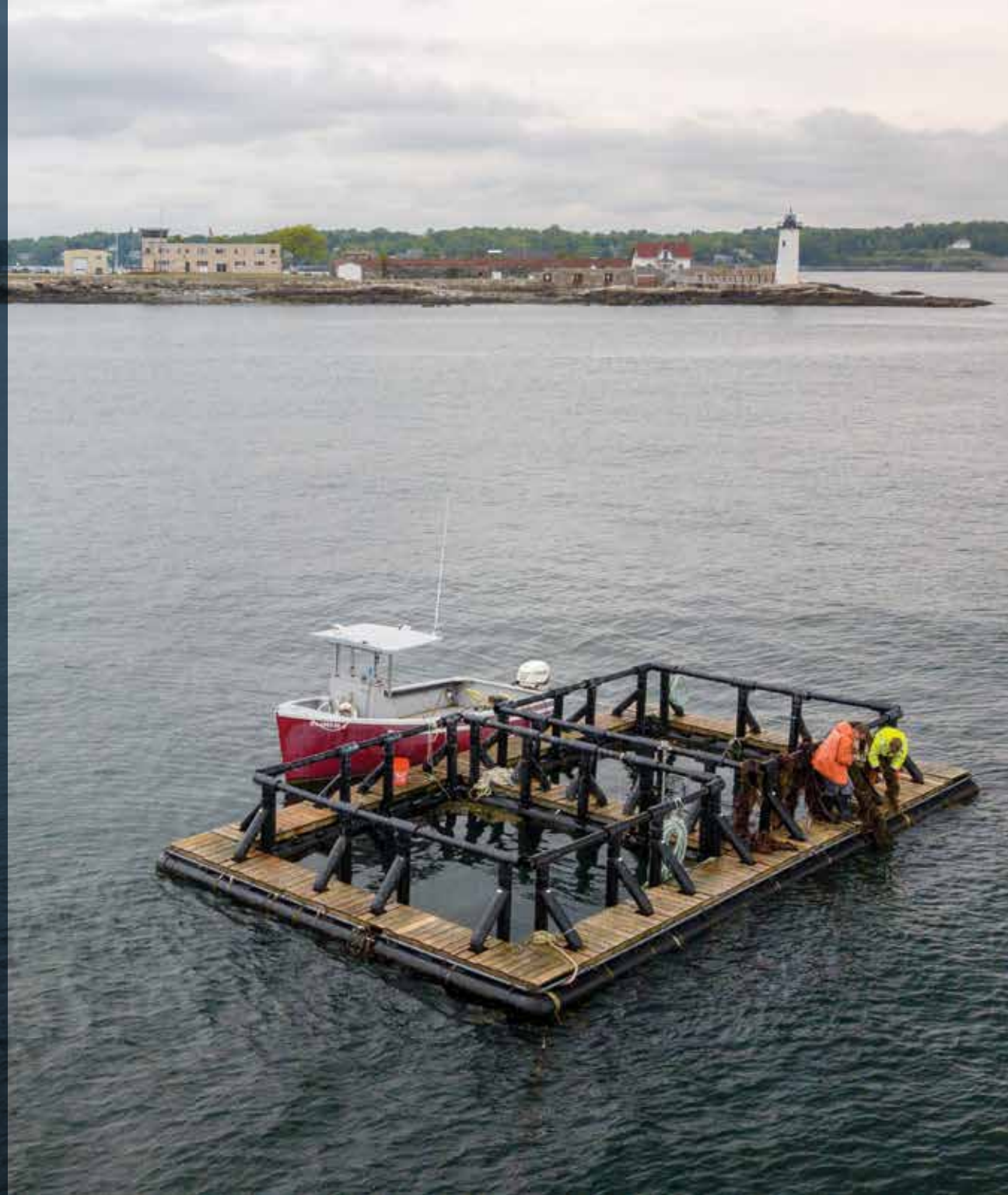
“It’s making capitalism work for everyone, rather than just the privileged.”



UNH Foundation
Durham

You helped us invest in our state.

“As a public institution, UNH is charged with a very important responsibility to New Hampshire, and this was a great way to solidify that. You use our investments to provide opportunities for people who are among the neediest in the state.”



When the UNH Foundation invested \$3.06 million in the Community Loan Fund in July 2017, they were the foundation’s first impact investments, and its first directly in a New Hampshire organization or business.

Combined, they were also one of the largest investments ever in the Community Loan Fund.

The convergence of several factors made it happen, says Erik Gross, the foundation’s treasurer.

UNH is rightfully proud of its history in the field of sustainability, which includes its Sustainability Institute, several related majors, renowned work on climate research, and a student-led trash-to-treasure program.

So after it earned the Gold-level STARS (Sustainability Tracking, Assessment & Rating System) rating in 2014, administrators set their sights on the highest, Platinum, rating.

STARS grades universities in 18 areas related to sustainability, and its investments were one in which UNH had room to improve. An investment here would be one way to help UNH achieve that highest rating.

At the same time, toward the end of an ongoing discussion with students who wanted UNH to divest its investments from fossil fuel companies, one student said, “Well, you know what would be really awesome? If you could just make an investment in the New Hampshire Community Loan Fund.”

The foundation’s investment advisor had analyzed the Community Loan Fund and approved it as an impact investment, not only for UNH, but for any of its clients.

So the UNH Foundation made the two investments last July, and followed them with another \$1 million this summer for its sustainable investing portfolio.



It’s a natural fit, says Erik.

“New Hampshire is part and parcel of what UNH is,” he says. “The fact that (the investment) fits within our portfolio as a prudent investment is very important, but after that, it’s a great way to be able to help the people of New Hampshire.”

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The New Hampshire Community Loan Fund offers donors two choices. They can direct their gifts to:

- support education/technical assistance that help our borrowers succeed, or
- expand our permanent capital, which is loaned into NH communities many times over.

Both types of gifts have immediate and lasting value and impact. You can donate via:

- Cash, check, or credit card
- Securities
- Charitable gift annuities or life income
- Bequests
- Gift of real estate or other property

Call Mat Solso at (800) 432-4110, ext. 760, email him at msolso@communityloanfund.org or visit communityloanfund.org/donate for more information.

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 Frances Strayer and Richard Benton
 Amy Stuart
 Ruth and Dick Stuart
 Terry Sturke and Tom Bell
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 Dennis and Jan Sweetland
 Bethany Tarbell
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 Kimball and Maria Temple
 Les and Sharon Thagard
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Will Thomas
 Ron Thompson
 John Tobin and Karen Ryan
 Ed Tomey and Maich Gardner
 Janet Topolsky
Chris Toy and Alan Amos
 Edith Tucker
 Janet Tucker
 Norm and Pat Turcotte
 Yusi and David Turell
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 James C. Van Dongen and
 Nicola L. Whitley
 Bill Vanca
Peter and Lee Vandermark
 Sara Varela and Carlos Rincon
Steve Varnum
 Margaret N. Venator
 Executive Councilor Andru Volinsky
 Douglas and Catherine Waitt
 Ann and Jerry Walls
 Darcy Walton, in honor of
 Julie McConnell
Margaret B. Watkins#
 Senator David Watters
 Anne and Cassius Webb
 John and Dina Weber
 Doug and Tara Weckstein
 Jack and Pat Weeks
 Robert and Binney Wells
 Tom and Beverly Westheimer
 Katie and Doug Wheeler
 Matt and Jody Wilhelm
 Thomas Wilkins
 Julie and Joel Williams
 Jane Wood
 Roberta Wood
 Julie Woodman, in honor of Karley Click
 Lawrence Yearke
 Susan and Mark Zankel
 Barb and Bill Zeckhausen



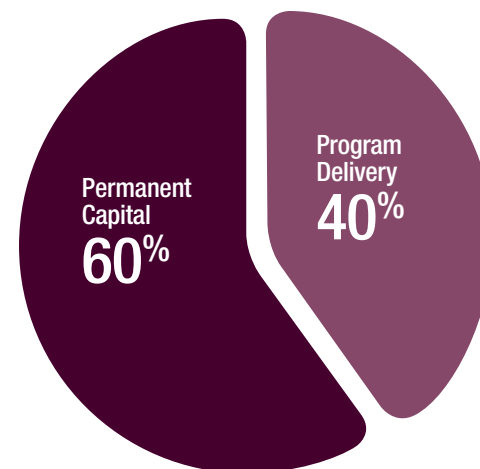
Businesses, Foundations, Governmental, Not-for-Profit, and Religious Organizations

Anonymous
 Amazon Smiles Foundation
 Ella F. Anderson Trust, BNY Mellon,
 N.A., Trustee
 The Bagan Foundation
 Bank of America
 Bay Colony Development Corp.
 Blair Fund
 The Jack and Dorothy Byrne Foundation
 Church of the Good Shepherd, Nashua
 Cogswell Benevolent Trust
 Couch Family Foundation
 Bernadette Cronin-Geller and
 Lawrence H. Geller Social Justice
 Fund, in honor of Jon Roesser
 Elm Grove Companies
 Franklin Savings Bank
 Giving Assistant
 Grappone Automotive Group
 The Griffiths-Wennrich Family Fund
 Hanover Consumer Cooperative Society
Richard B. Harris Foundation
 Heartwood Media
 High Mowing School
 Jane's Trust
 Lincoln Financial Foundation

Maine Community Foundation –
 Undapassawana Fund
 The John Merck Fund
 Merrimack County Savings Bank
 NBT Bank
 NGM Insurance Company
 New Hampshire Center for Nonprofits
 New Hampshire Charitable Foundation
 Employees of Associated Grocers of
 NE and AG Supermarkets
Bedford Fund
 Fund for Tomorrow: Youth and
 Children in New Hampshire
 Thomas W. Haas Fund
 Impax Asset Management
 Charitable Fund
 Jean L. Hennessey Wild Schemes
 Fund
 Lilla Family Fund
 Caroline and Spencer Martin Fund
George W. Merck Fund
 Judy Popkin Memorial Fund
 Pumpkin Hill Fund
 B. and J. Rosenfield Family Fund,
 in memory of Jay Rosenfield
 Taylor-Lundquist Family Fund
 Wyman Family Fund
“You Have Our Trust” Fund
 New Hampshire Housing
 Finance Authority
**New Hampshire Chapter of the
 National Association of
 Social Workers**

Northland Forest Products, Inc.
 The Elizabeth Parkhill Trust
 Passumpsic Savings Bank
 PayPal Giving Fund
 People's United Bank
 Pratt Family Giving Fund
 The Provident Bank
Rhoda Ross and Joseph Solomon Fund
 Sandy River Charitable Foundation
 Sisters of Holy Cross
 St. Andrew's-in-the-Valley
 Episcopal Church
 StartDate Labs
 Stewart Property Management
 Tallwood House, Concord, NH
 TD Bank
 The Tuller/Loftis Family Fund
US Department of Treasury, CDFI Fund
 Kim Votta Consulting
 Women's Fund of New Hampshire

How donations were used, FY18



Maureen Kelliher



Maureen Kelliher, a Senior Vice President and Investment Officer at Cambridge Trust Company of New Hampshire, has donated generously to the Community Loan Fund since 2000. She views her permanent capital donations as both giving back and giving forward to New Hampshire and its people.

“It is personal because I come from the financial world, and I understand how difficult it is for certain populations and certain borrowers to get access to capital,” she says. She appreciates the ways the Community Loan Fund uses permanent capital both to empower people and to create ways they can capitalize on opportunities.

Permanent capital, she says, is “far more important than people realize.”

Permanent Capital Donations

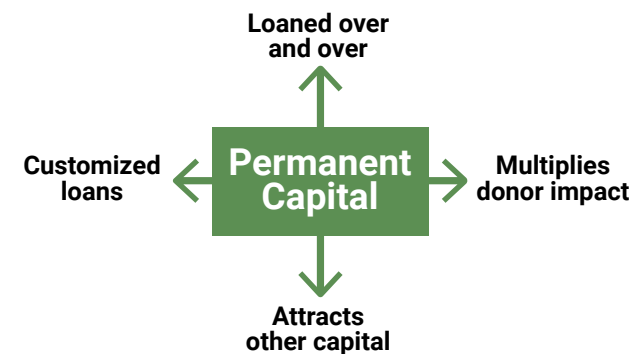
The gift that keeps giving

Three reasons to donate to permanent capital:

- Your gift is loaned into New Hampshire communities again and again.
- Your gift allows us to customize loans to fit borrowers’ specific needs.
- Your gift attracts Opportunity NH Investments, multiplying your impact.

Tough problems require flexible solutions. Here’s how your permanent capital gifts are put to work:

- They become zero-percent loans that cover down payment and closing costs for people who can afford a home but can’t manage the up-front costs.
- They become loans that enable residents purchasing their manufactured-home parks to negotiate better deals and plan for necessary environmental/public health improvements.
- They become loans with flexible terms so seasonal businesses can repay when their sales are the strongest.



Permanent Capital Named Funds

Supporters like you create named permanent capital funds to honor loved ones. Funds can be opened with a \$100,000 gift, or a combination of gifts totaling that amount.

Thomas P. Almy Fund
established by Katharine Almy 2004

Elliott Berry Fund
established 2017

John and Pamela Blackford Fund
established 2010

Alan Cantor Fund
established 2011

William and Ruth Dunfey Fund
established 2011

Ferlins Foundation Fund
established 2011

Founders Fund
established by Harold Janeway 2002

Great Beginnings Fund
established 2010 by an anonymous donor

Thomas W. Haas Fund
established 2015

Mary Louise Hancock Fund
established 2011

Jean and John Hennessey Fund
established 2004

Hirshberg Family Fund
established 2007

Innovation Fund
established by the Sandy River Charitable Foundation 2011

Chuck Matthei Fund
established 2016

Robert and Joyce McCray Fund
established 2018

Merrimack County Savings Bank and Meredith Village Savings Bank Fund for Affordable Housing
established 2017

Penny Pitou and Milo Pike Fund
established 2001

Martha and Dana Robes Fund
established 2006

Ed Tomey Fund
established 2014

Rawson Wood Fund
established 2007

Interested in creating a fund?

Contact Mat Solso at (800) 432-4110, ext. 760 or email him at msolso@communityloanfund.org.

Investors

Individuals

Anonymous (149)
 Elizabeth Ahl
 Ursula and John Allen
 Joseph Alosky
 Arnie Alpert
 Mark Andrew
 Barry and Sarita Ashar
 Jeffrey and Elizabeth Baker
 Peter and Carolyn Baldwin
 Bill and Betty Bardsley
 Karin S. Barndollar
 Elissa Barr
 Wayne Barstad and Anne Kapuscinski
 Martha Bauman
 Donat Bay and Kimberly Dorn
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Stuart Blood and Li Shen
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 D.G. Bonell
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 Jane Rachel Bradley
 Lila Mary Bradley
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 David and Jane Brown
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 Malcolm and Bernadette Cameron
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 Victoria P. Chase
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 Joan Connacher
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 Martha Copithorne
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 Diana Duffy
 Andrew Duncan
 Cynthia and William Duncan
 Luther and Diane Durgin
 Juliana Eades
 Rachel Eades
 Jeremy Eggleton and Sarah Schweitzer
 Eichell Family Trust
 Judith Elliott
 Anne Emerson

David C. Emerson
 BJ Entwisle
 Connie Eppich and Rob Drugan
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 Charlotte Fardelmann
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 Gary and Mary Faucher
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 Susan Fuller
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 Ellen Gershun and William H. Half
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 James Glading and Judith Brophy
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 Daughter of Carol Hess
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 Jay and Marjorie Hodes
 John and Jean Hoffman
 Dr. Jeremy Hogan and
 Mrs. Nicole Hogan
 Katharyn S. Hok
 Howard B. Hoke
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 Jacob Holubeck
 Chris Hormel
 Laurel Horne
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 Sara Hubner
 Peg Hume
 Martha A. Hunt and Robert Moser
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 Marjorie A. Immonen
 Peter and Deborah Imse
 Harold Janeway
 William Jarcho and Susan Traff
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 Dick Jones and Viki Bok
 Terri Jones
 Sher Kamman
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 Karen Kelly and Matt Cahillane
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 Wendy Kessler and William Bland
 Phyllis Killiam-Abell
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 Steve and Daphne Klein
 Ken and DeDee Kunhardt
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 Michael and Mildred LaFontaine
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 Rose Marie Lanier Revocable Trust
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 Tom Manero
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 Dale S. Mayer
 Douglas E. Mayer
 Ellen Mayer and Malcolm Pittman
 Beth McGuinn
 Ellen McGuire
 Peri and Tim McKenna
 Jane and Peter McLaughlin
 Andy McMillan
 Bridger A. McSweeney
 Dylan E. McSweeney
 Abriete and Yadim Medore
 Sarah B.E. and Michael Melasecca

How to invest

- Opportunity NH Investments range from \$1,000 to more than \$1 million.
- Minimum one-year term.
- Investors can choose a fixed interest rate up to 5%, depending on term.
- Investments are neither guaranteed nor government-insured.

Call Ken Kunhardt at (800) 432-4110, ext. 716, email him at kkunhardt@communityloanfund.org or visit communityloanfund.org/invest for more information.

Donna Melillo
 David and Doreece Miller
 Debra and Stanley Miller
 Suzanne S. Miller
 Anne D. Milne
 Richard and Susanna Minard
 Doug Morin
 Jeffrey Morin and
 Elizabeth Hamlin-Morin
 Lorraine B. Morong
 Mike Morton
 Elizabeth Moulton
 Gayle and Robert Murphy
 Brigid Murray and Michael Coty
 Roger and Linda Murray
 Andrea Nash
 Bill and Anne-Marie Nichols
 Sherrill S. Nixon
 Robert Z. and Nita Norman
 Martin Novom
 Patrick and Kendra O'Donnell
 Betty Olivolo
 Amanda Osmer
 Janet Fitch Parker
 Amelia L.A. Parrish
 Richard Pendleton and Sage Wheeler

John and Alice Pepper
 Albert and Erica Pfister
 Francine C. Philippe
 Robin Picard
 Dennis and Patricia Pinski
 Nicholas Mayer Pittman
 Juan Altmayer Pizzorno
 Dr. Ben and Ellen Platt
 Anita Plourde
 Madeleine Pluhar
 Frances D. Potter
 Laurel M. Powell
 Stephen and Rebecca Powell
 Joan C. Pratt
 Philip Preston
 Janet Prince and Peter Bergh
 Victoria Pulos
 Chris and Alison Pyott
 Katherine M. Raisz
 Connie L. Rakowsky
 Tod Ramseyer and Beth Salerno
 Beth Raymond
 Robin Read
 Judith Reed and Richard Cornelius
 Rebecca Reno
 Bonnie Rill

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 Martha and Dana Robes
 Dale and Christine Rockfeller
 John P. Rogers
 Paula Rogers
 Randolph and Deborah Roody
 Marc J. Rosenbaum
 Jack Ruderman and Amy Messer
 Gordon and Barbara Russell
 Hassan W. Salley and Nadine A. Salley
 David Salzberg
 Cornelia Sargent and Scott Nielsen
 Mary Lee Sargent
 Jeff and Jill Savage
 Bonnie Scadova
 Jan Schaffer
 David and Monique Scharlotte
 John D. Schenk
 Molly Potter Scheu, in honor of
 Joey Potter
 Christopher and Lael Schwabe
 Laura Scott
 Gary and Jane Shapiro
 Charles and Ellen Sheridan
 Herbert Shuer
 Gregory Sieczkiewicz
 Richard B. Siek
 Dick and Sheila Siener
 Jayme and Laura Simoes
 Kathleen Smith and Geoffrey Hubbell
 Mike and Jean Smith
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 Solso Family
 Anitra Sorensen
 Robert Souza and Helena Koay
 Robert Spiegelman and Truda Bloom
 Marcy Stanton
 Ken and Ilene Stern
 John Stix
 Craig Stockwell

Marta Stockwell
 Lee and Byron Stookey
 Ruth and Dick Stuart
 John and Nadine Suhrbier
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 Mary Till
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 Christopher Toy and Alan Amos
 Kathy Traynor
 Marie Trigg
 Norm and Pat Turcotte
 Yusi and David Turell
 Judy Ullman
 Ed and Dale Valena
 John Valpey
 Elsie P. van Buren
 James C. Van Dongen
 Sandi Van Scoyoc
 Peter and Lee Vandermark
 Sara Varela and Carlos Rincon
 Mary and Danny Veerkamp
 Anna Von Mertens and Chris Anderson
 Robin and Mark Walkup
 Andrea Walsh and Andrew Davis
 Dianne Walsh-Green
 Margaret B. Watkins
 David Watters
 Juliane and Daniel Weeks
 Bethann A. Weick and Ryan J. Harvey
 Bob Weick
 Maria Weick
 Craig Welch and Stefany Shaheen
 David and Cynthia White
 Nancy Wight
 Patricia Wilczynski
 Anne Williams
 Christopher P. Williams

Linda and Bob Williams
 Thomas R. Willits and Nancy J. Wheeler
 Sara J. Willoughby
 Robert O. Wilson
 Harry and Stephanie Woodley
 Walter Pierce Woodward
 Jennifer Wright and Stan McCumber
 Lucy K. Wyman
 Lorey Zahn
 Susan and Mark Zankel
 William and Barbara Zeckhausen

Financial Institutions

Bank of America
 Bank of New England
 Bank of New Hampshire
 Bar Harbor Bank and Trust
 Citizens Bank
 Eastern Bank
 Enterprise Bank
 Federal Savings Bank
 Franklin Savings Bank
 Kennebunk Savings Bank
 Ledyard National Bank
 Mascoma Bank
 Meredith Village Savings Bank



Merrimack County Savings Bank
 NBT Bank
 Northway Bank
 Optima Bank & Trust
 Parnassus Equity Income Fund
 Pentucket Bank
 People's United Bank
 Piscataqua Savings Bank
 Profile Bank
 Provident Bank
 Santander Bank
 Savings Bank of Walpole
 St. Mary's Bank
 TD Bank
 Wells Fargo

Foundations

Anonymous (9)
 Norwin S. and Elizabeth N. Bean
 Foundation
 Calvert Social Investment Foundation
 Endowment for Health
 Ford Foundation
 Mary Gale Foundation, Inc.
 HNH Foundation
 Lantos Foundation
 John Merck Fund
 New Hampshire Charitable Foundation
 Page Hill Foundation
 Putnam Foundation
 River Foundation
 Schocken Foundation
 Saul O. Sidore Memorial Foundation
 Solso Family Foundation
 Lydia B. Stokes Foundation
 Threshold Foundation
 Twin Pines Cooperative Foundation
 UNH Foundation

Governmental/ Quasi-Governmental

New Hampshire Housing Finance
 Authority



Not-for-Profit, Businesses, and Other

Anonymous (7)
 491 E Industrial Park Dr Condo Owners
 Association
 Amoskeag Industries
 Better Business Bureau of
 New Hampshire
 Common Good Finance
 Community Action Partnership
 of Strafford County
 Cooperative Fund of New England
 Cooperative Regions of
 Organic Producer Pools
 Doris L. Benz Community Center
 Frances Fund
 Friends of Wapack
 Greater Concord Chamber
 of Commerce
 Hearthstone Community Association

Henniker Historical Society
 High Mowing School
 ICARUS Social Capital
 Jewish Federation of New Hampshire
 Leadership New Hampshire
 Mayhew Program
 Monadnock Community Land Trust
 Monadnock Folklore Society
 The Music Hall
 Naropa University
 Nashua Soup Kitchen and Shelter
 New Castle Historical Society
 New Hampshire Chapter of the
 National Association of
 Social Workers
 New Hampshire Children's Trust
 New Hampshire SPCA Trust
 Opportunity Finance Network
 Peterborough Human Services Fund
 PI Investments, LLC
 Plowshare Farm, Inc
 Quaker City Land Trust
 RiverMead
 RiverWoods Exeter
 Rotary Club of the Capital City
 Seacoast Rotary
 St. Joseph Community Services
 War Resisters League
 Windy Acres Cooperative
 Woodland Community School

Religious Organizations

Adrian Dominican Sisters
 All Saints' Episcopal Church, Littleton
 All Saints' Episcopal Church, Wolfeboro
 Brookside Congregational Church,
 Manchester
 Christ Church Episcopal, North Conway
 Church of Our Saviour, Milford
 Church of the Transfiguration, Derry
 Concord Quaker Meeting
 Congregational Church of Henniker
 Congregational Church of Laconia
 Dover Friends Meeting

Durham Unitarian Universalist
 Fellowship
 Episcopal Church of the Messiah,
 North Woodstock
 Episcopal Church, USA -
 Economic Justice Loans
 Episcopal Churchwomen of Christ
 Episcopal, North Conway
 Episcopal Diocese of Iowa
 Episcopal Diocese of New Hampshire
 First Church Congregational,
 United Church of Christ, Rochester
 First Church of Christ Scientist,
 Concord
 First Church of Christ Scientist,
 Manchester
 Gilford Community Church
 Got Lunch! Laconia -
 Congregational Church of Laconia
 Grace Episcopal Church, Manchester
 Grey Nuns of the Sacred Heart
 Hanover Monthly Meeting of
 the Religious Society of Friends
 Henniker San Ramon Sister
 Community Project
 Holy Trinity Lutheran Church,
 Newington
 Mercy Investment Services
 Mount Saint Mary Academy
 New England Annual Conference
 of the United Methodist Church
 New England Yearly Meeting of Friends
 Northern New England District of the
 Unitarian Universalist Association
 of America
 Religious Communities
 Investment Fund
 Sisters of Charity of Cincinnati
 Sisters of Charity of Nazareth
 Sisters of Charity of St. Elizabeth
 Sisters of Holy Cross
 Sisters of St. Francis of Philadelphia
 Society of the Holy Child Jesus -
 American Province
 St. Christopher's Episcopal Church,
 Hampstead

St. George's Episcopal Church, Durham
 St. James Church Thrift Shop, Keene
 St. James Episcopal Church, Keene
 St. John's Episcopal Church,
 Portsmouth
 St. Paul's Episcopal Church, Concord
 Starr King Unitarian Universalist
 Fellowship
 Trinity Episcopal Church, Meredith
 Unitarian Universalist Church
 of Concord
 Unitarian Universalist Church
 of Manchester
 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

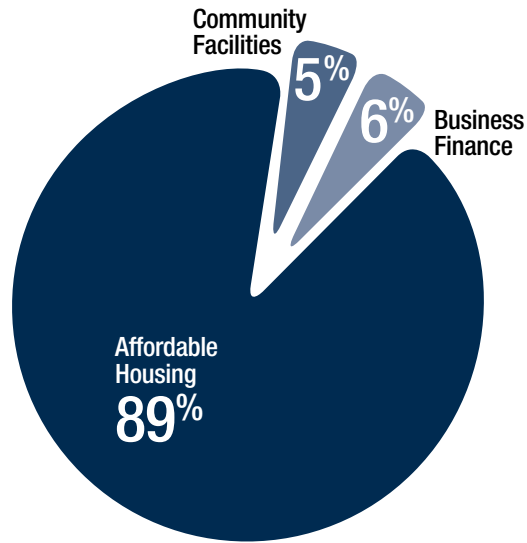
Investment Advisors and Consultants

*A number of clients from these firms
invest in the Community Loan Fund.*

Balanced Rock Investment Advisors
 Charter Trust
 Clean Yield Asset Management
 Clearbrook Global Advisors
 Davis Wealth Advisors
 Fresh Pond Capital
 Ledyard Financial Advisors
 Loring Wolcott & Coolidge-
 Sustainability Group
 Pathstone Federal Street Advisors
 Prime Buchholz
 Stakeholders Capital
 Trillium Asset Management
 Veris Wealth Advisors

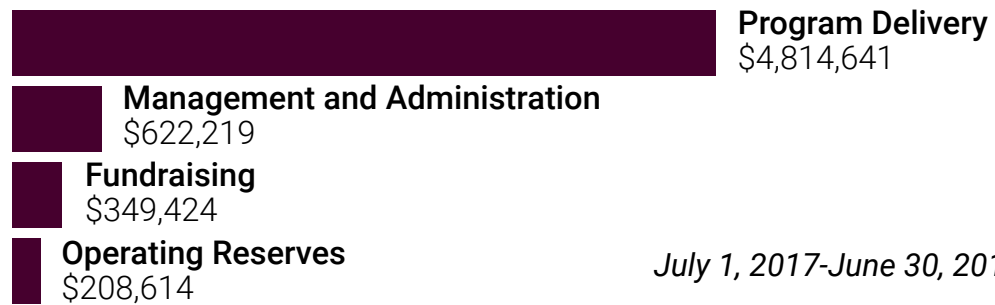
Financials

Loan Portfolio



PROGRAM	LOAN BALANCE	% LOAN BALANCE
AFFORDABLE HOUSING		
ROC-NH (manufactured-home co-ops)	\$72,898,030	61%
Welcome Home Loans	\$31,973,847	27%
Community Housing	\$1,627,626	1%
Affordable Housing subtotal	\$106,499,504	89%
COMMUNITY FACILITIES		
Child Care Facilities	\$1,224,905	1%
Nonprofit Facilities	\$5,218,847	4%
Community Facilities subtotal	\$6,443,752	5%
BUSINESS FINANCE		
Vested for Growth	\$1,031,125	1%
Business Builder	\$5,530,568	5%
Business Finance subtotal	\$6,561,692	6%
TOTAL	\$119,504,948	100%

Operating Budget



July 1, 2017-June 30, 2018



Our financing has reached every NH county

170 towns
10 counties



Staff and Board

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Vice Treasurer
Peter Brankman,
Treasurer
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Steve Varnum

Photography

Kate & Keith Photography,
kateandkeithphotography.com; except for pp. 20-21,
courtesy of University of New Hampshire.

Design

Communicators Group, communicatorsgroup.com

Printing

RAM Printing, Inc; ramprinting.com
This booklet was printed using vegetable-based
inks and paper utilizing 10% consumer waste.

Connect with Us



Contact Information

New Hampshire Community Loan Fund
7 Wall Street, Concord NH 03301
Tel: (603) 224-6669
Toll free: (800) 432-4110

Faxes:
Main: (888) 965-6651
Welcome Home Loans: (855) 230-5480
ROC-NH: (855) 230-5479
IDA: (855) 230-5480

info@communityloanfund.org
www.communityloadfund.org

Programs, Mission, Founding Beliefs

Programs

Affordable Housing

ROC-NH

Since 1983, building long-term value for owners of manufactured homes in New Hampshire's resident-owned communities by helping them purchase and manage their communities.



Welcome Home Loans

Since 2002, providing mortgage loans for manufactured homes in resident-owned communities. Starting in 2012, also providing mortgage loans to owners and buyers of manufactured homes on their own land.

Community Housing

Since 1989, providing loans and technical assistance to nonprofit housing organizations to acquire, develop, and manage affordable rental housing.

Community Facilities

Nonprofit Facilities

Since 1984, providing loans to nonprofit organizations to buy, renovate, or build facilities that support essential community services.

Child Care Facilities

Since 1995, providing loans, training, and assistance to child care centers and home-based providers to preserve and create facilities.

Business Finance

Business Builder

Since 1996, providing loans and business education to support the growth and resilience of small businesses and their ability to provide quality jobs.

Vested for Growth

Since 2002, providing investments and business education to help owners grow their businesses by engaging their people and adding value for their customers.



Founding Beliefs

Some obstacles people face are not due solely to low incomes, but also to lack of access to credit.

AND

Many people with capital will invest in basic human needs if there is a way to do so.

Mission

To serve as a catalyst, leveraging financial, human, and civic resources to enable traditionally underserved people to participate more fully in New Hampshire's economy.

We do this by:

- providing loans, capital and technical assistance;
- complementing and extending the reach of conventional lenders and public institutions; and
- bringing people and institutions together to solve problems.

We believe in Opportunity. For All.



**New Hampshire
Community Loan Fund**

7 Wall Street
Concord, NH 03301

(603) 224-6669

**communityloan
fund.org**

The power of
you