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.

Let’s talk about you.

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.
You helped me share my culture.

You helped our ROC attract homebuyers.

You helped us grow our business.

You helped us create a cozy classroom.

You made buying my home affordable.

You gave me a second chance.

You turn my donations into opportunity.

You helped us invest in New Hampshire.

Giving back and giving forward

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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."
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.

You helped us attract buyers.

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.
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 “indoors.”

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.
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.

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.

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.


You helped us grow our business.

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 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.”

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

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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.
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!”
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.”

Joe Keefe
Impax Asset Management
Portsmouth

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 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.”
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.

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

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.

It’s a natural fit, says Erik.

“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.”

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.”

UNH had room to improve. An investment here would be one way to help UNH achieve that highest rating.

"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.”

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

Individuals

Anonymous (31)

Anonymous (3)

John Barreto, John and Anita Cotton, Eleanor Jenkins, Chris Hallowell, and Cindall Morrison.

Don and Mary Jo Briselden, Wayne Harrill, Cecily Bastedo, Susan Covert, and Mitchell Simon.

Philip, Emma and in honor of Julie Eades.

Gerri and Ron King.

Linda Lindgren.

Kate Luczko, Joe Keefe, Helen Cady, Charles DeGrandpre and Marcia Makris.

Gary and Mary Faucher.

Teresa Tracy.

Michael and Jennifer Bullard, Cornelia Eschborn and Charlott F. Belser.

Samantha and Scott Curran.

Jeanne Cusson.

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Caroline Andersen and Cameron Waze.

Jane Adnah and Michael Sibley.

Lisa Ann Berl.

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Naomi Butterfield.

Kimber Capen.

Kathleen Desilets.

Bill and JoAnn Fenton.

Greg and Ruth Heath.

Carola Lea.

Judy Mack.

Megan Burke Kidder.

Carolyn... 

for more information.

You can donate via:

Both types of gifts have immediate and lasting value and impact.

They can direct their gifts to: Individuals... 

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:

- check, cash, or credit card,
- Securities,
- Bequests, or
- Gifts in memory of.

Call Mat Socolo at (800) 432-4110, ext. 760, email him at 

Fionelle.com/donate/or visit communityloanfund.org/donate/for more information.

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Fionelle.com/donate/or visit communityloanfund.org/donate/for more information.
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

Interested in creating a fund?
Contact Mat Solso at (800) 432-4110, ext. 760 or email him at msolso@communityloanfund.org.
Investors

Individuals

Jonathan and Kathryn Chaffee  
David C. Emerson  
Mark and Doris Hampton  
Ann M. Kelley  
Tom and Patience Chamberlin  
BJ Entwisle  
Elizabeth and Peter Hansel  
Kathy Jackson  
Sally Sloughter  
Bethany  
Karen Kelly and Matt Cahillane  
Heidi Chase  
Connie Eppich and Rob Drugan  
Marcus and Michele Hansen  
Linda Ingraham  
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Robert Z. and Nita Norman  
Katherine M. Raisz  
Luther and Diane Durgin  
Sonja Gonzalez and Jay Hoyt  
William Jarcho and Susan Traff  
Ellen McMillan  
John and Kate Goegel  
Andrew Duncan  
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Ellen Mayer and Malcolm Pittman  
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Dick Jones and Viki Bok  
Jane and Peter McLaughlin  
Betty Olivolo  
Beth Raymond  
Jeremy Eggleton and Sarah Schweitzer  
Michelle Family Trust  
Judith Elliott  
Anne Emerson  

Stuart Blood and Li Shen  
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Dick Jones and Viki Bok  
Jane and Peter McLaughlin  
Betty Olivolo  
Beth Raymond  
Jeremy Eggleton and Sarah Schweitzer  
Michelle Family Trust  
Judith Elliott  
Anne Emerson  

How to invest

Opportunity NH investments range from $1,000 to more than $1 million.

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.
Linda and Bob Williams
Merrimack County Savings Bank
Henniker Historical Society
Durham Unitarian Universalist
St. George's Episcopal Church, Durham

Thomas R. Willits and Nancy J. Wheeler
NBT Bank
High Mowing School Fellowship
St. James Church Thrift Shop, Keene

Sara J. Willoughby
Northway Bank
ICARUS Social Capital
Episcopal Church of the Messiah, St. James Episcopal Church, Keene

Robert O. Wilson
Optima Bank & Trust
Jewish Federation of New Hampshire
North Woodstock St. John's Episcopal Church, Concord

Harry and Stephanie Woodley
Pentucket Bank
People’s United Bank
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Wells Fargo

Financial Institutions
Bank of America
Bank of New Hampshire
Bar Harbor Bank and Trust
Citizens Bank
Eastern Bank
Enterprise Bank
Federal Savings Bank
Franklin Savings Bank
Ford Foundation
Maryland National Bank

Bank Trust

Foundations
Anonymous (9)

Northfield
Hannah N. Davis

Foundations
Opportunity Finance Network
Laconia - Endowment Fund, LLC

Foundations
John J. Travis

Foundations
Quaker City Land Trust
Hanover Monthly Meeting of the Religious Society of Friends

Not-for-Profit, Businesses, and Other
Anonymous (7)

4H E Industrial Park Dr. Condon Owners Association
Amalgak Industries
Better Business Bureau of New Hampshire
Commute Good Finance
Community Action Partnership of Strafford County
Cooperative Fund of New England
Cooperative Regions of Organic Producer Co-ops
Doris L. Benz Community Center
Friends of Windham Greater Concord Chamber of Commerce

Henniker Historical Society
High Mowing School
ICMU Social Capital
Israel Jewish Federal of New Hampshire
Leadership New Hampshire
Mayhew Program
Monadnock Community Land Trust
Placatapauk Village Society
The Music Hall
Narcoise Episcopal Church
Nashua Soup Kitchen and Shelter
New Castle Historical Society
New Hampshire Chapter of the National Association of Social Workers
New Hampshire Children’s Trust Fund
New Hampshire SPCA Trust
Norwich Community Foundation
Funding
Plymouth Bank, Inc
Quaker City Land Trust
RiverMead
Riverview

Sisters of Holy Child Jesus - Friends of Wapack

Religious Organizations
Adrian Dominican Sisters
All Saints Episcopal Church
All Saints Parish Episcopal Church
All Saints Parish Episcopal Church
American Baptist Church of Our Lord
Army Church of the Transfiguration
Dear Concord Quaker Meeting

Rick Pilarski

Investment Advisors
Molly Potter Scheu, in honor of Elsie P. van Buren
Kennebunk Savings Bank
Ford Foundation
RiverWoods Exeter
Robinson Club of the Capital City
Seacoast Rotary
St. Joseph Community Services
War Resisters League

Fellows Capital

Governmental/Quasi-Governmental
New Hampshire Housing Finance Authority

Deborah P. Wirick

Investment Advisors
Rotary Club of the Capital City
Community Project

Hampshire College, Manchester

Investment Advisors
Balanced Rock Investment Advisors
Charter Trust
Clean Yield Asset Management
Clearbrook Global Advisors
Domini Sustainable Investments

Frish Pond Capital
Ledyard Financial Advisors
Loring Wolcott & Coolidge

Stalios Koutsouras

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Loring Wolcott & Coolidge

Stalios Koutsouras
Our financing has reached every NH county

170 towns
10 counties

Financials

Loan Portfolio

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>LOAN BALANCE</th>
<th>% LOAN BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFFORDABLE HOUSING</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ROC-NH (manufactured home co-ops)</td>
<td>$72,898,030</td>
<td>61%</td>
</tr>
<tr>
<td>Welcome Home Loans</td>
<td>$23,573,847</td>
<td>27%</td>
</tr>
<tr>
<td>Community Housing</td>
<td>$1,627,828</td>
<td>1%</td>
</tr>
<tr>
<td>Affordable Housing subtotal</td>
<td>$106,499,504</td>
<td>89%</td>
</tr>
<tr>
<td>COMMUNITY FACILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Care Facilities</td>
<td>$1,224,905</td>
<td>1%</td>
</tr>
<tr>
<td>Nonprofit Facilities</td>
<td>$5,198,841</td>
<td>4%</td>
</tr>
<tr>
<td>Community Facilities subtotal</td>
<td>$6,443,742</td>
<td>5%</td>
</tr>
<tr>
<td>BUSINESS FINANCE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vested for Growth</td>
<td>$1,031,125</td>
<td>1%</td>
</tr>
<tr>
<td>Business Builder</td>
<td>$5,530,568</td>
<td>5%</td>
</tr>
<tr>
<td>Business Finance subtotal</td>
<td>$6,561,692</td>
<td>6%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$119,504,948</td>
<td>100%</td>
</tr>
</tbody>
</table>

Operating Budget

Program Delivery $4,614,641

Management and Administration $622,219
Fundraising $349,424
Operating Reserves $208,614

July 1, 2017-June 30, 2018
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Peter Brankman, Treasurer
Don Brueggemann
Tom Burnett, Chair
Naomi Butterfield, Vice Secretary
Kim Capen
Juliana Eades, President
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Kate Luczko
Betsy McMamara, Secretary
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Asya Rabida
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Bosni Scadova
Betsy Segel
Liz Short

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 homes.

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 resiliency 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.

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.

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The power of you