



2016  
ANNUAL  
REPORT



SOUTH CAROLINA  
Community  
Loan Fund  
Investing in Community



SOUTH CAROLINA  
Community  
Loan Fund

## MISSION



To advance equitable access to capital by providing loans, technical assistance, and advocacy for affordable housing, healthy food, community facilities and community business enterprises.

## LENDING IMPACT

Since 2005



313  
Loans



\$39  
Million in  
Financing



\$246.3  
Million in  
Development



2,896  
Jobs Created  
or Retained



1,410  
Housing Units



9  
Healthy Food  
Retail Outlets



10  
Community  
Facilities



16  
Community  
Businesses

Cover Photo: Adolphus Johnson, New America Corporation - SCCLF Borrower

# LETTER FROM CEO & BOARD CHAIR

Thank you for helping to make 2016 another successful year for South Carolina Community Loan Fund and our mission of advancing equitable access to capital throughout South Carolina. Led by our vision to create prosperous, economically resilient communities for all South Carolinians, we continued to expand our team and geographical presence, strengthen our brand, and provide more loans for the production of wealth producing community assets. To recap some of the highlights from 2016, we:

- **Opened a third office in Columbia** to allow us to better meet the needs of our Midlands partners, and their communities.
- **Made a number of changes and additions to our staff** including filling three new full time staff positions: Portfolio Manager, Operations Manager, and Midlands Community Development Loan Officer. Our Portfolio Manager, Shelley Hough, and Operations Manager, Shanequa Mathieu work from the Charleston office while our Midlands Community Development Loan Officer, James Chatfield works from the new SCCLF office in Columbia.
- **Launched a new logo and brand identity**, and made structural changes to our website in an effort to simplify messaging and make the site more user friendly. Aligning our mission with our look will allow us develop a deeper, more consistent brand throughout the state.
- **Secured \$4.5 million in new equity and debt capital** to finance community development projects throughout South Carolina.
- **Were awarded \$10 million** to finance community facility projects in rural census tracts in South Carolina through the USDA's Community Facilities Relending Program.

As we reflect on the past year and celebrate our work we are grateful for you - the partners in our mission who have made this progress possible. On behalf of South Carolina Community Loan Fund's board and staff, we thank you for your ongoing support and commitment to investing in community.

In Partnership,



**Michelle Mapp**  
Chief Executive Officer



**Jim Haley**  
Board Chair



## FRESHSTART HAMPTON, LLC

FreshStart Hampton, LLC is helping to change the landscape of affordable housing in South Carolina. For many low to middle income families in South Carolina, finding rentals they can afford is a serious challenge. According to the National Low Income Housing Coalition, the shortage of homes affordable to low income South Carolinians tops 89,000. But in Kingstree, a rural community in persistently impoverished Williamsburg County, FreshStart is making a difference.

FreshStart Hampton, LLC is a joint venture with Southeastern Property Management, an experienced affordable housing development and management company, which works to improve distressed residential properties. FreshStart Hampton identified a 48-unit apartment complex for sale in Kingstree and knew it had potential. They wanted to purchase the property and keep the rental units affordable for the surrounding community, but traditional financing options were not available to them. FreshStart Hampton approached South Carolina Community Loan Fund about the opportunity and was able to secure an \$800,000 loan to purchase the apartment complex. "Dealing with a lender with industry

experience, that knew the importance of making more affordable housing available for the community, made all the difference," explained Charles Werk, a representative of the investment group. "We liked SCCLF's loan terms and working together with them, the underwriting process was seamless."

Since closing on the loan in May 2016, FreshStart Hampton has made necessary updates to the property which has allowed them to get more affordable units back on the market. "Before we purchased the property, management was absent. There was a lot of turnover and no one was paying attention to the residents' needs or issues that arose," Werk said. "We are managing at a higher standard. The updates have made the apartments more appealing and approved the quality of life for tenants."

Thanks to generous community support and FreshStart Hampton's commitment to providing affordable housing, Kingstree now has an additional 48 units of safe and affordable housing.

"WE ARE MANAGING AT A HIGHER STANDARD."



## SEA POINTE APARTMENTS

Progressing efforts to create more affordable housing in South Carolina often requires collaboration. To advance part of our mission to create more affordable housing in our state, SCCLF is a member of Community Investment Corporation of the Carolinas (CICCAR). CICCAR is a consortium of lenders financing affordable multifamily housing developments in the Southeast.

The Sea Pointe Apartments project presented an exciting opportunity to bring affordable housing options to one of the most expensive areas of the state: Beaufort County. According to the National Low Income Housing Coalition, Beaufort County housing is not financially feasible for many low-income families. In order to afford a two-bedroom apartment, minimum wage earners would have to work over 100 hours a week.

Bradley Beaufort, LLC decided to tackle the lack of housing options in the Beaufort area with a multi-family new construction project. Through its partnership with CICCAR, which allows several participants to pool their funds and offer permanent financing for LIHTC projects, SCCLF financed \$140,000 of the \$1.9 million project. "CICCAR LIHTC projects are beneficial to South Carolina communities because they offer well managed apartments for rent to individuals, families and the elderly at the lower end of the area median income," explained Patrick King, SCCLF's Chief Lending Officer. "Many of these renters would be forced to live in sub-par apartments at a higher rental rate if not for these projects."

Sea Pointe Apartments provides 56 units of affordable housing to the community. The development is composed of 28 two-bedroom units and 28 three-bedroom units, six of which are handicap accessible. Since its completion in December 2015, the apartment complex has remained at full capacity with a growing waitlist.





## MARKET ON MAIN OF LAKE VIEW

Matthew Elvington dreamed of bringing healthy food to the town of Lake View, South Carolina. Lake View was classified as a food desert, with residents traveling over 10 miles to purchase nutritious foods.

Matthew had nearly half the capital he needed, but was having trouble financing the remaining costs through traditional banks. After attending a loan application workshop with SCCLF and completing his business plan with the Small Business Development Center, Matthew received a \$75,000 loan from SCCLF. The loan was used to renovate a vacant space on Main Street and purchase the inventory needed to start providing healthy food to the Lake View community.

Matthew is thrilled to have SCCLF's help in overcoming the barriers to financing Market on Main. The dream of a local market for feeding Lake View is one he shared with his late mother. Market on Main held its grand opening in June 2016 and has received nothing but positive feedback from the community. "The community is so pleased," says Matthew. "They are tired of traveling 13 miles to get a pepper!"



In addition to providing much needed access to healthy food for members of the Lake View community, the market has served an important role for the neighboring town of Nichols in the aftermath of Hurricane Matthew. "A lot of people from Nichols whose homes and communities were affected by Hurricane Matthew have moved to Lake View or drive into town to purchase fresh food from our store," Matthew explained.

The business has also created four new jobs in the community, now employing one part-time and three full-time staff members.



"THE COMMUNITY IS SO PLEASED," SAYS MATTHEW. "THEY ARE TIRED OF TRAVELING 13 MILES TO GET A PEPPER!"

## RENAISSANCE SHOPS

A shopping center which was vacant and falling into decline has a new purpose thanks to community support and a new financing mechanism for South Carolina Community Loan fund.

A North Greensboro, North Carolina neighborhood found themselves living in a food desert, an area marked by a lack of healthy food access, for nearly 20 years after a regional supermarket chain vacated the Renaissance Shops. But thanks to collaboration among the business community, and various community development organizations, the Renaissance Shops is getting a new lease on life.

Self-Help Ventures Fund (SHVF), a CDFI located in North Carolina, submitted a proposal to the city of Greensboro to acquire and renovate the shopping center. In partnership with SHVF, Opportunity Finance Network (OFN) invited SCCLF to participate in a New Market Tax Credit (NMTC) deal for the development of this grocery anchored community shopping center. OFN and Wells Fargo provided \$6.2 million in NMTC's for the project and SHVF served as the leveraged lender. SCCLF participated in the transaction as a CDE pass-through entity, and worked with OFN on underwriting, documenting and closing for the NMTC transaction.

Renaissance Community Co-op opened in the shopping center in November 2016. Renovations continue for the other tenants with plans to open in spring 2017.

"This resident-driven development brings a community-owned grocery store, a health center, credit union and new jobs to an area that desperately needed this renaissance," said Michael Palmer, Senior Outreach Associate.

Renaissance Shops created 78 construction jobs along with an additional 28 jobs at the grocery store. Local families will at last be able to access fresh and affordable food. And, SCCLF now has the tools and experience to use this financing model in underserved South Carolina communities.

JOB CREATION | 78 CONSTRUCTION  
28 GROCERY





## LOVE HOUSE MINISTRIES, INC.

Love House Ministries (LHM) is a Beaufort faith-based organization turning family fun into community outreach. In 2012, the AMF Bowling Center in Beaufort shut its doors, leaving only a movie theater for family-friendly entertainment in the area. LHM seized the opportunity to purchase the property and give the community a safe and fun place to gather. The bowling alley also serves as the hub for many of the organization's outreach programs. One such program, "Meet on the Lanes," has helped six hard-to-place children find families of their own.

"We wanted to expand our facility to not only provide additional entertainment options to the families we served but also to diversify our revenue streams and create additional jobs for community members," explained Reverend Randy Roberts. At the same time Love House Ministries was looking to expand their facility and refinance their loans, they suddenly encountered some major issues with their roof. LHM approached South Carolina Community Loan Fund for a \$461,000 loan to expand their facilities, which would include

creating a laser tag facility, as well as to repair the roof and refinance their current loans.

The financing proved to have come at a critical time for LHM as Hurricane Matthew barreled through Charleston in October 2016, causing destruction and heavy flooding along its path. Reflecting on the events, Roberts told SCCLF, "had we not gotten the financing from you when we did and fixed our roof, I am sure the hurricane would have put us out of business." The improvements are expected to bolster revenue for the organization and improve the facility's ability to host community events, including monthly youth outreach activities. Still in the early stages of the expansion, LHM has already seen an uptick in families visiting their center and received positive feedback from community members.

In addition to creating a vehicle for revenue for LHM and a safe place for children and families to enjoy time together, the facility expansion will create five additional job opportunities for members of the surrounding community.



CREATING A SAFE PLACE  
FOR CHILDREN AND FAMILIES



## ATLAS ORGANICS, INC.

A young Greenville-based company is hard at work creating positive environmental and economic impacts in the Upstate and Midlands regions of South Carolina thanks to financing from South Carolina Community Loan Fund. Atlas Organics, started in 2011, is a composting company that uses emerging technologies to turn food waste into compost to be used by South Carolina's farmers.

Atlas Organics received a loan for over \$520,000 from SCCLF which is allowing them to expand their business and grow their impact across the state and eventually, the southeast region. The financing will help them manage expansion, purchase equipment, and refinance high-interest loans for startup costs. "Securing this loan has allowed us to demonstrate our stability and credit-worthiness, and enabled us to better position ourselves in the market," explained Jim Davis, Atlas Organics' VP of Business Development.

SCCLF is proud to partner with businesses that make contributions and impacts stretching beyond their local economies. Atlas Organics recovers food waste, the largest emitter of methane in landfills, and uses extended aerated static pile technology (EASP) to turn the waste product into nutrient-rich compost. Through this work local farmers benefit, carbon footprints and landfill inputs are reduced, and South Carolina's environmental future is improved. Atlas Organics also works to educate youth in South Carolina school systems on food waste and recycling. "This is an up and coming business concept, exciting things are happening," Jim said. "The partnership with SCCLF has provided us with the tools we need to gain credibility so we can grow effectively and strategically."

As Atlas Organics continues to expand, so will their positive impact on local farmers, businesses, and the environment.

"THE PARTNERSHIP WITH SCCLF HAS PROVIDED US WITH THE TOOLS WE NEED TO GAIN CREDIBILITY SO WE CAN GROW EFFECTIVELY AND STRATEGICALLY."



## NEW LIFE CAREER & BUSINESS INSTITUTE

New Life Career and Business Institute is helping to turn lives around for Darlington County teens and young adults. This non-traditional school is a public charter high school serving the Darlington County School District. Darlington County is part of the "Corridor of Shame," a group of counties where the educational opportunities are lacking and the schools, serving mostly low income and minority families, are poorly funded.

The school is the brainchild of Dr. Mary Timmons, who was shocked to discover that only 35 of the 200 or so students who entered eighth grade with her grandson graduated high school with him. "I told people 'something has to be done,'" she said.

Dr. Timmons worked with SCCLF to secure a \$45,000 loan which was used to cover part of the school's startup costs.

The funding was crucial to beginning the planning work which would allow the school to open and begin serving the community. "This loan was critical," says Dr. Timmons. "It built a bridge for us."

New Life Career & Business Institute is well on its way to providing students with the tools to succeed in life. The group has completed the planning process and will begin construction in 2017. Upon opening they will serve 60 students, offering a nurturing environment with vocationally-based courses so students graduate prepared to enter the workforce.

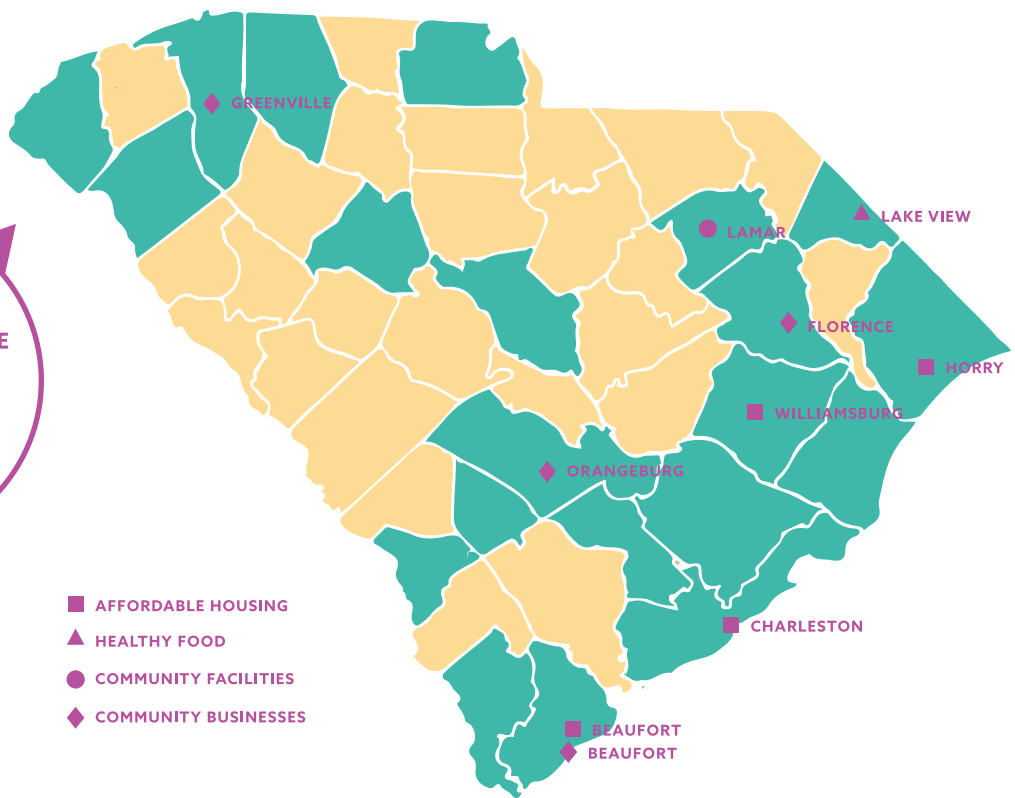


"I TOLD PEOPLE  
'SOMETHING  
HAS TO BE  
DONE.'"



# 2016 PROJECTS

SCCCLF HAS NOW MADE  
LOANS IN  
**21** OF 46  
SC COUNTIES



## AFFORDABLE HOUSING LOANS

1. FreshStart Hampton, LLC **\$800,000** 48 units, 5 jobs created/saved | *Williamsburg, SC*
2. Six Mile Outparcel, LLC\* **\$1,000,000** 10 units | *Charleston, SC*
3. Grand Strand Housing & CDC **\$273,526** 2 units, 2 jobs created/saved | *Horry, SC*
4. Sea Pointe Apartments **\$140,000** 56 units, 68 jobs created/saved | *Beaufort, SC*

## HEALTHY FOOD LOANS

5. Second Harvest Food Bank of Metrolina, Inc.\*\* **\$1,000,000** 1 unit, 62 jobs created/saved | *Charlotte, NC*
6. Market on Main of Lake View **\$75,000** 1 unit, 4 jobs created/saved | *Lake View, SC*
7. Renaissance Shops at Phillips Avenue\*\*\* **\$6,200,000** 1 unit, 21.5 jobs created/saved | *Greensboro, NC*

## COMMUNITY FACILITY LOANS

8. New Life Career & Business Institute **\$45,000** 1 unit, 6 jobs created/saved | *Lamar, SC*

## COMMUNITY BUSINESSES LOANS

9. Elite Tactical Laser Tag, LLC **\$80,000** 1 unit, 9 jobs created/saved | *Florence, SC*
10. New America Commercial Project **\$84,000** 3 units, 8 jobs created/saved | *Orangeburg, SC*
11. Atlas Organics, Inc. **\$520,194** 1 unit, 22.5 jobs created/saved | *Greenville, SC*
12. Love House Ministries **\$461,430** 1 unit, 10.5 jobs created/saved | *Beaufort, SC*

\* Units counted in 2015 impact numbers  
 \*\* NMTC Project with Reinvestment Fund and SunTrust  
 \*\*\* NMTC Project with OFN and Wells Fargo

# CORE FUNCTIONS In 2016 we provided...

## LENDING



12  
Loans



\$10.7  
Million in  
Financing



\$32.3  
Million in  
Development



219  
Jobs Created  
or Retained



110  
Housing Units



3  
Healthy Food  
Retail Outlets



1  
Community  
Facility



6  
Community  
Businesses

## TECHNICAL ASSISTANCE

### TA SPOTLIGHT:

### PETE'S MOBILE AUTO & TRUCK REPAIR



When Melvin Wells approached SCCLF about a community business loan, he did not have any experience producing financial statements. Wells, a minority business owner, had worked with SCDOT to develop a business plan for his company, Pete's Mobile Auto and Truck Repair, and was seeking funding for the purchase and renovation of a garage for his auto repair shop. In order to approve him for a loan, however, SCCLF would need Wells to present comprehensive financial statements for the business.

Rather than turning him away, the SCCLF lending team worked with Wells, explaining the importance of having financial statements for his business, and talking him through the process of completing them. SCCLF referred Wells to his local SBDC where he was able to receive support and assistance in the preparation of the necessary financial statements from start to finish. After a few months of technical assistance, SCCLF was able to approve Wells' request for a loan. Wells expressed his gratitude to SCCLF and their community partners for their support, noting that he had grown as an entrepreneur through the process. The \$186,592 loan for Pete's Mobile Auto and Truck Repair is expected to close in spring 2017.

2

CONTRACTS

23

WORKSHOPS  
& EVENTS

608

ATTENDEES

# ADVOCACY AND POLICY CHANGE

## HEALTHY FOOD FINANCING INITIATIVE

In 2016, the South Carolina Community Loan Fund was allocated \$250,000 for the South Carolina Healthy Food Financing Initiative (HFFI) by the Legislature. The task force, led by SCCLF, had worked since 2012 to secure funding for a HFFI in South Carolina in order to increase access to healthy food in food desert communities throughout the state. The public-private partnership supports local farmers and businesses by providing access to loans to support the establishment, renovation, and expansion of food projects in underserved communities. These food projects include farmers' markets, grocery stores, mobile markets, and small food stores.



## SC FOOD ACCESS SUMMIT

The Food Access Summit, born out of the SC Food Access Task Force, is an all-day summit that highlights efforts that improve access to healthy food for South Carolinians with limited financial resources. The second annual summit was held in 2016 and brought in over 150 attendees ranging from non-profit leaders to farmers to government officials. The event included presentations by Mark Winne, Senior Advisor for the Center for a Livable Future, and Anthony Flaccavento, President and Founder of SCALE, Inc. Attendees participated in breakout sessions throughout the day ranging in topics from advocacy and policy, community economic development, transportation and food access, and funding healthy food projects. For more information about the SC Food Access Task Force's efforts visit [www.scfoodaccess.com](http://www.scfoodaccess.com).

## TRI-COUNTY HOUSING SUMMIT



The annual Tri-County Housing Summit provides an opportunity for representatives from all sectors to interact and focus their collective energy on meeting our region's housing and economic development needs. Developments from past summits have led to a number of efforts including Housing Matters SC, an ongoing public education campaign. The fourth annual summit in 2016 brought in around 150 attendees. Joe Minicozzi, principal of Urban3, LLC returned as the summit keynote speaker to present a 3D analysis on the "economics of place" created by his team for the tri-county region. Attendees had the opportunity to attend a number of panels throughout the day and participate in facilitated discussions on strategies to address the housing needs of the region's growing workforce. For more information about Housing Matters SC visit [www.housingmatterssc.com](http://www.housingmatterssc.com).

# ASSESSMENT AND KNOWLEDGE SHARING

## UPDATE TO FOOD ACCESS REPORT

In 2014, the SC Food Access Task Force developed five key recommendations for state and local leaders that would enhance the supply of healthy, affordable food in every community and delivered them in a report titled "Access to Healthy Food in South Carolina." The recommendations in this document were rooted in a strategy that addresses capital, affordability, supply, planning, and transportation.

The task force released an update to their initial report at the 2016 SC Food Access Summit. The update provided a summary of the progress that has been made since the initial report was released along with updated recommendations, success stories, and calls to action. View and download the 2016 Task Force Report Update at <http://bit.ly/2oeR1PV>.



# FINANCIALS

## ASSETS

Cash and Investments	\$8,064,990
Loans Receivable	\$10,815,934
Reserve for Loan Loss	(\$658,399)
Plant and Equipment	\$9,788
Other Assets	\$22,171
Note Receivable-Non Recourse	\$6,200,00
<b>Total Assets</b>	<b>\$24,454,484</b>

## LIABILITIES & NET ASSETS

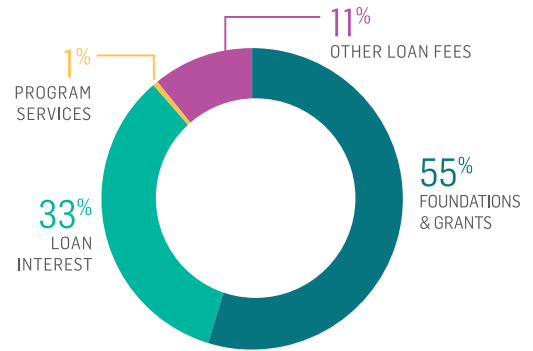
Accrued and Other Payables	\$77,278
Deferred Revenue	\$32,500
Program Related Investments	\$1,450,000
Other Investments	\$7,200,533
Equity Equivalent Investments	\$3,692,000
Note Payable-Non Recourse	\$6,200,000
<b>Total Liabilities</b>	<b>\$18,652,311</b>

## NET ASSETS

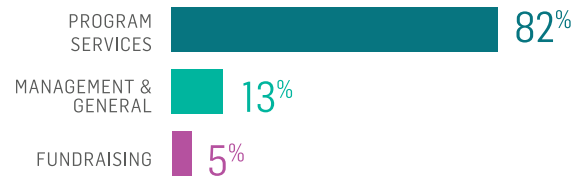
Unrestricted	\$5,030,663
Temporarily Restricted	\$771,510
<b>Total Net Assets</b>	<b>\$5,802,173</b>

Elliott Davis Decosimo, LLC audited the financial statements for the fiscal year ending December 31, 2016 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, [scccommunityloanfund.org](http://scccommunityloanfund.org).

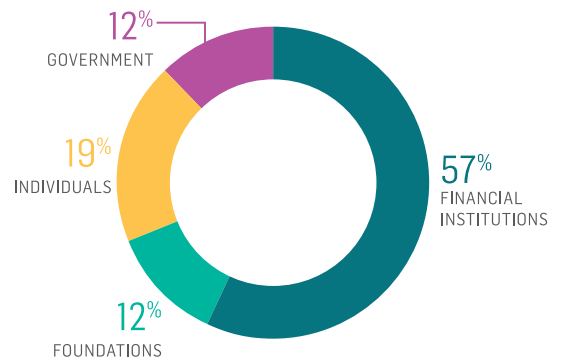
## PUBLIC SUPPORT AND REVENUE \$1,724,423 TOTAL



## EXPENSES \$1,398,102 TOTAL



## REVOLVING LOAN FUND INVESTORS \$12,342,533 TOTAL



## STAFF

### Michelle Mapp

Chief Executive Officer

### Anna Hamilton Lewin

Chief Operating Officer

### Alice Williams

Accounting Manager

### Brendan Buttimer

Community Development Loan  
Officer (Upstate)

### Debby Waid

Chief Program Officer

### James Chatfield

Community Development Loan  
Officer (Midlands)

### Patrick King

Chief Lending Officer

### Shanequa Mathieu

Operations Manager

### Shelley Hough

Portfolio Manager

### Victoria Baker

Communications & Development  
Manager

## 2016 BOARD

### Tony Woody

Chairman  
Thomas & Hutton  
Engineering Co.

### Jim Haley

Vice-Chair/Treasurer  
Cityvolve, LLC

### Ashley Heggie,

Secretary  
Greystar

### Quinetha Frasier

At-Large  
MyPledger.com

### Andy Hewitt

The Paramount Group-SC

### Bill Stanfield

Metanoia

### Carolina Mascarin

Charleston Trident  
Urban League

### Florence Peters

City of Charleston

### Jennie Stephens

Center for Heirs'  
Property Preservation

### Kelly Price

ICF International

### Michael Mansson

Alliant Capital

### Pamela Williams

Santee Cooper

### Robert Johnston

The InterTech Group, Inc.

### Robert Nettles

Howell Linkous &  
Nettles, LLC

### Thomas Anderson

South Carolina Bank and  
Trust

### Wendy Zara

Retired Financial Advisor

### Whitney Powers

Studio A, Inc.

### Zach Bearden

Origin Development  
Partners, LLC

## DONORS/INVESTORS

### \$1 - \$499

Adolphus Johnson  
Amanda Hollinger  
Amy Horwitz  
Andrew Hewitt  
Anna Hamilton Lewin  
Anonymous  
Barry Waldman  
Bill Stanfield  
Bratton Riley  
Brendan Buttimer  
Carol Hubbard  
Carol Jackson  
Carolina Mascarin  
Caroline Mauldin  
Cathryn Zommer  
Cathy Kleiman  
David and Ann Marconi  
Edna Wright  
Florence Peters  
G Russ Gantt  
George Morrison  
James Chatfield  
Jim Allen  
Jim Haley  
Joseph Brams  
Julie Hussey  
Kat Morgan  
Kelly Price  
Laura Allen

Laura S. Morris  
Lauren Brandon  
Lauren Gellatly  
Lavastian Glenn  
Lee Deas Brown  
Letitia Lynn  
Lynn Austin  
Mathew Solso  
Montez Martin  
Nan Morrison  
Nancy Moore  
Quinetha Frasier  
Sara Perry  
Shanequa Mathieu  
Steve Wichmann  
Suresh Annavarapu  
Suzanne Lynch  
Sydney Fowler  
Vicky Ingalls  
Victoria Baker  
Wilbur Cave

### \$500 - \$999

Blazer Law Firm, P.C.  
Carolina Farm  
Stewardship  
Association  
Charles & Cynthia  
Goldman  
Charles Goldman

Debby Waid  
Jennie Stephens  
Karen Abrams Real  
Estate Group  
Linda Ketner  
Michelle Mapp  
Pamela Williams  
Patrick King  
Paul Kohlheim

### \$1,000 - \$4,999

Dr. Michael S. Kogan  
Heritage Trust Federal  
Credit Union  
Regions Bank  
Robert Nettles  
South State Bank  
Thomas & Hutton  
Engineering Co.  
Whitney Powers  
Wendy Zara  
City of North Charleston  
Gary Shahid  
Karen Abrams  
SunTrust  
Johnson & Wilson Real  
Estate Company  
Community Foundation  
of Greater Birmingham

### \$5,000 - \$9,999

Charleston Renovation  
Group  
Middle Street Partners  
Patricia Lewin  
The InterTech Group  
Foundation  
Elizabeth and Childs  
Smith  
BB&T

### \$10,000-99,999

The Boeing Company  
Wells Fargo  
Woodforest National  
Bank  
DHEC/SCDA  
Invest Health  
Bank of America  
SC Association for  
Community Economic  
Development  
Tom Baker\*

### \$100,000- \$499,999

Article 6 of the Jerry  
Zucker Revocable Trust,  
dated 4/2/07\*  
BlueCross BlueShield  
of South Carolina  
Foundation\*\*  
Mary Reynolds Babcock  
Foundation  
Robert Johnston\*

### \$500,000+

PNC Bank\*  
Woodforest Bank\*  
BNC Bank\*  
TD Bank\*

*\*Asterisk indicates  
2016 investor*

*\*\*An independent licensee of  
the Blue Cross and Blue Shield  
Association*



SOUTH CAROLINA  
**Community  
Loan Fund**  
Investing in Community

### COASTAL OFFICE

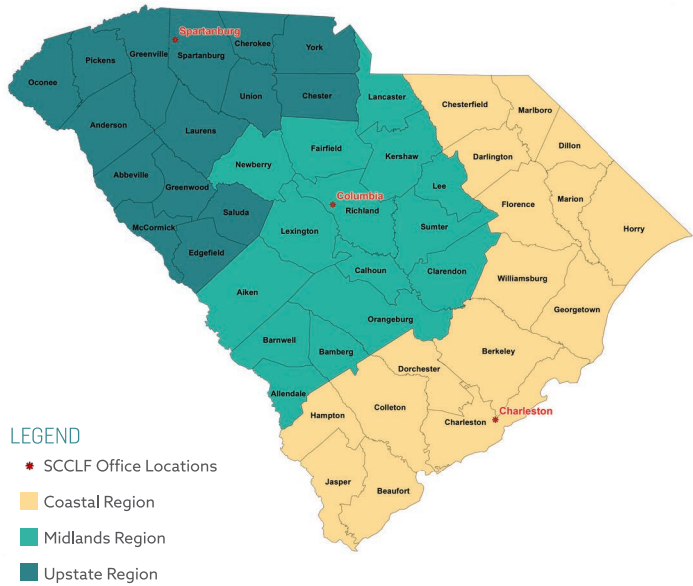
1064 Gardner St. Ste 302  
Charleston, SC 29407  
(843) 973-7285

### SPARTANBURG OFFICE

160 E St John Street  
Spartanburg, SC 29306  
(864) 208-7864

### COLUMBIA OFFICE

4400 Main Street  
Columbia, SC 29203  
(803) 403-5524



OPPORTUNITYFINANCE  
NETWORK

**AERIS**  
RATED  
★★★ A-  
POLICY PLUS

SCCOMMUNITYLOANFUND.ORG