

Enterprise Community Impact Note



Impact Investing Made Easy

The Enterprise Community Impact Note is a fixed income security that provides a way to invest in community development and decarbonization projects. While your dollars earn a fixed return, the Impact Note puts them to work to create real impact.

Investors earn a fixed return while supporting projects and developers to achieve three goals:



Increase the Supply of Affordable Homes
to meet the urgent need



Advance Racial Equity
after decades of systematic racism in housing



Build Resilience & Upward Mobility
to support residents, strengthen communities
and foster upward mobility

About Enterprise Community Loan Fund

Enterprise Community Loan Fund, Inc. (ECLF) is a national nonprofit Community Development Financial Institution (CDFI) with a 25+ year track record of providing positive social and environmental impact and financial returns on more than \$2.9 billion of investor capital.



Impact Note Essentials

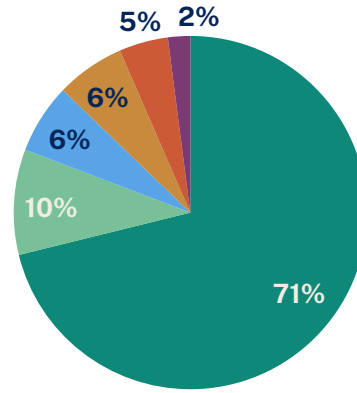
Total Offering	\$100 million
Terms*	Fixed interest rates; terms of 1 – 15 years
Use of Proceeds	Loans to nonprofit and mission-aligned for-profit affordable housing, community facilities, and commercial developers and operators
Minimum Investment	\$5,000
Ranking	Unsecured Debt Obligations

DISCLAIMER: The Enterprise Community Impact Note is offered by Enterprise Community Loan Fund, Inc., a nonprofit 501(c)(3) corporation and a member of the Enterprise family of companies. The Enterprise Community Impact Notes are unsecured debt securities subject to terms, conditions and risks, described in our prospectus, including the risk of possible loss of the amount invested. Payment is dependent on Enterprise Community Loan Fund's financial condition at the time payment is due. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by the prospectus, which should be read before investing. The Enterprise Community Impact Notes are not FDIC or SIPC insured.*Past performance is no guarantee of future results.

*Available rates and terms are provided in a separate interest rate sheet

Portfolio Diversification & Risk Management

ECLF's loan portfolio consists of real estate loans across the US that make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. ECLF has a cumulative loss rate of less than 1% as of FYE 2023.*



- Housing
- Commercial/Manufacturing
- Mixed - Use
- Community Facilities - Other
- Educational Facilities
- Healthcare Facilities

* Past performance is no guarantee of future results. ECLF may restructure loans experiencing repayment difficulties.

\$378 MILLION LOAN PORTFOLIO (FYE 2023)

Impact

\$2.9 billion
invested
\$28.6 billion
leveraged

to increase housing supply, advance racial equity & build resilience and upward mobility



145,000+
AFFORDABLE
HOMES



6.8 Million sf
COMMUNITY AND
COMMERCIAL SPACE



591,000+
HEALTH CARE VISITS
FACILITATED



17,200+
SCHOOL SEATS
CREATED

Working towards 11 of the UN Sustainable Development Goals



How to Invest

Notes are distributed directly from ECLF. Go to [ImpactNote.com](https://www.impactnote.com) to:

- 1** Review the Impact Note Prospectus
- 2** Choose the interest rate and term combination that meets your investment needs
- 3** Complete an application at [ImpactNote.com](https://www.impactnote.com), or by calling 877.389.9239

Together We Can Make a Difference

The Impact Note is available to retail and institutional investors in certain states. We pool investor capital to maximize our collective power to solve large-scale problems. For more information, visit www.impactnote.com.

