



## care | commitment | vision | enterprise

These four key ingredients—and the people whose lives and choices embody these traits—are the lifeblood and backbone of any healthy community. Through Chicago Community Loan Fund’s work, we encounter scores of people in communities across metropolitan Chicago whose lives and work exemplify these characteristics daily.

In this report, you’ll meet several of these people. You’ll learn how and why they are working to improve their neighbors’ lives and to make their communities more robust and sustainable places to live.

As Margaret Mead once said, “Never doubt that a small group of thoughtful, committed citizens can change the world; indeed it is the only thing that ever does.”

CCLF provides important financial and technical assistance resources to organizations that are made up of caring, committed, enterprising and visionary people. Our work enables these talented and energetic individuals to transform their communities.



EXECUTIVE DIRECTOR

### MISSION STATEMENT

Chicago Community Loan Fund provides low-cost, flexible financing to nonprofit community development organizations engaged in affordable housing, economic development and social service initiatives that benefit low- and moderate-income communities and families throughout metropolitan Chicago.



#### The CCLF Community

1. El Hogar del Niño
2. Salsedo Press

# “never doubt



# care

3. Geneva Foundation
4. El Hogar del Niño
5. Jane Garza Mancillas, El Hogar del Niño
6. El Hogar del Niño
7. Mission Metamorphosis, Inc.
8. CCLF Investors

## Jane Garza Mancillas El Hogar del Niño

Sometimes you choose your life—and sometimes, as it did for Jane Garza Mancillas, your life chooses you.

More than 30 years ago, she was all ready to leave her home in Pilsen and move to Georgia to pursue a master's in special education. At the time, she was working at a neighborhood Chicago Park District facility,

where she started ad hoc, somewhat impromptu pre-school and after-school programs. But she discovered that a lot of neighborhood kids—some as young as eight years old—were staying home from school to watch over even younger siblings while their parents had to be at work. She was finding children of all ages who needed more than they were getting. There was a desperate need for safe, affordable, quality daycare in her community—so that older

children could go to school, where they belonged, and working parents could rest assured that their little ones would have a safe, stimulating and caring environment in which to grow and learn.

That same year, Jane's mother passed away. Jane knew that her mother had always wanted her to be a teacher, instilling in Jane a love of children and a keen sense of responsibility to her community. Shortly thereafter,

Jane heard about a group of young parents who were organizing to start a daycare program and that very day were interviewing candidates for the volunteer director's job.

On a whim, Jane went. She vividly remembers walking into that room in her T-shirt and shorts, only to realize that all the other women applying for the job were wearing suits. She figured she didn't have a chance. As she walked out of her interview, they

said, “Where are you going? You have to get to work!”

Thirty years later, Jane still runs El Hogar del Niño (“the home of the child”), a fully bilingual daycare center, which recently used a minipermanent mortgage loan from CCLF to acquire its longtime facility, preserving hundreds of daycare slots, 12 jobs, and El Hogar's ability to continue expanding its programming.

El Hogar del Niño has become part of the fabric of the Pilsen community. Many of the same parents who first hired Jane are still involved with the center, and long-ago “graduates” of the program return to teach and volunteer there. Perhaps that will be Jane's and El Hogar's most enduring legacy: having instilled the value of caring and giving back to one's community.



# commitment

## that a small group of thoughtful,

9. CCLF Project Readiness Workshop  
 10. Freedom Road Cooperative  
 11. Near North West Arts Council  
 12. Freedom Road Cooperative  
 13. CCLF and Lawndale Christian Dev. Corp.

### Freedom Road Cooperative

They are activists, schoolteachers, lawyers, advocates, artists, social workers, students, healthcare professionals, factory workers and full-time parents. They are married and single, with large families and small. They are Caucasian, Haitian- and African-American, Cambodian, Malaysian/Filipina and Latino. They are Christian, Muslim and Jewish and speak English, Spanish and French. As diverse

as they are, what bonds the residents of Freedom Road Cooperative together is a love of their home community, Uptown.

Most have lived there for years and all have a fervent commitment to their community. Alan is the director of the Uptown People's Law Project. Anton and Tamara both grew up in Uptown and teach at a local alternative high school. Marlon works as a youth volunteer, and Anida is an activist, writer and performer.

Karen, Alan, Paul, MaryAnn, Catalina and Laurie have all been active in Uptown's affordable housing movements through the years—old friends and allies of Alderman Helen Shiller (who used to live in their building). Christina, now 23, realized in high school that "it wasn't enough to get straight As and run the Spanish Club," and joined in the fight for affordable housing as well.

MaryAnn, a clinical social worker, stresses that the importance of

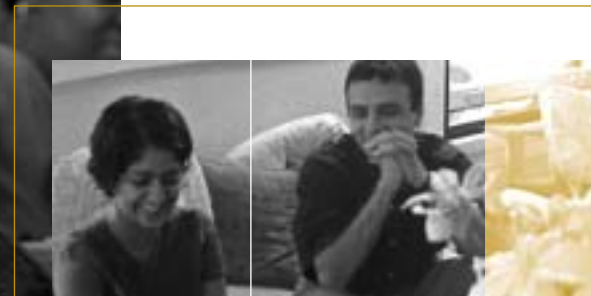
affordable housing is not just an abstract principle but a concrete and personal issue. Being displaced by gentrification has a profound effect on the stability of families and the emotional health of their children. Maryann tells of a friend whose family lost their apartment to "condoization" and had to move to Rogers Park. The woman reports feeling lonely and isolated, and that her children are "acting out" more because they feel out of place in the new neighborhood. Having real choices

about where to live and raise your family is a matter of economic, but also emotional, justice.

Fortunately the folks at Freedom Road were spared the disruptive indignity of being forced out. When their landlord offered them the option to buy their building, they leapt at the chance. They formed a limited-equity cooperative to keep the price of homeownership reasonable but had difficulty getting financing. In the end, CCLF (along with the

Northcountry Cooperative Development Fund) provided the minipermanent mortgage that allowed Freedom Road to acquire its longtime home.

These people are here to stay: to raise their kids, to rally for affordable housing, to give back to their community, and to fight for their vision of what Uptown should be—a diverse and just neighborhood, full of promise and opportunity for all.



vision

14. CCLF Investor and Founding Director  
 15. Dr. Thabiti Cartman, South Shore Health Center  
 16. CCLF Project Readiness Workshop  
 17. Stone Soup Cooperative

# committed citizens can change the world;

**Dr. Thabiti Cartman  
 South Shore Health Center**

Dr. Thabiti Cartman has grand plans for his little corner of South Shore. The experienced chiropractic physician is embarking on a new adventure: becoming a retail real estate developer. He seems undaunted. When he talks about his ambitious project, his enthusiasm is just barely audible under his casual, confident manner.

He says he fell into it, really. Nearly twenty years ago, he hung his shingle in the heart of South Shore, a bedroom community on Chicago's south side. Currently, the South Shore Health Center offers affordable chiropractic, acupuncture and physical therapy services. As a longtime commercial tenant of the building, Dr. Cartman says he'd always had his eye on it but never thought the owner would actually sell. Times change, and five years ago he seized an opportunity to buy the

building. Since then, he's been quietly honing the details of his plan.

What he envisions is a one-stop, "mega" health and holistic wellness center—anchored by health-related retail outlets and/or a vegetarian restaurant on the ground floor. After rehabilitating the building's interior, he will move his clinical practice to the second floor. He intends to add services, including nutrition counseling, massage, colonics

and other alternative therapies. He also hopes to associate with osteopathic physicians and "progressive MDs." Square footage will also be allotted to separate physical therapy rooms and for a large conference room to host community health education lectures and events. He cites diseases such as diabetes, hypertension and asthma whose symptoms can be significantly reduced or resolved by dietary and other measures. Dr. Cartman feels strongly about the

importance of educating the public about alternatives to invasive medical or pharmaceutical remedies.

The redevelopment of this neighborhood cornerstone, which spans more than 14,000 square feet, would also complement other economic revitalization efforts being made at the crowded intersection of 71st Street, Yates Boulevard, Exchange Avenue and South Shore Drive.

In 10 years, Dr. Cartman pictures South Shore restored to its former glory—where the money made in South Shore stays in South Shore, a hallmark of any healthy neighborhood. He imagines a thriving "walking" community where happy, healthy and fully employed residents bustle in and out of a diverse array of shops, restaurants, parks, cultural facilities and other public spaces. Dr. Thabiti Cartman is doing his part to make that dream for the South Shore community come true.



# enterprise

18. The Gaia Movement  
 19. Salsedo Press  
 20. Taofik Usman, The Gaia Movement  
 21. Youth Service Project

indeed it's the **only thing** that ever **does.**" MARGARET MEAD

## Taofik Usman The Gaia Movement

Sometimes the solution to a problem is so ordinary, it takes a flash of genius to see it.

The entire staff of the Gaia Movement's warehouse had been puzzling over what they could use to sew up the huge white "cap" sacks, which hold bales of recycled clothing during transport. They tried sailing needles (too short) and even attempted to drill holes

in screwdrivers, but to no avail. Then it occurred to Taofik Usman that umbrella "stays"—the metal pieces that give an open umbrella its shape—were probably thin enough and already had large holes that could be threaded with thick industrial thread. He was right.

Taofik had not set out to be an inventor; in fact he always wanted to be a doctor—until he ran afoul of a college chemistry class. He switched to computer science

because he saw opportunities to apply his information technology (IT) skills in the medical field. Born and raised in Lagos, Nigeria, Taofik made his living for a while as a shoemaker. Later he decided to study in the United States, ultimately choosing Chicago to be near family.

One cold December day in 2000, he went to work with his brother—one of Gaia's drivers—just to help out. They spent the day collecting clothes left in those large neon

green boxes that dot the cityscape. Nine months later, when Gaia's brand-new, CCLF-financed warehouse/processing facility in Washington Heights opened, Taofik accepted a permanent position there to support himself while studying at Harold Washington College.

A smiley man, brimming with energy and enthusiasm, Taofik says he was especially attracted to Gaia's mission, a nonprofit enterprise whose environmental

impact is two fold. The recycled clothing represents 26 tons of material per week that does not end up in Chicago's overcrowded landfills. Much of the usable clothing is sold to wholesalers and ends up in developing nations. Overall, proceeds from Gaia's work benefit worldwide environmental action, including clean-water projects in Africa.

Taofik delights in the "humanitarian service" component of his job but has big dreams for his future.

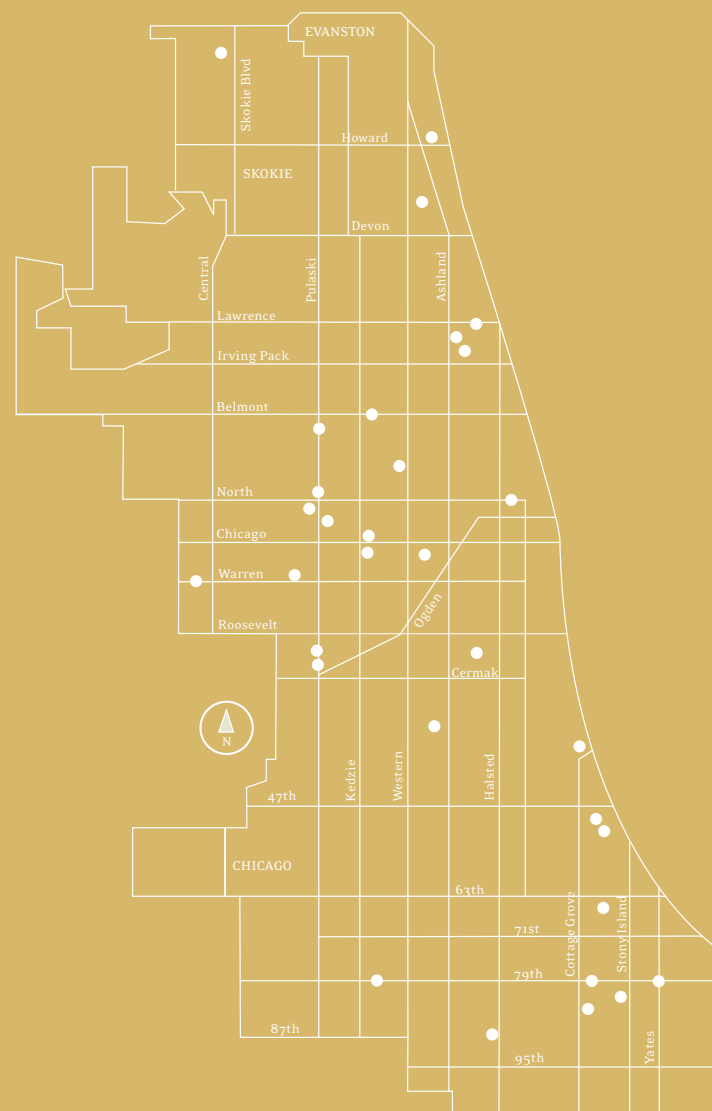
He hopes to become CEO of a medical technology firm or return to Lagos to run for mayor, which would enable him to "help his people."

In the meantime, Taofik is the kind of person employers dream about: smart, motivated, inventive and dedicated. He is determined to make a difference in the world, and his gentle and enterprising spirit should serve him well.

# current portfolio



CHICAGO COMMUNITY LOAN FUND STAFF



(THREE BORROWERS IN CHICAGO HEIGHTS, MAYWOOD AND WINTHROP HARBOR/ZION NOT SHOWN)

**Becker House**  
Acquisition of supportive living facility for women  
*Loan amount: \$135,000*  
*Location: Rogers Park*

**Chicago Victory Church\*\***  
Predevelopment loan for affordable rental housing  
*Loan amount: \$50,000*  
*Location: West Garfield Park*

**Christian Vision Center\***  
Predevelopment/acquisition for affordable permanent housing  
*Loan amount: \$45,000*  
*Location: Chicago Heights, IL*

**Dream Center\***  
Minipermanent mortgage for youth development facility  
*Loan amount: \$51,000*  
*Location: Maywood, IL*

**El Hogar del Niño\*\***  
Acquisition of longtime daycare facility  
*Loan amount: \$320,000*  
*Location: Pilsen*

**Faith Tabernacle Baptist Church**  
Landbanking for future community center  
*Loan amount: \$234,000*  
*Location: Stony Island Park*

**Freedom Road Cooperative\***  
Acquisition/minipermanent mortgage for cooperative housing  
*Loan amount: \$450,000*  
*Location: Uptown*

**The Gaia Movement, Living Earth, Green World Action, USA 2\*++**  
Acquisition of warehouse facility  
*Loan amount: \$167,500*  
*Location: Washington Heights*

**Geneva Foundation**  
Acquisition/rehabilitation of group home for troubled youths  
*Loan amount: \$281,000*  
*Location: West Humboldt Park*

**Housing Opportunity Development Corporation**  
Acquisition/rehabilitation of affordable rental housing  
*Loan amount: \$220,000*  
*Location: South Evanston*

**Ignatia House**  
Acquisition/renovation of supportive-living facility  
*Loan amount: \$144,000*  
*Location: Avondale*

**Interfaith Housing Development Corporation of Chicago\***  
Predevelopment loan for supportive SRO and family housing  
*Loan amount: \$350,000*  
*Location: East Garfield Park*

**Kinzie Industrial Development Corporation (ICNC 2)\*++**  
Minipermanent mortgage refinance for small industrial incubator  
*Loan amount: \$250,000*  
*Location: West Town*

**Lawndale Christian Development Corporation**  
Facility acquisition/rehab for nonprofit offices and program space  
*Loan amount: \$145,000*  
*Location: North Lawndale*

**Logan Square Cooperative\***  
Minipermanent mortgage for housing cooperative  
*Loan amount: \$332,000*  
*Location: Logan Square*

**Low End Adventures**  
Line of credit to acquire/rehabilitate HUD homes  
*Loan amount: \$250,000*  
*Location: Marquette Park/Chicago Lawn*

**Marketplace: Handwork of India**  
Working-capital line of credit  
*Loan amount: \$50,000*  
*Location: Skokie, IL*

**Mission Metamorphosis, Inc.**  
Predevelopment expenses for supportive-housing facility serving homeless teen mothers and their children  
*Loan amount: \$75,000*  
*Location: North Lawndale*

**Mustard Seed of Chicago**  
Acquisition of social service program facility  
*Loan amount: \$349,500*  
*Location: Old Town*

**Near Northwest Arts Council**  
Facility acquisition for low-income arts/housing condominiums  
*Loan amount: \$299,000*  
*Location: Logan Square/Bucktown*

**New Chatham LLC\*\***  
Predevelopment loan for new, for-sale housing (New Homes for Chicago)  
*Loan amount: \$65,000*  
*Location: Chatham*

**Nobel Neighbors\*\***  
Construction loan to rehabilitate one single-family home  
*Loan amount: \$125,000*  
*Location: West Humboldt Park*

**North American Students of Cooperation (NASCO) 1++**  
Construction loan for building code compliance for student cooperative housing  
*Loan amount: \$45,000*  
*Location: Hyde Park*

**North American Students of Cooperation (NASCO) 2\*\*++**  
Acquisition/conversion to student cooperative housing  
*Loan amount: \$315,000*  
*Location: Hyde Park*

**Northpointe Achievement Center**  
Line of credit for nonprofit "temp" service for people with disabilities  
*Loan amount: \$75,000*  
*Location: Winthrop Harbor/Zion, IL*

**OK Share & LakeShore New Homes LLC**  
Construction financing for new, for-sale housing (New Homes for Chicago)  
*Loan amount: \$300,000*  
*Location: North Oakland*

**People's Reinvestment & Development Effort (PRIDE 3)++**  
Predevelopment expenses for low-income senior housing  
*Loan amount: \$50,000*  
*Location: Austin*

**Resource Center**  
Acquisition of buyback recycling site  
*Loan amount: \$55,000*  
*Location: Uptown*

**Salsedo Press 3++**  
Printshop equipment purchases/refinance  
*Loan amount: \$140,000*  
*Location: East Garfield Park*

**South Shore Health Center\*\***  
Predevelopment loan for rehabilitation of a holistic healthcare/retail facility  
*Loan amount: \$75,000*  
*Location: South Shore*

**Stone Soup Cooperative 1++**  
Acquisition/minipermanent mortgage for cooperative housing  
*Loan amount: \$355,000*  
*Location: Uptown*

**Stone Soup Cooperative 2\*\*++**  
Acquisition/minipermanent mortgage for cooperative housing  
*Loan amount: \$165,000*  
*Location: McKinley Park*

**Urban Equities, Inc.**  
Predevelopment/construction line of credit for new single-family homes  
*Loan amount: \$75,000*  
*Location: Grand Crossing/Avalon Park*

**WECAN 4++**  
Gap construction financing for affordable rent-to-own housing  
*Loan amount: \$25,000*  
*Location: Woodlawn*

**Youth Service Project**  
Equipment/working capital for music store start-up (youth job creation/training)  
*Loan amount: \$45,000*  
*Location: Humboldt Park*

\* New loan in 2001

\*\* New loan in 2002

++ Repeat borrower

# 2001 financials

## CCLF Lending Policies

Chicago Community Loan Fund bases its lending and portfolio management policies on the standards of the National Community Capital Association (NCCA), ensuring that CCLF is held accountable to high standards of excellence.

CCLF's professional staff, loan committee and/or board review each loan-evaluating the community benefit, project feasibility, management capacity, collateral and ability to repay. CCLF has established a comprehensive monitoring system to allow its staff to identify and assist borrowers and projects facing challenges.

To diversify risk, CCLF sets a maximum loan size for any one project and any single borrower. Loan loss reserves are set aside in the event that a loan cannot be paid and are routinely monitored and adjusted. As an additional financial cushion, CCLF maintains a permanent capital fund of no less than 20% of all lending pool capital. These funds ensure further protection for investors in the event that losses exceed collateral and loan loss reserves.

To add further financial security, CCLF's Board of Directors established an operating reserve fund that, at December 31, 2001, totaled \$181,000 of unrestricted net assets. CCLF intends to maintain the reserve at a minimum of 25% of total annual expenses.

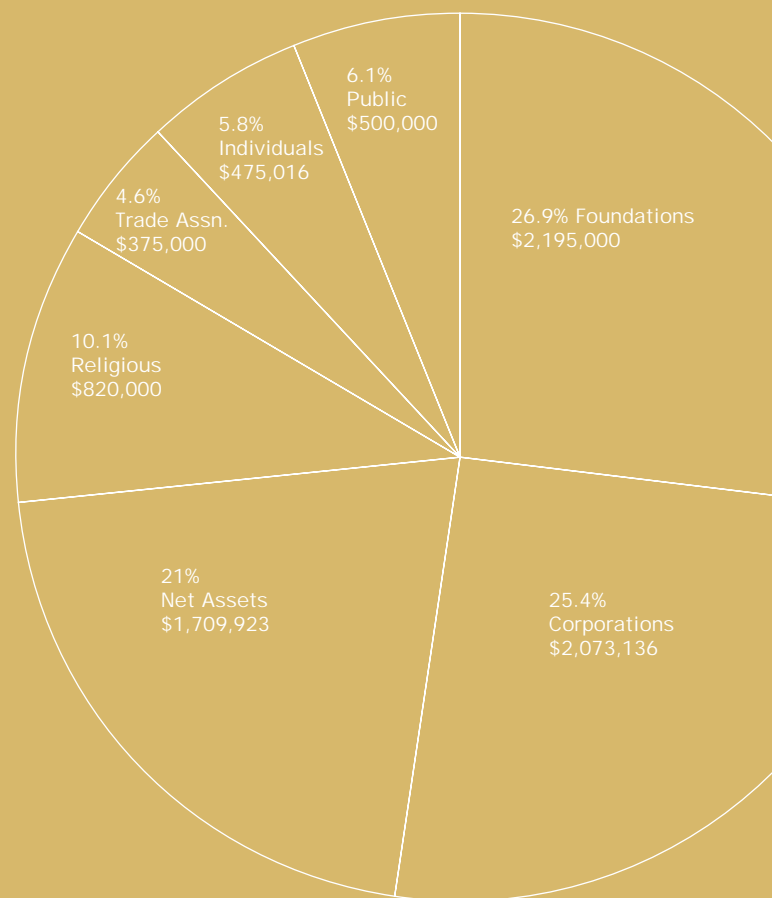
Further information is available in the prospectus as well as the notes to the audited financial statements.

To receive a copy of either document, contact the CCLF office at 312.252.0440, ext. 204.

CCLF capitalization  
December 31, 2001:

Lending pool capital  
\$8.15 million

Total capital under management  
\$8.65 million



## Statement of Financial Position

December 31, 2001, with comparative totals for December 31, 2000

	2001			2000		
	General	Technical Assistance	Total	Lending Capital	Total All Funds	Comparative Totals
<b>ASSETS</b>						
<b>Current assets</b>						
Cash and cash equivalents	\$ 331,884	\$ 26,463	\$ 358,347	\$ 480,650	\$ 838,997	\$ 658,595
Interest receivable				52,890	52,890	38,665
Grants and other receivables	38,656		38,656		38,656	136,178
Certificates of deposit	101,000		101,000	133,694	234,694	178,006
Investments				2,773,908	2,773,908	1,637,318
Notes receivable, net of allowance of \$73,180 in 2001 and \$66,502 in 2000				1,523,456	1,523,456	1,194,910
<b>Total current assets</b>	<b>471,540</b>	<b>26,463</b>	<b>498,003</b>	<b>4,964,598</b>	<b>5,462,601</b>	<b>3,843,672</b>
<b>Long-term assets</b>						
Notes receivable, net of allowance of \$113,209 in 2001 and \$102,878 in 2000				3,175,094	3,175,094	2,023,948
Office equipment, net of accumulated depreciation of \$36,926 in 2001 and \$30,576 in 2000	15,383		15,383		15,383	15,549
Deposits	1,898		1,898		1,898	1,898
<b>Total long-term assets</b>	<b>17,281</b>		<b>17,281</b>	<b>3,175,094</b>	<b>3,192,375</b>	<b>2,041,395</b>
<b>Total assets</b>	<b>488,821</b>	<b>26,463</b>	<b>515,284</b>	<b>8,139,692</b>	<b>8,654,976</b>	<b>5,885,067</b>
<b>LIABILITIES AND NET ASSETS</b>						
<b>Current liabilities</b>						
Accounts payable and accrued expenses	\$ 44,895		44,895	6,351	51,246	\$ 18,162
Senior loans payable				1,474,152	1,474,152	407,500
Deferred revenue	18,600		18,600		18,600	3,436
<b>Total current liabilities</b>	<b>63,495</b>		<b>63,495</b>	<b>1,480,503</b>	<b>1,543,998</b>	<b>429,098</b>
<b>Long-term liabilities</b>						
Senior loans payable				3,508,692	3,508,692	3,289,152
Subordinated loans payable				1,454,500	1,454,500	1,069,500
<b>Total long-term liabilities</b>				<b>4,963,192</b>	<b>4,963,192</b>	<b>4,358,652</b>
<b>Total liabilities</b>	<b>63,495</b>		<b>63,495</b>	<b>6,443,695</b>	<b>6,507,190</b>	<b>4,787,750</b>
<b>Net assets</b>						
Unrestricted	387,826		387,826	46,539	434,365	270,813
Temporarily restricted	37,500	26,463	63,963		63,963	127,046
Permanently restricted				1,649,458	1,649,458	699,458
<b>Total net assets</b>	<b>425,326</b>	<b>26,463</b>	<b>451,789</b>	<b>1,695,997</b>	<b>2,147,786</b>	<b>1,097,317</b>
<b>Total liabilities and net assets</b>	<b>\$ 488,821</b>	<b>\$ 26,463</b>	<b>\$ 515,284</b>	<b>\$ 8,139,692</b>	<b>\$ 8,654,976</b>	<b>\$ 5,885,067</b>

## Statement of activities and changes in net assets

December 31, 2001, with comparative totals for December 31, 2000

	2001								2000 Comparative Totals
	OPERATING				Lending Capital		Total All Funds		
	General		Technical Assistance		Unrestricted	Temporarily Restricted			
Unrestricted	Temporarily Restricted	Unrestricted	Temporarily Restricted	Unrestricted	Temporarily Restricted				
<b>REVENUE AND SUPPORT</b>									
Grants and contributions	\$ 199,868			\$ 42,155	\$ 44,349	\$ 950,000	\$ 1,236,372	\$ 509,253	
Net assets released from restriction	85,000	\$ (85,000)	\$ 20,238	(20,238)					
Special events									
Revenue	73,975						73,975		
Expense	(35,611)						(35,611)		
Interest Income	13,956				484,464		498,420	349,173	
Other	13,177						13,177	17,442	
Total revenue and support	350,365	(85,000)	20,238	21,917	528,813	950,000	1,786,333	875,868	
<b>EXPENSES</b>									
Program	321,564		20,238		186,679		528,481	486,120	
Administrative	156,382						156,382	119,230	
Fundraising	39,812						39,812	37,365	
Total expenses	517,758		20,238		186,679		724,675	642,715	
(Loss) gain on investments					(11,189)		(11,189)	36,355	
Change in net assets	(167,393)	(85,000)		21,917	330,945	950,000	1,050,469	269,508	
Transfers	321,738				(321,738)				
Net assets, beginning of year	233,481	122,500	\$ 0	4,546	37,332	699,458	1,097,317	827,809	
Net assets, end of year	\$ 387,826	\$ 37,500	\$ 0	\$ 26,463	\$ 46,539	\$ 1,649,458	\$ 2,147,786	\$ 1,097,317	

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The Private Bank & Trust Company  
US Bancorp Community  
Development Corp.  
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Marquette Bank  
First Security Trust & Savings Bank  
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 Blessed Virgin Mary

Other Investors  
 CDFI Fund (US Dept. of Treasury)  
 Illinois Housing  
 Development Authority  
 National Community  
 Capital Association

Individual Investors  
 In 2001/02, CCLF managed capital  
 from 42 individual investors.

Taken as a whole, their capital  
 represented nearly 6% of all funds  
 under management.

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2001/02 PRO BONO COUNSEL  
 Chapman and Cutler  
 Sharon E. Turkowski, Esq.  
 Edward V. Sommer, Esq.  
 Marcus M. Lee, Esq.  
 Eric M. Roberson, Esq.  
 Willie F. Lewis, Esq.  
 Raquel Orenick, Esq.  
 Heather Hansche, Esq.  
 John Tuohy, Esq.

Holland & Knight  
 Robert M. Mintz, Esq.  
 Andrew D. Lundberg, Esq.

Jenner & Block  
 Michael D. Thompson, Esq.

KMZ Rosenman  
 Mark C. Simon, Esq.

Latham & Watkins  
 Linda Schurman, Esq.  
 Angelique Smith, Esq.

Mayer Brown Rowe & Maw  
 Colin C. Clement  
 Marc L. Klyman, Esq.  
 Christopher Napier, Esq.

McDermott, Will & Emery  
 Jeffrey A. Jung, Esq.  
 Mishel Keta, Esq.

Piper Rudnick  
 David Kayner, Esq.  
 Victoria Shusterman, Esq.

Skadden, Arps, Slate, Meagher  
 & Flom  
 Farhad Patel, Esq.

Sidley Austin Brown & Wood  
 Andrew Massmann, Esq.  
 Kari Sheinfeld, Esq.  
 David J. Zampa, Esq.

Sonnenschein  
 David J. Friedman, Esq.

Vedder Price  
 Richard L. Williams III, Esq.  
 George W. Hoffman, Esq.  
 Shawn S. Magee, Esq.  
 Alina M. Evangelou, Esq.  
 Jim Williams, Esq.  
 Jordan N. Uditsky, Esq.  
 Mira Moric, Esq.  
 Robert Dixon, Esq.

Wildman Harrold  
 Jeffrey P. Gray, Esq.  
 Geoffrey Cockrell, Esq.  
 Mary Manthy, Esq.

Winston & Strawn  
 Linda K. Finkel, Esq.  
 William J. Takahashi, Esq.  
 Todd M. Bloomquist, Esq.

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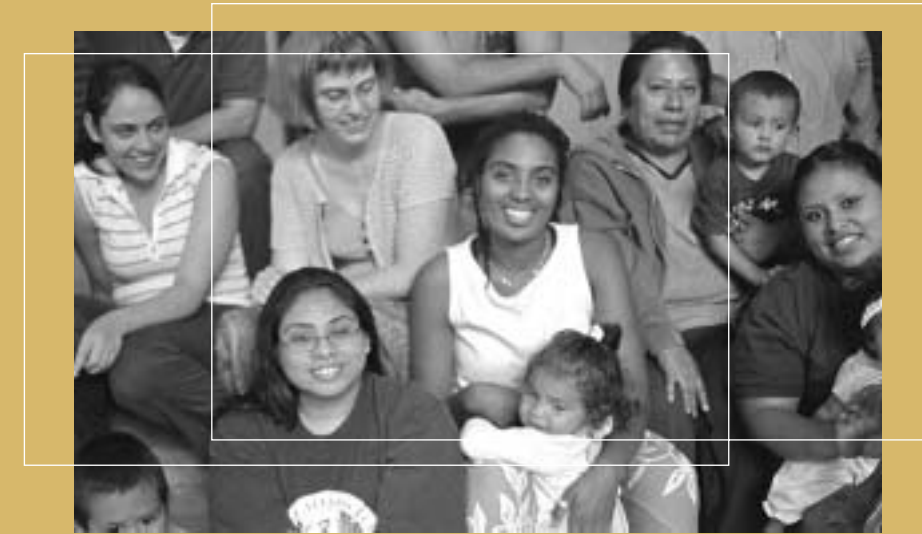
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 Kay Berkson  
 Angela Boer  
 Dan Broughton  
 Katrina Burns  
 Bill Case  
 Nicquel Chavers  
 Chicago Cultural Center  
 Alderman Shirley A. Coleman  
 (16th Ward)  
 Community Economic  
 Development Law Project  
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Accountant  
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**Chicago Community Loan Fund**

29 East Madison Street, Suite 1700

Chicago, Illinois 60602-4115

Tel 312.252.0440 Fax 312.252.0419

info@cclfchicago.org www.cclfchicago.org

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