

South Carolina Community Loan Fund

<http://www.sccommunityloanfund.org/>

Aeris Rated
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

Impact Areas: Economic Security, Health and Food Access, Housing, Education

Sub Impact Areas: Food Access, Job Creation, Lending to Housing Developers

Target Beneficiaries: Low Income, Moderate Income, People of Color, Rural, Veterans, Women

Lending Types: Business, Community Facilities, Housing – Development

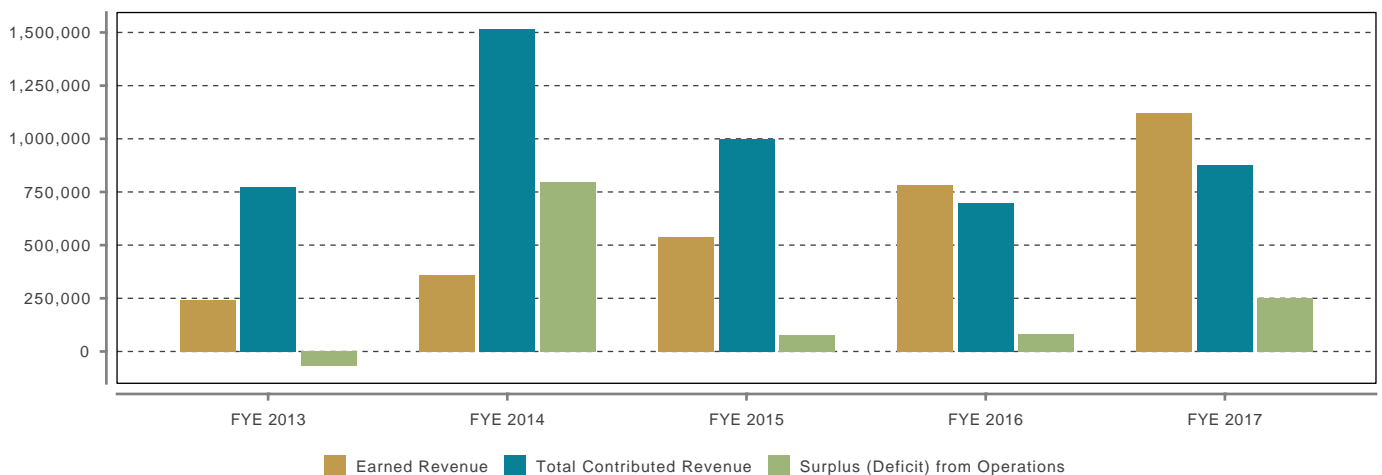
Impact Highlights

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Average Loan Amount	166,387	188,474	212,747	300,443	574,923
Training Attendees	51	70	878	1,212	186
# of Clients Receiving TA	60	10	125	89	86
Units Created	211	131	155	116	477
Jobs Created	249	169	272	144	
Leverage Ratio	8.88	8.91	5.65	3.01	9.85

Financial Highlights

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Total Assets	7,911,698	12,570,253	14,704,744	24,454,483	26,200,484
Leverage (Total Debt/Net Assets)	.7	1.4	1.7	2.1	2.3
Total Loans Outstanding \$	4,159,669	6,219,640	8,509,877	10,815,934	13,798,151
Deployment	52.8%	51.3%	59.1%	60.2%	71.6%
Current Ratio (Current Assets/Current Liabilities)	26.2	34.0	48.0	15.3	8.9
Total FTE Staff	6.0	5.3	6.0	10.0	9.0

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.