Our Mission

We support the development of vibrant, sustainable communities by providing loans, technical assistance, and advocacy for affordable housing, healthy food retail, community facilities, and community businesses.

What We Finance

We finance projects that: 1) provide affordable housing; 2) create access to food and essential services; 3) increase the quality and availability of neighborhood facilities; 4) create employment opportunities; 5) attract additional investment; and 6) strengthen the social and economic fabric of the community.

Community Impact

Since 2004, we have provided $19.2 million in financing that has facilitated the development of more than $163 million in community development projects; funding has created or retained 3,159 jobs, financed one healthy food retail outlet, one community facility, five community businesses, 1,111 housing units, and provided a safe, decent, and affordable place to call home for 2,778 individuals and families.

1535 Hobby St., Suite 209 • North Charleston, SC 29405
843-973-7285 • www.sccommunityloanfund.org
Shakespeare’s often cited quote, “What’s in a name? A rose by any other name would smell as sweet”, comes to mind as we celebrate our new name change. As we have expanded our outreach to address more than housing and our service area to include all of South Carolina, we felt it was important that we more closely align our name with our expanded mission. Holding on to our roots in affordable housing and the Lowcountry, we kept our live oak tree symbol but changed our name to the South Carolina Community Loan Fund, or CLF. It’s been a good change, providing clarity and underscoring our concern with helping to finance vibrant and sustainable communities by bringing capital and technical expertise to projects throughout the state.

While we have focused on continuing to raise capital and expand our project areas, we have also spent part of 2013 looking inward, implementing new software for stronger financial management and going through the rigorous CARSTM Rating system, the gold standard by which community development financial institutions (CDFIs) are evaluated nationally. CLF did well, especially for a relatively young organization. We hope this process will help more organizations and individuals evaluate our work and feel confident that we will be wise stewards of their funds.

At CLF, we believe, as we always have, that people’s physical surroundings affect their well-being in countless ways — from the sense of safety and connection with the neighbor living in the home next door, to the availability of food and essential services, to increased local access to health and recreational facilities. We believe when communities are empowered to improve from the inside out by building on their strengths rather than dwelling on their weaknesses, real physical, social, and economic health can be improved.

We thank you for your continued support and interest, and look forward to continuing our work. Together we are... Investing in People. Investing in Places. Investing in Community. INVESTING IN SOUTH CAROLINA.

Karen Abrams, Chair, Keller Williams Realty
Thomas Anderson, South Carolina Bank and Trust
Zach Bearden, Mashburn Construction Company, Inc.
Jim Haley, Treasurer, Cityvolve, LLC
Ashley Heggie, Greystar
Jacquelyn Heyward, Town of Hollywood
Peggy Huchet, Vice Chair, Retired, NJ State Housing Trust Fund
Robert Johnston, The InterTech Group, Inc.
Montez Martin, Lowcountry Housing and Economic Development Foundation
Michael Mansson, Alliant Capital
Robert Nettles, Howell Linkous & Nettles, LLC
Florence Peters, City of Charleston
Whitney Powers, Studio A, Inc.
Kelly Price, Secretary, ICF International
Sarah Smith, Waccamaw Regional COG
Bill Stanfield, Metanoia
Susan Watts, MeadWestvaco
Stephen Wichmann, Heritage Trust Federal Credit Union
Pamela Williams, Santee Cooper
Henrietta Woodward, Anchor Consulting, LLC
Tony Woody, Thomas & Hutton Engineering
Wendy Zara, Retired, Wells Fargo Advisors, LLC

Staff
Michelle Mapp, Executive Director
Patrick King, Assistant Director
Suzanne Lynch, Finance Director
Anna Hamilton, Strategic Initiatives Director
Debby Waid, Program Director
Karen Hauck, Communications Director
Alice Williams, Finance Manager
YEAR IN REVIEW

CAPITALIZATION
$2,100,000 in investments
$175,000 in program grants
$204,500 in operating grants
$271,151 in earned revenue

LENDING
$2,694,540 in development loans
$71,949 in down payment assistance loans
$35,000 in affordable housing subsidy

ADVOCACY
Hosted inaugural Tri-County Housing Summit
Formed the SC Food Access Task Force
Leadership of the SC Community Capital Alliance

EXPANSION
Changed our name from the Lowcountry Housing Trust to the South Carolina Community Loan Fund
Expanded service area to the entire state of South Carolina
Expanded scope of services to include healthy food retail, community facility, and community business lending
Housing the Workforce

Meet Dianah Katzenberger, a young professional living in Charleston. Content with renting, Dianah embarked upon homeownership a little sooner than she planned.

“As a young professional just out of graduate school, homeownership was a long-term goal. I was definitely not on track when the opportunity presented itself.”

While searching a local neighborhood’s social media page, Dianah found a listing for a house in Wagener Terrace, an economically diverse neighborhood on the west side of Charleston. The house was part of the City of Charleston’s Homeownership Initiative, a program that provides affordable housing opportunities to low and moderate-income individuals and families. Under program guidelines, all housing units must remain affordable to Charleston’s workforce for a minimum of 20 years. Fortunately for Dianah, the previous homeowner recently married and was now in need of a larger house for her expanded family; therefore, the house was placed back on the market.

Uncertain whether or not she would qualify for a mortgage, Dianah contacted the City and was immediately connected to CLF’s Homebuyer Assistance Program. In preparation for homeownership, she attended training through a local housing agency where she learned the right steps to move forward. Upon completion of the course, Dianah received assistance to help with her closing costs. “At the time, I was unable to make the commitment to homeownership on my own, but with CLF’s financial assistance, I was able to purchase this house I now call home.”
AFFORDABLE HOUSING LOANS

a place to call home

30.2% of South Carolina homeowners are cost burdened - spending more than 30% of their monthly income on housing costs. Everyday, many families must choose between housing, food, health care, and other essential services.

CLF finances the construction, rehabilitation, or redevelopment of homeownership and rental units that are affordable for low to moderate-income families living in South Carolina.

2013 Loan Program Highlights:
CLF provided $1,844,540 in affordable housing loans that facilitated $18,414,820 in community development investments and financed 154 housing units.

Project Spotlight:
Port Royal Apartments
Port Royal, SC

CLF participated in a Low Income Housing Tax Credit (LIHTC) loan with the Community Investment Corporation of the Carolinas (CICCAR) for a 60-unit apartment complex. The project followed LEED for Homes design criteria and is the first LIHTC project in the state to utilize solar panels as a source of electricity.

“Port Royal Apartments is a testament to the power of partnerships. When an experienced developer, a public agency, private funding sources, and a dedicated housing partner like CLF work together toward a common goal, the results are evident: a beautiful, ‘green’ property that provides a crucial affordable housing resource to the surrounding community.”

– David R. Bennett,
Community Investment Corporation of the Carolinas
HEALTHY FOOD LOANS

**healthy food close to home**

1,000,000 South Carolina residents live in food deserts - neighborhoods with limited access to a full-service grocery store selling fresh, healthy food.

CLF finances the construction and renovation of retail and wholesale outlets including, but not limited to, grocery stores, corner stores, farmers markets, food hubs, and mobile markets selling healthy food in underserved South Carolina communities.

**Project Spotlight:**

**Northside Community Food Hub**

*Spartanburg, SC*

CLF provided a healthy food retail infrastructure loan to support the construction of the farmers market. The food hub is poised to create jobs, renew and grow community connectedness, and provide access to healthy food.

**2013 Loan Program Highlights:**

CLF provided $350,000 in healthy food loans that facilitated $1,709,000 in community development investments and created/retained 25 jobs.

“The Northside effort is clearly the most ambitious redevelopment project in the City of Spartanburg’s history, and the Northside Healthy Food Hub is equally ambitious. The loan from CLF is critical to the construction phase of this important project. NDC and all the Healthy Food Hub partners are fortunate to have CLF as an investor.”

– Curt McPhail, Northside Community Development
COMMUNITY FACILITY LOANS

community services close to home

6,035 South Carolina residents are homeless. 151,829 South Carolina pre-school children are in need of childcare. 15% of South Carolina residents are over the age of 65.

CLF finances the construction and renovation of community facilities including, but not limited to, recreation centers; day care, health care, and senior centers; homeless shelters; as well as transitional housing in underserved South Carolina communities.

2013 Loan Program Highlights:
CLF provided $500,000 in community facility loans that facilitated $2,387,641 in community development investments and created/retained 19 jobs.

Project Spotlight:
Veteran Transitional Housing Facility
Charleston, SC

CLF provided Crisis Ministries a development loan for its Veterans’ dorm, a 40-bed transitional housing facility for homeless male Veterans. The dorm will be located in a new structure that will house a health clinic, a community soup kitchen, a 70-bed emergency shelter, administrative offices, and the Veterans’ dorm.

“Crisis Ministries’ partnership with the South Carolina Community Loan Fund has made possible the building of Charleston’s new homeless shelter and soup kitchen. CLF recognizes that investing in community facilities improves neighborhoods and helps provide a brighter future for those who are temporarily without a permanent residence.”

– Stacey Denaux, Crisis Ministries
COMMUNITY BUSINESS LOANS

jobs close to home

50% of South Carolina small businesses fail within the first five years because owners cannot access necessary capital to maintain or grow their business; in low wealth communities, the rate of new business development failure is even higher.

CLF finances the capital needs of community businesses serving and employing low to moderate-income individuals located in underserved South Carolina communities. Eligible projects include, but are not limited to, retail stores and service businesses, wholesalers, and small manufacturers.

Project Spotlight:
81 Columbus Business Center
Charleston, SC

CLF recently closed on a refinancing loan with P.A.S.T.O.R.S., Inc. for a mixed-use rental property in Charleston. This marks CLF’s first endeavor financing a mixed-use development, which will provide two affordable rental opportunities along with office space for two commercial tenants.

“The South Carolina Community Loan Fund not only supports affordable housing and economic development lending, they understand the financial needs of the non-profit community that sponsors such projects and initiatives. Their assistance in providing financing has been instrumental not only in carrying out specific projects, but also in financing working capital needs as well.”


2013 Loan Program Highlights:
CLF provided $190,000 in community business loans that facilitated $196,650 in community development investments and created/retained 9 jobs.
TECHNICAL ASSISTANCE

building capacity

CLF provides targeted technical assistance to entrepreneurs and developers who are creating community-based assets in low to moderate-income communities across the state.

FEEDING INNOVATION:

Developing Healthy Food Entrepreneurs

CLF conducts a three-month comprehensive technical assistance program designed to support and develop existing and new entrepreneurs interested in developing or expanding healthy food businesses in underserved South Carolina communities.

Participants gain skills to develop and implement a sustainable business plan, and are given the opportunity to access seed capital and financing to facilitate the growth or startup of their food-related enterprise.

Program Partners

• Charleston Metro Chamber of Commerce
• Clemson Cooperative Extension
• Coastal Conservation League
• Lowcountry Local First

“The Feeding Innovation program has successfully introduced proper business planning techniques for nascent social businesses and anticipatory non-profit entities structured to address healthy food access. Genuine progress in this field requires a collective impact approach that encompasses a multitude of solutions. The business plan competition proved to be a springboard for just that, in both collaboration and networking among participants and community leaders.”

– Lindsey Barrow, Lowcountry Street Grocery
HOME WORKS:
Facilitating the Administration and Deployment of HOME Funds

CLF provides HOME training to local governments on final rule changes to the federal HUD program; creates updated policy manuals for participating jurisdictions based on rule changes; and provides individualized training for HOME grant fund recipients.

“CLF provided training to our Community Housing Development Organizations and City staff. As a result, we are much better prepared to administer HOME program funding, provide guidance to our housing partners, and meet HUD expectations while promoting affordable workforce housing options in Greenville.”

– Ginny Stroud, City of Greenville

HOME EDUCATION:
First-Time Homebuyer Training

CLF partners with the Charleston Trident Urban League and the Consumer Credit Counseling Services of Savannah to educate first-time homebuyers on the steps to take to purchase a home in communities actively working to increase the supply of affordable housing like Georgetown, Beaufort, and Port Royal.

2013 Technical Assistant Highlights:
CLF provided eight training courses helping to educate more than 187 attendees.
**ADVOCACY**

*building stronger communities through policy change*

**HOUSING MATTERS:**

**Tri-County Housing Summit**

The Tri-County Housing Summit provided the opportunity for business leaders, housing industry professionals, service providers, faith and community-based organizations, elected and government officials, and community members to collectively discuss how to meet the region’s housing and economic development needs.

**Housing Summit Partners:**

Berkeley Charleston Dorchester Council of Governments
Berkeley County Government
Charleston County Government
Charleston Metro Chamber of Commerce
Charleston Regional Development Alliance
City of Charleston
City of North Charleston
Civic Communications, Inc.
Dorchester County Government
SC State Housing Finance and Development Authority
Town of Mount Pleasant
Town of Summerville
ULI South Carolina

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"If the Charleston region doesn’t successfully address the issues that affect our quality of place and attractiveness to young talent...we will not be able to sustain our current economic success over time in a meaningful way."

– Stephen C. Warner, Charleston Regional Development Alliance

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**2013 Housing Summit Outcomes:**

- Hosted Keynote Speaker for CRDA Quarterly Breakfast and Young Professionals Luncheon in January 2014
- Participated in the development of the Tri-County Housing Needs Assessment
- Participated in the development of the region’s first Housing Blueprint
- Second annual Housing Summit scheduled for June 13, 2014
ADVOCACY
building stronger communities through collaboration

SC FOOD ACCESS TASK FORCE
The SC Food Access Task Force is a statewide collaboration of more than 45 members from health, policy, non-profit, and government agencies working to provide a set of public policy recommendations to address the barriers to equitable food access in South Carolina. CLF serves as the lead agency on the Task Force.

Task Force Steering Committee:
Blue Cross Blue Shield Foundation
Clemson University Extension
Coastal Conservation League
Crop-Up
Harvest Hope Food Bank
Palmetto Agribusiness Council
SC Association of CDCs
USC Center for Research in Nutrition and Health Disparities

2013 Task Force Outcomes:
• Created a steering committee
• Identified primary barriers to healthy food access
• Positioned as a statewide advocate for retailer incentives
• Launched website, www.scfoodaccess.com

“Because of the diversity of participating organizations, the Food Access Task Force has been able to educate new audiences across the state about vital issues affecting healthy food access. The Task Force’s collaborative work is pushing the evolving conversation into action, to provide everyone – rural and urban, farmers and consumers, children and adults – an improved quality of life.”

– Lisa Turansky,
Coastal Conservation League
2013 PROJECTS

AFFORDABLE HOUSING

Bluewater Horizons, LLC North Charleston
Bluewater Horizons is an established housing developer in the Charleston region. It used a CLF loan to acquire and renovate a four-unit apartment complex available to low-income families living at or below 80% of the area median income.

Charleston County Human Services Commission (CCHSC), Charleston
CCHSC is a Community Action Agency that is dedicated to combating poverty by fostering self-sufficiency among low-income and working families. CLF’s loan will be used to construct two rental units for low-income families.

Charleston County Human Services Commission, Charleston
CCHSC utilized its second CLF loan to perform rehabilitation and repairs on a dilapidated house in Charleston. A young professional now calls this place home.

Grand Strand Housing, Inc., Conway
Grand Strand Housing manages affordable housing in Horry, Georgetown, and Williamsburg Counties. A loan from CLF was used to acquire and renovate two rental units available to low-income families.

Greenway Residential Development, Beaufort
Greenway Residential Development currently has 11 tax credit communities comprising 658 residential units, including family and senior housing in North and South Carolina. CLF provided a pre-development loan for land acquisition and preparation for Ashley Pointe Apartments, a 56-unit rental complex.

John and Christina McCants, Goose Creek
The McCants, acting as their own developer, purchased a home that they rehabilitated and placed on the local rental market. CLF’s loan was used to acquire and rehabilitate the unit.

Lighthouse Real Estate, North Charleston
Lighthouse Real Estate Services focuses its efforts on distressed properties in working class neighborhoods where quality affordable housing is in high demand. It used a CLF loan to acquire and rehabilitate six rental units available to low-income families.

Metanoia, North Charleston
Metanoia invests in neighborhood assets to establish quality housing, offering opportunities for homeownership in neighborhoods with the highest rental rates in the Lowcountry. It used a CLF loan to rehabilitate eight rental housing units to serve as an incubator for homeownership.

Port Royal Apartments, Port Royal
Port Royal Apartments is an environmentally-sound affordable housing development; it is the first Low Income Housing Tax Credit Project in the state to utilize solar panels. CLF’s CICCAR participation loan provided permanent financing for the project.

ANNUAL IMPACT: $2.8 million in financing $25 million in development 25 loans 210
Tri-County Regional Development Corporation, Georgetown
Tri-County Regional Development Corporation grew out of an assessment of Georgetown County that documented the need for affordable housing in the region. A loan from CLF was used for the acquisition of Winyah Apartments, a 14-unit rental complex; HOME funds are being used for renovation.

HEALTHY FOOD
Northside Development Corporation, Spartanburg
The Northside Development Corporation, a non-profit that creates opportunity for the Northside neighborhood of Spartanburg, used a CLF healthy food loan to help with land improvements to support the construction of the farmers market. The Food Hub, which will house the farmers market, is a hybrid business that combines elements of a grocery store, farmers market, restaurant, community garden, and learning lab.

COMMUNITY FACILITY
Crisis Ministries, Charleston
Crisis Ministries is the local homeless shelter serving the Charleston tri-county region. CLF’s loan was used to help finance the new Veterans’ dorm, which will provide transitional housing for 40 homeless male Veterans.

COMMUNITY BUSINESS
P.A.S.T.O.R.S., Inc., Charleston
P.A.S.T.O.R.S., Inc. works to stimulate economic and commercial growth within Charleston, Berkeley, and Dorchester Counties. It used a CLF loan to rehabilitate a mixed-use development, which will provide two affordable rental units along with office space for two commercial tenants.

CLF’s loan committees provide high levels of expertise in affordable housing, commercial development, finance, lending, and business management.

HOUSING LOAN COMMITTEE
Thomas Anderson, South Carolina Bank & Trust
Russ Gantt, TD Bank
Ashley Heggie, Greystar
Brian Hellman, Hellman, Yates & Tisdale
Peggy Huchet, Retired, NJ State Housing Trust Fund
Edward McKelvey, First Federal of Charleston
George Morrison, McNair Law Firm
Michael Wooddy, Raven Cliff Company

COMMERCIAL LOAN COMMITTEE
Zach Bearden, Mashburn Construction Company
Jennifer Crabb, The Bank of South Carolina
Thomas Lauria, Small Business Development Center
Alan St. Clair, Lowcountry Innovation Center
Pamela Williams, Santee Cooper

This institution is an equal opportunity lender.

units  498 individuals served  1 healthy food  1 community business  249 jobs created
Statement of Financial Position

On December 31, 2013

**Assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>$3,937,774</td>
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<tr>
<td>Loans Receivable</td>
<td>$4,159,669</td>
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<td>Reserves for Loan Loss</td>
<td>$(256,246)</td>
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<tr>
<td>Plant and Equipment</td>
<td>$22,579</td>
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<tr>
<td>Other Assets</td>
<td>$47,922</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$7,911,698</strong></td>
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**Liabilities and Net Assets**

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<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Accrued and Other Payables</td>
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<tr>
<td>Program Related Investments</td>
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<td>Other Investments</td>
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<td>Equity Equivalent Investments</td>
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<td><strong>TOTAL LIABILITIES</strong></td>
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**Net Assets**

<table>
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<tr>
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<tr>
<td>Unrestricted</td>
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<td>Temporarily Restricted</td>
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<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>$4,584,126</strong></td>
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**TOTAL LIABILITIES AND NET ASSETS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$7,911,698</strong></td>
</tr>
</tbody>
</table>

Elliott Davis, LLC audited the financial statements for the fiscal year ending December 31, 2013 in accordance with generally accepted accounting principles and expressed an unqualified opinion. The audit was approved by the Board of Directors and is available on our website, www.sccommunityloanfund.org.

**PUBLIC SUPPORT AND REVENUE**

Total = $1,012,070

- Foundations and Grants: 76%
- Program Service: 4%
- Loan Interest: 15%
- Other Loan Fees: 5%

**EXPENSES**

Total = $1,082,474

- Program Services: 89%
- Fundraising: 2%
- Management & General: 9%
- Other Loan Fees: 5%
Comprehensive Assessment and Rating System for CDFIs

In 2013, CLF underwent the CARS™ process and received a rating of A+3.

CARS™, a comprehensive assessment of a CDFI’s impact performance, financial strength, and efforts in shaping policy, is used by investors to assess CDFIs that match their social objectives and risk parameters. For CDFIs, it increases the flow of capital by promoting investment in a rated CDFI as well as strengthens its financial position.

The CARS™ rating provides a decision-making tool that allows investors and supporters to confidently assess CLF in both financial and impact performance. Ratings are based on five years of historical performance and assesses future risk factors. More information on the CARS™ Rating System is available at www.carsratingsystem.net. Subscribers may access the full report on CLF.

Impact: A
Impact measures how well CLF accomplishes its mission. We received an A in this category, representing that our strategies and activities are in line with our mission. We perform basic tracking to collect output data and effectively utilize resources to benefit the communities we serve.

Financial Strength: 3
Financial strength assesses CLF’s overall creditworthiness and analyzes past and present financial performance. We received a 3 in this category, a testament to our sound capital structure, strong asset quality, adequate reserves, and good liquidity.

Policy: +
Policy assesses CLF’s engagement in leading policy changes to benefit the community development finance industry or disadvantaged people and communities. We received a + in this category, representing our exemplary involvement in a number of regional, statewide, and local policy initiatives.

“As a long-time partner and one of its first investors, we strongly encouraged and financially supported CLF’s process to become a CARS™ rated CDFI. This rating affirms CLF’s financial soundness and will provide fiscal transparency for current and future investors. Internally for our Foundation, we will use the CARS™ rating to ensure our operating grants to CLF are put to the best use to build its organizational capacity.”

– Lavastian Glenn, Mary Reynolds Babcock Foundation

For more information on our CARS™ rating, please contact Suzanne Lynch at suzanne@sccommunityloanfund.org.
**SUPPORT CLF**

Your charitable contribution makes a difference. From the first-time homebuyer, to the child whose life is improved by having a community center in their neighborhood, to the entrepreneur whose dream of owning a business has come true, your support helps to transform lives and build strong communities.

**GIVE**

As a non-profit organization, we rely on contributions and grants to support our programs. We accept monetary donations, as well as stock transfers and gifts of real estate. For more information on our giving program, please visit our website at www.sccommunityloanfund.org.

**INVEST**

Impact investments are a growing tool that financial institutions, philanthropists, and foundations use to employ their capital for the greatest social impact. An investment from you ($25,000 minimum) or your organization ($100,000 minimum) offers both a financial and social return—you receive quarterly interest payments, principal repayment, and your support helps develop vibrant, sustainable communities.

For more information on investment opportunities, please contact Michelle Mapp at michelle@sccommunityloanfund.org or by phone at 843-973-7285.

**WHY WE INVEST: TIDELANDS BANK**

“We are excited to participate with CLF in helping our communities grow and prosper through the creation of both jobs and housing opportunities.”

– Thomas Lyles, President & CEO

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**REVOLVING LOAN FUND INVESTORS**

- Financial Institutions: 59%
- Foundations: 16%
- Individuals: 15%
- Government: 9%
- Businesses: 1%

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*Make an impact on South Carolina communities by supporting CLF today!*
The following invested in CLF by providing loans in 2013.

INVESTORS

Bank of America
Frances P. Bunnelle Foundation
James O. and Harriet P. Rigney
Endowment of the Coastal Community Foundation
Robert Johnston
PNC Bank
Tidelands Bank
Anita Zucker

The following contributed to CLF through grants and individual donations in 2013.

FINANCIAL INSTITUTIONS

Bank of America
South Carolina Bank and Trust
SunTrust
Wells Fargo

FOUNDATIONS AND ASSOCIATIONS

Mary Reynolds Babcock Foundation
South Carolina Community Economic Development Fund

GOVERNMENT

Charleston County
City of Beaufort
City of Charleston
City of North Charleston
Town of Port Royal
Waccamaw Council of Governments

INDIVIDUALS

Karen Abrams
Thomas Anderson
Tom Baker
Zach Bearden
Joan and George Dehne
Charles and Cynthia Goldman
Jim Haley
Tammie Hoy Hawkins
Ashley Heggie
Jackie and James Heyward
Peggy Huchet
Robert Johnston
Montez Martin
Christie McCoy
Robert Nettles
Jean Norman
Meg Peavey
Florence Peters
Whitney Powers
Kelly Price
Sarah Smith
Bill Stanfield
Fred Vereen
Susan Watts
Stephen Wichmann
Pamela Williams
Henrietta Woodward
Tony Woody
Wendy Zara

The following sponsored the Charleston School of Law’s Annual 5k benefitting CLF.

RACE JUDICATA SPONSORS

Charleston Bar Association
Charleston School of Law
Companion Associates
Elan Midtown
Heritage Trust Federal Credit Union
Karen Abrams, Keller Williams
MWV Specialty Chemicals
Studio A, Inc.
Thomas & Hutton
Westbrook Brewery

We are grateful for your support and your partnership to strengthen communities across our state.