



Strategy Overview

- **Asset Class:** U.S. Fixed Income
- **Focus:** Market-rate bonds that finance ESG/impact and fossil fuel free initiatives
- **Geography:** United States with the ability for clients to target specific geographies
- **Impact:** Invested over \$6.8 billion in ESG/impact initiatives nationwide on behalf of clients
- **Products available:**
 - separate account
 - mutual fund (CRA Qualified Investment Fund Institutional Shares - CRANX)

CCM Highlights

- \$2.1 billion assets under management (as of 9/30/15)
- Founded in 1998
- Headquartered in Ft. Lauderdale with offices in Boston and Charlotte
- Pioneer in managing ESG/impact investing and fossil fuel free portfolios
- Twitter Handle: @ccminvests
- Website: www.ccmfixedincome.com

ABOUT COMMUNITY CAPITAL MANAGEMENT, INC. (CCM)

CCM is one of the nation's leading fixed income ESG/impact investing managers. The firm was founded in 1998 with a mission to invest in market-rate bonds that finance impact initiatives nationwide such as affordable housing for low- and moderate-income families, job creation in low-income communities, neighborhood revitalization for impoverished areas, and environmental sustainability, to name just a few.

INVESTMENT STRATEGY & RESEARCH

The strategy's overriding investment philosophy is predicated on incorporating the "environmental" and "social" aspects of ESG. This is accomplished by investing in government-related subsectors of the bond market that finance economic development initiatives nationwide. The firm's pioneering research process combines ESG/impact research with financial analysis to provide clients an added layer of investment transparency.

ESG/IMPACT INVESTING CUSTOMIZATION

Clients have the opportunity to earmark their investments to support specific themes or geographies. Based on selected targets, the investment team seeks bonds whose proceeds benefit those requested screens. In addition to traditional financial reporting, clients receive detailed impact reports outlining the ESG/impact initiatives being financed.

IMPACT

To date, CCM has invested over \$6.8 billion in cumulative ESG/impact initiatives nationwide on behalf of its clients, generating results that make a powerful impact:

- \$736 million in statewide homeownership
- 14,200 home mortgages for low- and moderate-income borrowers
- \$283 million in job creation and small business development
- \$354 million in economic development (i.e., the environment, neighborhood revitalization, healthy communities, education, childcare)
- 320,000 affordable rental housing units
- \$33 million in affordable healthcare facilities

CONTACT INFORMATION

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