



A guide for telling people about our organization and CDFI financing.

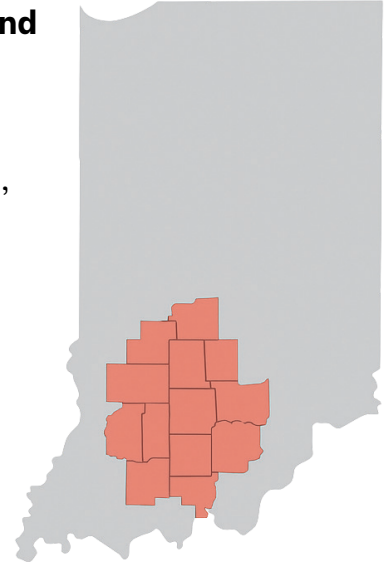
What is CDFI Friendly Bloomington (CFB)?

CDFI Friendly Bloomington (CFB) works to **connect** local organizations, nonprofits, and developers with **accessible and flexible financing** for community development projects.

We serve **13 Indiana counties**: Brown, Crawford, Daviess, Dubois, Greene, Jackson, Lawrence, Martin, Monroe, Morgan, Orange, Owen and Washington.

We can help by:

-  Identifying and developing CDFI investment opportunities in the region.
-  Marketing prospective CDFI investment opportunities to CDFIs.
-  Working with potential borrowers and CDFIs to provide technical assistance and coordination.
-  Providing gap, or “enhancement”, financing to complete investments in the region with public and private funds from our own loan pool.



Our focus areas include: **affordable housing, childcare and small businesses.**

What is a CDFI?



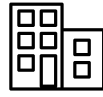
Community Development Finance Institutions are **mission-based lenders** who provide financing (loans) for community development and other projects. These loans are **flexible and affordable**, and are lent out to those who may not have access to traditional financing. CDFI Friendly Bloomington is now a certified CDFI by the U.S. Treasury.

Who uses CDFIs?



Communities

- Community Facilities
- Affordable Housing
- Childcare



Businesses & Nonprofits

- Small Businesses
- Nonprofits
- Affordable Housing



Consumers

- Credit Enhancement
- Mortgage Assistance
- Auto Loans

CFB Impact since 2018



\$57.2 in total project investment



371 units created or retained



\$25.7 in CDFI dollar investment



17 jobs created or retained



\$900K CFB enhancement financing



30 Brownfields assessments

Why does CDFI investing matter?

Over time, CDFI investment has been significantly smaller in the Indiana Uplands Region. From 2005–2022, the per resident investment from CDFIs across the U.S. was \$714, while it was \$169 per Hoosier and just \$22 for residents of our 13 counties. Our organization is working to change that number and increase investment in the region.



- To be mission-driven lenders, most CDFIs are nonprofit organizations who must make a majority of investments in economically distressed areas or to assist low-moderate income individuals and families.
- CDFIs can help provide accessible financing where traditional banks may not be able to help the borrower.
- Money loaned from CDFIs comes from a variety of sources, including private philanthropy, loan investment returns and federal programs. Every \$1 of federal CDFI funding investment leverages \$8 of private investment.

Do you have someone interested?

Have them fill out our interest form on our website at cdfifriendlybtown.org! We will reach out to them from there.



Scan for form

Have more questions?

Contact John Zody
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