

How to become a

LENDER

to the New Hampshire Community Loan Fund



*Laura, Jayme and Marcus Simoes
Lenders to the Community Loan Fund*



Investing in our community

Laura and Jayme Simoes of Concord are putting the interest they're accruing from their \$10,000 loan to the New Hampshire Community Loan Fund toward their son Marcus's college tuition.

"As lenders, our investment is so personal and real," says Laura. "We're able to show Marcus that our family's loan is going to work in places like child care centers, resident-owned housing parks and small businesses."

"It feels so good to invest in our community," says Jayme.

The Community Loan Fund: a sensible investment

Since we began in 1983, almost 600 people and institutions have helped transform the lives of thousands of families on the periphery of New Hampshire's economy. Like the Simoes family, these lenders are building stronger communities while earning a stable return on their investment. And though loans to the Community Loan Fund are not government-insured, **we have never in a quarter-century lost a penny of our investors' money.**

"I don't know where else you can loan money and see it do

Dale Mayer, Lender (read Dale's story on the back page)

A loan to the Community Loan Fund becomes many loans

Your loan is combined with other loans and our permanent capital in a single loan pool. We lend from that pool to borrowers who are unable to secure loans for a home or business from traditional sources, and to community services like child care and elderly housing. When borrowers pay back their loans, the capital is used again and again. We've made more than \$110 million in loans, thanks to investments from people like you.

good for so many people.”



Our lenders are like you and me

The vast majority of our **lenders are individuals** who, as they diversify their financial portfolios, want both a modest financial return and an affirmative social return on their investments. Religious groups are also lenders, as are banks and foundations. They all seek ways to invest their money prudently and have an impact on their communities. ❖

What you need to know about making a loan to the Community Loan Fund

- The minimum amount for a loan is \$1,000 and the minimum term is one year. Current loans range from \$1,000 to more than \$3 million.
- You choose your interest rate, from 0% to 3% for loans of one to three years, up to 4% for loans of four to nine years, and up to 5% for loans of 10 years and longer.
- After receiving your application and check, the Community Loan Fund will send you a loan agreement and promissory note.
- Fill out the enclosed “Application to Make a Loan” and send it to the Community Loan Fund with a check. Or contact Sally Hatch by phone, (603) 224-6669, ext. 226, or by email, shatch@theloanfund.org.



Dale Mayer

Dale and her late husband, John, made their first loan to the Loan Fund in 1986. “We were grabbed by the idea,” says Dale, a Sandwich resident. “What some people call a ‘Eureka!’ moment.” Two years later the Mayers made another loan of \$10,000.

“What impressed us was the Loan Fund didn’t just *give* money to people who needed it, the Loan Fund *loaned* it. It was not charity. It introduced people, who had not been able to borrow through the usual channels, to our mainstream economic system. And on top of that, these loans have had an amazing record of repayments. All this is a tribute to the Loan Fund’s staff, who stick with the borrowers, tailoring the loans to their ability to pay and giving them all kinds of support.

“Making loans appealed to us. We could provide more money as a loan than as a donation,” says Dale, who joined the Board of Directors in 2003.

“It’s exciting to know that our money is being used over and over, and as borrowers repay their loans, out it goes again! I don’t know where else you can loan money and see it do good for so many people. It’s truly a marvelous way to invest in people.” ❖



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