ACCELERATING IMPACT.
CHANGING LIVES.
IFF has now lent more than $900 million to nonprofits, affordable housing developers, and grocery stores throughout the Midwest. But we don’t just make loans; we align capital with justice. We come to work every day because we know our financing enables thousands of people — regardless of income, regardless of neighborhood — to live, work, go to the doctor, access healthy food, and send their kids to a quality school.

In this report, you will see numerical outputs of our work as well as important financial updates on our organizational growth — but these numbers, as impressive as they are, do not begin to tell the whole story of our impact. For that, we must turn to the human beings whose stories are intrinsically tied to our own — the people who lead nonprofits, open businesses, and teach young minds, as well as the people who live and work in neighborhoods served by those nonprofits, businesses, and schools. The end result of our work is never just a building; it’s a stronger community for all.

As IFF has grown our balance sheet, deepened our knowledge of nonprofit sectors, and broadened our programmatic offerings, our core values have remained unchanged. We prioritize equity, lean into partnerships, solve for tensions, and steward with heart. Thanks for continuing the journey with us.
“From the very beginning, IFF really believed in our mission, and we were very grateful for that. Going to any other bank, people kind of laughed at us — to them, we were just a tiny school that hadn’t even opened our doors yet. But IFF believed in what we were doing.”

GRETCHEN LAHAIE
CHIEF OPERATING OFFICER, COVENANT ACADEMIES FOUNDATION
MUSKEGON, MICHIGAN
As IFF has grown, so too has the average size of our loans — but our core work to provide relatively small-scale loans to nonprofits with big-scale visions remains a core part of our DNA.
IMPACT NUMBERS

When nonprofits have access to the right financing, they can build beautiful spaces to support their programming and provide a welcoming environment for their clients.

“There are no throwaway people. We take a chance on changing people’s lives, and we needed someone willing to take a chance on us — but most banks weren’t willing to do that. When we worked with IFF, no one asked us why we needed such a big space. They understood that the size of our space had to match the size of our vision.”

SHAWNTELLE FISHER,
CHIEF EXECUTIVE OFFICER,
SOULFISHER MINISTRIES,
ST. LOUIS, MISSOURI
Ensuring a financially strong IFF is key to maximizing our ability to best deliver on our mission. 2018 was another excellent year in this regard, as evidenced by IFF once again earning a **AAA+ rating from AERIS, positioning IFF as one of the handful of CDFIs in the country to merit this top rating for both impact and financial condition.
All charts reflect financial information for IFF standalone as of Dec. 31, 2018. The only exception is for Managed Assets and Managed Loans, which include the Assets/Loans that are managed by IFF but legally owned by its programmatic subsidiaries, NMTC-related entities, and the Foundation for Homan Square. IFF consolidated financial information is available at iff.org.
Our commitment to supporting the full range of nonprofits across the Midwest provides our investors with a well-secured and diversified loan portfolio. These graphs reflect the percent of dollars in IFF’s portfolio of loans — which, as of Dec. 31, 2018, included 713 notes worth $347.3 million.
Data gathered by the U.S. Census and other federal agencies/programs — notably the Community Reinvestment Act, Housing and Urban Development, and Home Mortgage Disclosure Act — have transitioned to these new labels for income levels. While the labels have changed, the percentages based on Median Family Income (MFI) have remained the same; what were “very low” and “low” are now “low” and “moderate.”
“The average nonprofit does not have real estate people, facilities people, or construction people. You really need that kind of advice and expertise to help you navigate. The work we do is often in communities that have experienced disinvestment, and it’s hard to even find a building that doesn’t need extensive repairs. I wish we had brought on IFF even sooner in our process.”

MARY KAY GILBERT, CHIEF BUSINESS OFFICER, HEARTLAND HEALTH ALLIANCE, CHICAGO, ILLINOIS
THE HATCHERY

A massive development on Chicago’s west side. Millions of dollars of investment. Great potential for nearly 100 early-stage food businesses. Significant commitments to the community, including over 900 jobs. But how is this food-business incubator impacting the people of East Garfield Park?

IFF’s Role

**EARLY-STAGE DEVELOPMENT**
IFF was an early partner, serving as lead developer charged with assembling and acquiring land, equity, and financing sources to bring the project to the groundbreaking stage in November 2017.

**DEBT STRUCTURING & FINANCING**
IFF led the structuring of $30 million in New Market Tax Credits and $2.3 million of subordinated debt — of which $1.3 million was a direct loan from IFF.

**CONSTRUCTION OVERSIGHT**
IFF’s real estate solutions team managed the on-site construction, which included daily interactions with general contractors, architects, and laborers at the 67,000-square-foot facility.
ANGELA TAYLOR, COMMUNITY ADVOCATE
“We are in a food desert, and we do not have a grocery store. We were already engaging the community around food, and this took it to the next level. To have something like this built in our community just made sense.”

CARESS POUNCY, IRONWORKER FOREMAN
“I am a resident of the West Side, and I’m truly proud to be a part of such a great development here. It’s helping the community, bringing more jobs, getting people more involved in the culinary arts, and creating a safe haven.”

MAYA CAMILLE-BROUSSARD, FOOD ENTREPRENEUR
“What’s unique about The Hatchery is — There is space to share, but there’s also dedicated space for more developed food entrepreneurs. It gives you the same kind of independence as a retail storefront, but without the crazy overhead that forces a lot of places out of business.”

Learn more about The Hatchery at iff.org/hatchery.
Safe and inspiring learning environments lay the foundation for positive early childhood experiences. That’s why quality facilities are one part of a comprehensive community action plan in Detroit called Hope Starts Here. IFF’s work extends beyond the walls — impacting children, parents, and providers alike.

IFF’s Role

**CREATING THE VISION**
IFF provided significant input and guidance on the creation of the comprehensive Hope Starts Here action plan. The plan includes six imperatives — one focusing on quality facilities, which IFF is leading, as well as others focused on family health, parent leadership, quality programs, system alignment, and strategic funding.

**CREATING THE SPACES**
Through our Learning Spaces program, IFF’s real estate and early childhood education teams work with early childhood education providers to identify facility needs and then provide grants to pay for the upgrades. Our best-practice design knowledge, coupled with the provider’s real-world experience and vision, create spaces that empower providers, comfort families, and inspire children. Supported by The Kresge Foundation, W.K. Kellogg Foundation, Max M. and Marjorie S. Fisher Foundation, and Ralph C. Wilson Jr. Foundation.
ZINA DAVIS, CHILD CARE PROVIDER

“IFF allowed me to be the CEO of the management team that was creating my space. They allowed me to run the show, but they educated me along the way. I love that we worked as a team. It made me feel empowered.”

ERIN GOOCH, PARENT

“My first impression when I walked in was — it’s beautiful, it’s serene, it’s calm, it’s home-y, I love it. When you see a lot of colors and plastics, it can be really overwhelming. Here, everything is organic and natural. The atmosphere really sets the tone.”

JAIDA YOUNG, FORMER STUDENT

“This was more than just a daycare — to me and to [my child care provider]. The memories definitely stick. Twenty-three years later, I still know there’s no time she wouldn’t answer my call. I’m proud that she’s getting this investment because she actually cares and will do big things for these kids.”

Learn more about Learning Spaces at iff.org/learningspaces.
CAPACITY BUILDING

Capital is key — but it’s not enough. Nonprofit leaders also need financial and operational know-how, plus a network of peers, mentors, and allies to turn to when new challenges emerge. Those needs are the pillars of IFF’s work helping nonprofits build capacity and heighten impact.

IFF’s Programs

**STRONGER NONPROFITS**
IFF’s Stronger Nonprofits Initiative supports leaders of Chicago nonprofits serving communities of color. The program includes a series of intensive workshops on financial management, as well as one-on-one coaching and personalized assessments of how to best maintain and improve facilities.

*Supported by JPMorgan Chase*

**SMARTER SPACES**
Purchasing or renovating a facility can be overwhelming, especially for nonprofits with limited resources. IFF offers technical assistance workshops and subsidized real estate consulting services to help nonprofits make long-term decisions about facilities based on sound analysis and planning — saving dollars and creating peace of mind.

*Supported by the Polk Bros. Foundation*

**ARTS & CULTURE LOAN FUND**
Many nonprofit arts groups need to manage the uneven cash flow resulting from the timing of production costs, ticket sales, and grant and government revenue. IFF administers this special fund to help address this need through both training and capital.

*Supported by the John D. and Catherine T. MacArthur Foundation*
CHRISTA HAMILTON, CENTERS FOR NEW HORIZONS

“After working with our coach, we changed how we rolled out the budgeting process. We’ve gotten the program staff directly involved, so they are able to influence the budget in ways that are specific to their needs. The team loves it.”

KATYA NUQUES, ENLACE

“We’ve been in the same small building for 20 years, and we’ve grown from just a few people to more than 200. We just don’t fit anymore. But it’s hard to figure out what kind of space you might need — and how to build it — when you’re also trying to serve your community.”

CAROLINE OLDER, CHICAGO ARTISTS COALITION

“The fact that we used our own organization’s financials made the training 100% relevant. And by requiring our Board Treasurer and Director of Development to be there, we left as a strong team — thinking ahead three years versus just one year.”

Hear more from these leaders at iff.org/capacitybuilding.
“When we first heard of the New Markets Tax Credit, it sounded too good to be true. But of course it wasn’t. And IFF became a good friend and coach throughout the entire project. They helped us make our resources go a lot further. And as we’ve learned, when you start using your resources to love your neighbors, it’s just infectious.”

STEVE VIARS
PASTOR, FAITH CHURCH
LAFAYETTE, INDIANA
ILLINOIS

In our oldest market, IFF provides our full suite of services. In 2018, we closed 45 loans totaling more than $33 million; executed 50 real estate consulting projects; administered three capacity-building programs; and continued to create housing for people with disabilities.

• **IFF + Homan Square formalize partnership** — The FOUNDATION FOR HOMAN SQUARE and IFF have formally joined together to maintain and expand the tapestry of community resources built up in Chicago’s North Lawndale neighborhood over the last 20+ years.

• **Expanding food access** — In 2018, IFF completed the initial work of the ILLINOIS FRESH FOOD FUND, which provided nearly $10 million in low-cost loans, direct development assistance, and grants to support full-service grocery stores in food deserts.

• **IFF ‘always had my back’** — IFF provided real estate consulting and financing to the nonprofit HEARTLAND ALLIANCE HEALTH when it opened a new health care facility focusing on the needs of people experiencing homelessness in Chicago. Since 1997, IFF has provided seven loans totaling more than $3.5 million to the agency.

INDIANA

IFF offers both lending and real estate consulting from our office in Indianapolis. In 2018, we closed 19 loans totaling $14.5 million; deployed $3 million in New Markets Tax Credit allocations; and executed 13 real estate consulting projects. IFF was also deeply engaged in efforts to shape the future of K-12 education in the City of Indianapolis.

• **From concrete to commercial** — After 30 years without development, Indianapolis’ International Marketplace community is getting 42,000 square feet of new commercial space and almost 190 new units of housing. IFF loans covered predevelopment costs for these projects, led by the nonprofit INTERNATIONAL MARKETPLACE COALITION.

• **‘Nonprofit mall’ comes to Lafayette** — FAITH CHURCH has developed its third massive community center, complete with not only a pool and fitness center but also with co-working space for about a dozen local nonprofit agencies. IFF provided a $7 million New Markets Tax Credit allocation to the project.

• **New life in Ft. Wayne’s oldest neighborhood** — After being blighted and shuttered for many decades, The Landing neighborhood is coming back with a new mixed-use development from THE MODEL GROUP. IFF provided a $2.78 million loan toward the project.
Our second-largest office is located in Detroit, where we offer our full suite of services and where our team is deeply engaged in the city’s early childhood education sector. In 2018, we executed 13 real estate consulting projects, closed 27 loans totaling $22.1 million, and deployed $9 million in New Markets Tax Credit allocations.

From offices in St. Louis and Kansas City, IFF offers its full suite of services throughout the state. In 2018, we closed 15 loans totaling $16 million, deployed $5.3 million in New Markets Tax Credit allocations, and executed 15 real estate consulting projects. Our Missouri-based staff also helped administer the Kansas Healthy Food Initiative.

- ‘We just don’t give up’ — How do you go to school if you’re homeless? The nonprofit COVENANT ACADEMIES FOUNDATION has opened schools to serve children experiencing homelessness from locations in Muskegon, Kalamazoo, and Saginaw — the last of which opened in 2018. IFF financed all three locations.

- ‘Early ed partnerships’ — Head Start providers often can’t own their buildings. Nonprofit developers often can’t run an early childhood education center. IFF played matchmaker between UNITED CHILDREN AND FAMILY HEAD START and the nonprofit LIFEBUILDERS to solve for this — bringing the first birth-to-5 child care center to Detroit’s Regent Park neighborhood.

- ‘Developing inclusive neighborhoods’ — The nonprofit JEFFERSON EAST INC. works to ensure development doesn’t mean displacement for Detroit residents. A $229,000 IFF loan is helping finance JEI’s new headquarters and a social enterprise restaurant in the neighborhood.

- ‘People learn to live here again’ — Kansas City’s HEALING HOUSE shelters and serves hundreds of women suffering from substance abuse. IFF’s $1.1 million capital campaign bridge loan is enabling construction on its new 9,000-square-foot Addiction Recovery Center that can serve many more women in need.

- ‘Ministering to the soul’ — Shawntelle Fisher was in and out of prison for 20 years. Now she leads a thriving nonprofit that promotes restorative justice for the formerly incarcerated. IFF’s $325,000 in financing is helping THE SOULFISHER MINISTRIES acquire and renovate a 7x-larger space that reflects the organization’s rapid growth.

- ‘Schools not jails’ — EMMANUEL FAMILY AND CHILD DEVELOPMENT CENTER broke ground on a new center that will serve nearly 400 kids in a part of Kansas City that hasn’t seen a new child care facility in more than 25 years. IFF provided a $4.8 million loan, as well as real estate planning advice and construction oversight.
Our lending-focused office in Columbus works throughout the state. In 2018, we closed 11 loans totaling $4.8 million in financing for nonprofits working on projects related to arts and culture, community development, education, housing, universal access, and youth services.

IFF provides both lending and real estate consulting out of our office in Milwaukee, which last year closed 15 loans totaling $11.5 million, deployed a $5.7 million New Markets Tax Credit allocation, and executed 7 real estate consulting projects.

- ‘You are not your past’ — That’s what Chandra Bryant tells clients at the COMMUNITY TREATMENT AND CORRECTIONS CENTER, the only halfway house in Stark County for adult males who were formerly incarcerated. To help expand the nonprofit’s services, IFF provided $1 million from our New Markets Tax Credit Small Project Loan Pool and $640,000 in direct financing. The move created many efficiencies for the agency’s staff, who had been shuffling between two locations to prepare and serve meals to the residents.

- Lending partnership enables critical loan — As part of IFF’s special lending partnership with CINCINNATI DEVELOPMENT FUND, IFF approved a $1.6 million loan to bridge committed capital campaign funds and allow construction to begin at the YWCA OF DAYTON. The phased gut rehab of the 7-story, 118,000-square-foot historic building will result in increased trauma-informed care at the only domestic violence shelter in Montgomery County.

- Breaking old ground — The nonprofit ARTS@LARGE is quadrupling the size of its previous space in a historic building with deep connections to the city’s artistic past. What was a Polish Art Center in the 1930s will soon open its doors to a broad cross-section of students, artists, and community members in Milwaukee’s Walker’s Point neighborhood. IFF’s $1.7 million loan and $5.7 million New Markets Tax Credit allocation is helping transform the blighted building.

- 90 years, same neighborhood — For more than 2 years, IFF has been working with the nonprofit GREATER GALLILEE to plan, finance, and build a 20,000-square-foot intergenerational facility. Now open, it houses child and senior care, health and wellness programs, financial services, and flexible programming spaces. IFF’s role was comprehensive: financing, tax credits, real estate consulting, and construction oversight.
OUR OTHER STATES

IFF’s work extends into Iowa, Kansas, Minnesota, and parts of northern Kentucky. In 2018, we closed 6 loans totaling $3 million in these areas, and also deployed an $8 million New Markets Tax Credit allocation in West Louisville.

• **KANSAS HEALTHY FOOD INITIATIVE** — Thirty percent of Kansas counties are considered food deserts, and that’s why the Kansas Health Foundation launched this effort to build, expand, or improve rural grocery stores, food co-ops, and other food distributors in the state. The KHFI is a collaborative effort between local and national food access advocates, who offer a combination of financing and technical assistance. IFF manages the $5 million loan-grant pool and in 2018 closed our first two loans under the program — $167,000 to Marmaton Market in Moran, KS, and $455,000 to Supermart El Torito in Topeka, KS.

• **YMCA OF GREATER LOUISVILLE** — IFF deployed an $8 million New Markets Tax Credit allocation to help finance construction of a new health care center in West Louisville, KY. The 55,000-square-foot facility will include both a YMCA and a major health care provider.

IFF’s Home First creates housing for people with disabilities that is affordable, accessible, and community-integrated. So far, we have created 246 units of housing in 79 buildings throughout Chicago, suburban Cook County, Rockford, and downstate Peoria. www.iff.org/homefirst
“There was no working fire alarm, everything was out of code, and there were holes in the roof. We wouldn’t have had any access to capital to do the extensive renovations needed for the building without IFF.”

MICKI O’NEIL
EXECUTIVE DIRECTOR, FOUNDATIONS COLLEGE PREP
CHICAGO, ILLINOIS
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In 2018, IFF celebrated its 30th Anniversary with a series of events that convened, celebrated, and connected more than 500 partners throughout the Midwest. www.iff.org/30
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