

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

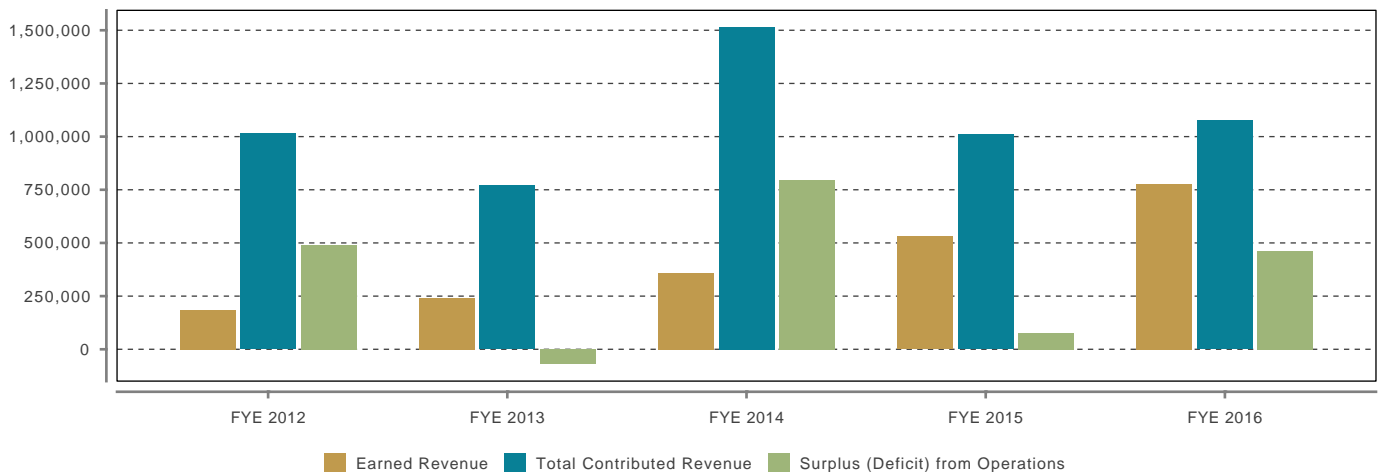
Impact Highlights

| | FYE 2012 | FYE 2013 | FYE 2014 | FYE 2015 | FYE 2016 |
|---------------------------|----------|----------|----------|----------|----------|
| Average Loan Amount | 163,017 | 166,387 | 188,474 | 212,747 | 300,443 |
| Training Attendees | 23 | 51 | 70 | - | 1,212 |
| # of Clients Receiving TA | 5 | 60 | 10 | 125 | - |
| Units Created | 176 | 211 | 131 | 144 | 219 |
| Jobs Created | 570 | 249 | 169 | 272 | 144 |
| Leverage Ratio | 9.49 | 8.88 | 8.91 | 5.65 | 3.01 |

Financial Highlights

| | FYE 2012 | FYE 2013 | FYE 2014 | FYE 2015 | FYE 2016 |
|--|-----------|-----------|------------|------------|------------|
| Total Assets | 7,155,475 | 7,911,698 | 12,570,253 | 14,704,744 | 24,204,483 |
| Leverage (Total Debt/Net Assets) | .4 | .7 | 1.4 | 1.7 | 2.2 |
| Total Loans Outstanding \$ | 2,445,251 | 4,159,669 | 6,219,640 | 8,509,877 | 10,815,934 |
| Deployment | 34.5% | 52.8% | 51.3% | 59.1% | 61.9% |
| Current Ratio (Current Assets/Current Liabilities) | 75.2 | 26.2 | 34.0 | 48.0 | 15.1 |
| Total FTE Staff | 4.5 | 6.0 | 5.3 | 6.0 | 10.0 |

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.