



News Release

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NEW TWIST ON SMALL BUSINESS FINANCING: MUTUAL FUND LAUNCHES \$50 MILLION INITIATIVE TO BACK LOANS FOR U.S. SMALL BUSINESSES, ENTREPRENEURS

CRA Qualified Investment Fund Already Has Invested \$15 Million in Program; Community Reinvestment Fund is Partner Delivering Non-Traditional Support for Small Firms.

FT. LAUDERDALE, FL and MINNEAPOLIS, MN – February 16, 2006 – More and more small business owners in the United States are finding that their dreams no longer have to live or die based on what a traditional banker decides. In an unprecedented move for a mutual fund, the CRA Qualified Investment Fund (CRAIX) from CRAFund Advisors unveiled today a major “Small Business Initiative” to raise \$50 million to support loans focusing on small business operators in minority communities across the U.S. and also areas hit by Hurricane Katrina and other natural disasters. CRAFund Advisors is working on the Initiative with the Community Reinvestment Fund and other groups.

CRAFund Advisors Director and Portfolio Manager Alyssa Greenspan, CFA, said: “We recognize the power of small businesses as a catalyst for economic development at the local level. In financing the start-up and growth of small businesses, CRAFund Advisors will make a direct impact in America’s emerging communities - empowering business owners and sparking enterprise growth. That is why CRAFund Advisors is earmarking \$50 million of assets to the purchase of fixed income securities that finance the start-up and continuation of small businesses in low- to moderate-income, minority and emerging communities.”

Community Reinvestment Fund President and CEO Frank Altman said: “Not every small business person who needs a little help to start their company or grow it can get it through traditional financial channels. Organizations like ours bring capital to community development lenders in low- to moderate-income communities across the nation. Community Reinvestment Fund’s work helps make it possible for thousands of people to earn a living, live in decent housing and grow their businesses. For minority- and women-owned business, the alternative represented by these non-traditional efforts is becoming increasingly vital.”

One example of small business financing purchased by the CRA Qualified Investment Fund is the Small Business Administration (SBA) loan funds provided to Communications, Technology & Security, a small woman-owned tech firm in Irving, Texas outside of Dallas. CT&S is a small family-operated firm that needed a little help as it continued to grow. The company was able to use the SBA loan funds to make important changes that allowed it to retain two key employees.

Historically, CRAFund Advisors has purchased high credit quality (AAA-rated or better), fixed income securities. For the Small Business Initiative, investments are expected to include: Small Business Administration loans and pools - part of the 7(a) program offering access to capital that would otherwise be unavailable to the borrower; U.S. Department of Agriculture pools and loans; and taxable municipal bonds and asset-backed securities that finance economic development and enterprise growth.



Greenspan said: “Our new Small Business Initiative will appeal to individuals, corporations, public pensions, government entities, banks and institutions that are seeking a competitively performing investment that generates the capital needed for small business development and economic growth in minority, rural, and other emerging communities.”

The Small Business Initiative is only the latest in a series of efforts by CRAIX and CRA Fund Advisors to make an important difference. On September 19, 2005, the CRA Qualified Investment Fund became the first mutual fund in the U.S. to dedicate fund assets towards post-Hurricane Katrina reconstruction in New Orleans and other disaster-stricken portions of Louisiana, Alabama, Mississippi, and also in South Florida and parts of Texas where the largest numbers of hurricane evacuees relocated.

ABOUT THE GROUPS

Founded by CRA Fund Advisors in 1999, the CRA Qualified Investment Fund (<http://www.crafund.com>) is a high-credit quality, fixed income mutual fund that aims to deliver competitive financial performance while supporting community and economic development in neighborhoods across the country. With \$650 million under management representing 300 institutional shareholders with combined assets of \$2.0 trillion, the Fund has purchased \$1.5 billion in securities that have advanced community development activities -- including housing, healthcare, and job creation projects -- in all 50 states.

Community Reinvestment Fund (<http://www.crfusa.com>) is the national leader in bringing capital to community-development lenders through the secondary market for loans. Started in 1989, CRF has injected hundreds of millions of dollars into low-income and economically disadvantaged communities across the country to help stimulate job creation and economic development, provide affordable housing and construct community facilities. CRF is a nonprofit organization, headquartered in Minneapolis, MN. It is supported primarily by its own revenue-generating activities, including loan purchasing, loan servicing and training and technical assistance. CRF gets further support from foundations, corporations and individuals that want to use their social-purpose investments in a way that maximizes their effectiveness. These dollars help CRF continue to expand its activities. CRF is not affiliated with any governmental agency.

Mutual funds are not FDIC insured and involve risk, including the loss of principal. Carefully consider the risks, investment objectives, charges and expenses of the Fund before investing. The prospectus contains this and other important information. Call 877-272-1977 for a prospectus. Please read the prospectus carefully before investing.

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EDITOR'S NOTE: A streaming audio recording of the news event will be available on the Web as of 6 p.m. ET/5 p.m. CT on February 16, 2006 at <http://www.crafund.com>.

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For more information about the CRA Qualified Investment Fund, visit <http://www.crafund.com>, or call CRA Fund Advisors at (877) 272-1977.

SOURCE: CRA Fund Advisors, Fort Lauderdale, FL.