



South Carolina Community Loan Fund
<http://www.sccommunityloanfund.org/>

Aeris Rated, Powered by CARS®
 Ratings and Analysis available with subscription

Description: South Carolina Community Loan Fund (CLF)'s mission is to 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. CLF finances projects that provide affordable housing; create access to food and essential services; increase the quality and availability of neighborhood facilities; create employment opportunities; attract additional investment; and strengthen the social and economic fabric of South Carolina communities.

FYE: December 31

TaxType: Non-Profit

Areas Served: SC

Lending Types: Business, Community Facilities, Housing – Development

Impact Areas: Affordable Housing, Food Access/Healthy Food, Job Creation, Racial & Ethnic Minorities, Small Business/Co-op Growth, Women

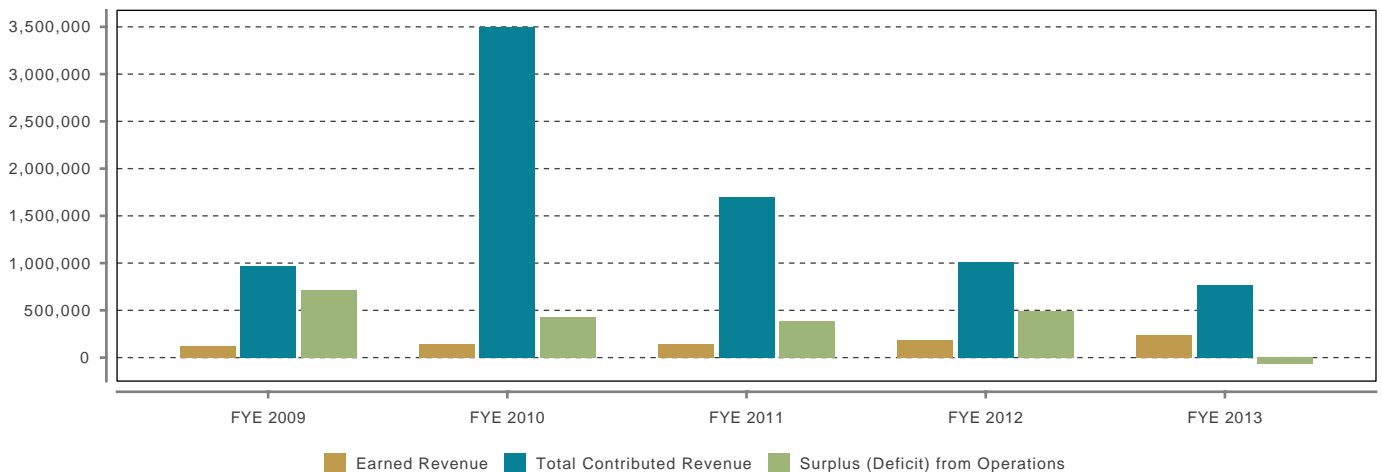
Impact Highlights

	FYE 2009	FYE 2010	FYE 2011	FYE 2012	FYE 2013
Average Loan Amount	1,106,934	93,213	106,984	163,017	166,387
Training Attendees	46	27	36	23	51
# of Clients Receiving TA	-	-	-	5	60
Units Created	67	199	203	176	211
Jobs Created	217	778	113	570	249
Leverage Ratio	1.64	6.99	5.05	9.49	8.88

Financial Highlights

	FYE 2009	FYE 2010	FYE 2011	FYE 2012	FYE 2013
Total Assets	7,843,809	3,018,747	5,620,332	7,155,475	7,911,698
Leverage (Total Debt/Net Assets)	.1	.2	.5	.4	.7
Total Loans Outstanding \$	6,641,604	1,025,341	1,176,823	2,445,251	4,159,669
Deployment	84.8%	34.7%	36.1%	34.5%	52.8%
Current Ratio (Current Assets/Current Liabilities)	101.0	42.6	2.0	75.2	26.2
Total FTE Staff	3.0	4.0	4.0	4.5	6.0

Unrestricted Earnings History



Grant income can cause significant variations in year- to-year unrestricted operations. (1) Grants designated for re-granting to other entities increase contributed revenues with an off-setting increase to operating expenses. (2) Grants designated for lending increase contributed revenue but may not be used for operating expenses and may result in significant operating surpluses in the year recorded.

Information presented is not in lieu of investor due diligence. Contact info@AerisInsight.com for additional data and analytics.