



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



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...



To inquire about becoming a Borrower, Investor or Donor, please contact us today.

www.coopfund.coop
800-818-7833

800-818-7833 | www.coopfund.coop

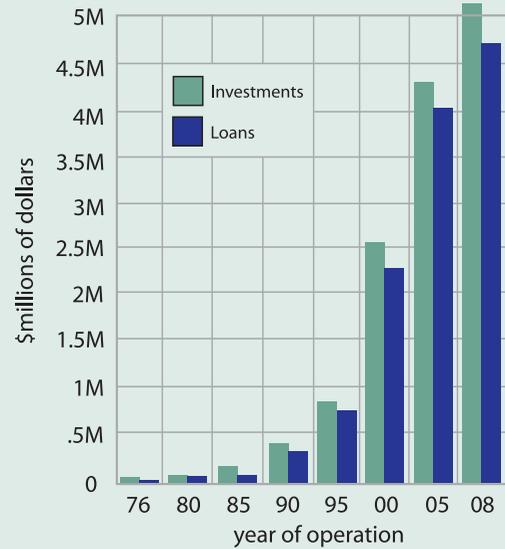


...provision of prompt financial assistance at reasonable rates;

...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.

A CFNE loan can be used for working capital or as a line of credit. It can help the borrower with pre-development costs, or to expand, buy, or construct a building, purchase equipment, or relocate.



"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



"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

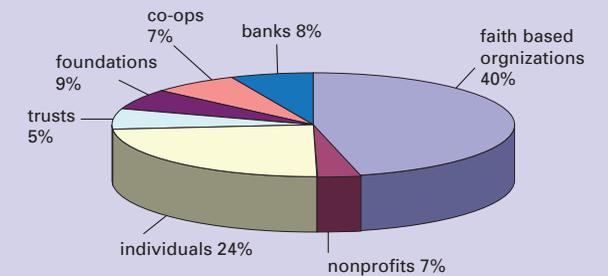


CFNE's 30-Year Track Record

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



CFNE INVESTORS BY TYPE



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



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.