



WHO WE ARE

Founded in 1998, Community Capital Management (CCM) specializes in managing fixed income Environmental, Social and Governance (ESG)/impact investing portfolios. **To date, CCM has \$2 billion in assets and has invested over \$6.7 billion in ESG/impact initiatives nationwide on behalf of its clients.**

CCM'S RELIGIOUS BOND STRATEGY

Appropriate for: church dioceses, religious orders, hospitals, ministries and universities

CCM has been buying bonds that finance community development initiatives since 1999. This approach is proactive, positive and does not employ any negative screening. Community development initiatives include:

- Affordable Housing
- Enterprise Development
- Redevelopment of Blighted Communities
- Environmental Sustainability
- Affordable Healthcare
- Education/Child Welfare
- Healthy Communities
- Disaster Recovery

The religious strategy also follows the United States Conference of Catholic Bishop's socially responsible investment guidelines.

CCM's positive fixed income impact investing strategy is an opportunity for religious organizations to enter the market with new sources of capital that benefit people, communities, and families in need.

“Impact investors are those who are conscious of the existence of serious unjust situations, instances of profound social inequality and unacceptable conditions of poverty affecting communities and entire peoples... Investments of this sort are meant to have positive social repercussions on local communities, such as the creation of jobs, access to energy, training and increased agricultural productivity.”

**-Pope Francis,
“Investing For The Poor”
Vatican Symposium on Impact
Investing (2014)**

CCM'S ADVANTAGE

CCM actively manages bond portfolios that seek to provide investors with above-average, risk-adjusted returns while financing community development initiatives. A benefit is the ability for investors to customize their bond portfolio to positively align with their social areas(s) of focus or geographies. We believe our approach provides an added layer of investment transparency by detailing the use of bond proceeds and providing comprehensive reports on the community initiatives being financed. Many of our community investments have multiple components and benefits such as affordable housing, job creation, childcare, and neighborhood revitalization.



GETTING STARTED

CCM manages bond portfolios within two investment vehicles: separately managed accounts (minimum: \$10 million) and a mutual fund (minimums vary per share class). For investments over \$500,000 in the institutional share class of the mutual fund and for all separate accounts, quarterly impact reports are provided detailing, dollar for dollar, the *community development initiative and benefit* for each investment earmarked.