The A-B-C-D’s of a CFNE Loan

Application forms are at:
www.coopfund.coop

Before you apply, contact CFNE.
Call us at 800-818-7833 to get help with:
financial statements • cash flow projections
business plans

Committee reviews applications.
Collateral can be: business assets
inventory • real estate • equipment
receivables • guarantees

Decision is made within 3 to 4 weeks.
Typical terms: 3-7 years • Rates at or
below market

Interested in investing in CFNE?

► Check out our Prospectus ‘Information for Social
Investors’ at: www.coopfund.coop
► Contact us to see if our Fund meets your needs:
800-818-7833
► Select from a menu of rates, terms and conditions.
Add accrued monthly interest to principal or
have it paid out—quarterly or annually.

CFNE’s 30-Year Track Record

► 400+ loans to community-based groups
► Scores of jobs, housing units
created/retained
► Loan loss reserves and
permanent equity keep rising
► Not one CFNE investor has lost $1

CFNE advances community-based, cooperative and
democratically owned or managed enterprises
with preference to those
that serve low-income communities through...

CFNE’s greatest assets are
the people who make it happen:

Outreach Coordinators
find and help borrowers

Borrowers keep CFNE going

Investors & Donors keep it growing

An Executive Director leads the team

Volunteer Trustees & Advisors
 govern and guide

"It can take a while to undo some of the
misconceptions of a traditional financial education
that sees these investments as too risky or having
too low a rate of return. But…we’ve had no
problems in seventeen years. The Trustees and
Board are delighted with CFNE’s performance.”
- Toni Gold,
Social Responsibility Fund/ Episcopal Diocese of CT
CFNE’s 30-Year Track Record

- Total loans: 400+
- Total lent: $15 million+
- Smallest loan: $400
- Largest loan: $500,000
- Loan repayment rate: 98.6%

CFNE has always had strong support from the faith-based community and the socially responsible investment sector. Individuals account for nearly one-fourth of the investor mix. Increasingly, cooperatives themselves are becoming CFNE investors as well as borrowers.

"When interest rates were falling, CFNE showed itself very responsive to our needs."
- Collective Copies

"CFNE made all the difference in helping us get our foot in the door with a local financial institution."
- Common Fire Foundation

"From the beginning CFNE was a strong ally... our relationship has been a phenomenal success."
- Equal Exchange

"CFNE took on the hard part of the market... and succeeded in meeting the needs of borrowers while also providing investors with a reasonable rate of interest and a leveraged social impact. That’s pretty exciting!"
- Amy Domini, investor

"Cooperatives [are] an economic model that promotes value not just externally but internally... So we fund CFNE and they fund the co-ops."
- Corinne Florek, Mercy Partnership Fund

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...provision of prompt financial assistance at reasonable rates;

...provision of an investment opportunity that promotes socially responsible enterprise;

...and development of a regional reservoir of business skills with which to assist and advise the above groups.

Since 1922, the Twin Pines has served as a universal symbol of cooperation.