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**Leveraging Community Development  
Financial Institutions (CDFIs) for Mission:  
Summary of CDFIs Operating in GA, 2019-20\***

Provided by: The Georgia Social Impact Collaborative (GSIC)  
Information also available at [gasocialimpact.com](http://gasocialimpact.com)

\*This summary includes information from CDFIs that responded to a survey provided by the GA Social Impact Collaborative in August 2019. It is intended to provide an overview of CDFIs that currently operate in GA or intend to open a local office in the near future. This information was compiled by GSIC as a benefit to the community from data provided directly from the participating CDFIs. While GSIC makes no warranty as to its accuracy, this information is believed to be accurate and current. However, this summary may not be all-inclusive of CDFIs in our state and the information is dynamic and subject to change. Periodic updates to the information can be found at [www.gasocialimpact.com](http://www.gasocialimpact.com).



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	Access to Capital for Entrepreneurs	Finance/Microlending	Agriculture/Food	Arts + Culture	Community Development + Housing	Education	Employment/Generation	Environment/Sustainability	Health + Human Services
Access to Capital for Entrepreneurs	✓						✓		
Albany Community Together!	✓								
Atlanta Neighborhood Development Partnership	✓			✓					
Community Housing Capital				✓	✓		✓		
Enterprise Community Loan Fund				✓				✓	
Georgia Cities Foundation	✓		✓	✓		✓			
Habitat Mortgage Solutions	✓			✓					
Habitat for Humanity Georgia	✓			✓					
LiftFund	✓			✓					
Low Income Investment Fund	✓			✓	✓				
Local Initiatives Support Corporation	✓			✓		✓		✓	
Natural Capital Investment Fund	✓	✓				✓	✓		
Neighborhood Lending Partners	✓			✓				✓	
NeighborWorks Columbus				✓					
Reinvestment Fund		✓		✓	✓			✓	
Southwest Georgia United	✓			✓		✓			



## Access to Capital for Entrepreneurs (ACE)

*Markets Served: Metro Atlanta, Rural Georgia*

501(c)(3) Loan Fund  
Est. 1997; Est. in GA 2000  
Local Staff: 22

*Staff Contact:*  
Grace Fricks, President and CEO  
Ray Pennie, President of Business Development  
*Email:* fricks@aceloans.org; pennie@aceloans.org  
*Phone:* 678-335-5600

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*Total Assets:* \$54,560,110  
*GA Loan Portfolio:* \$27,585,597

*Impact Areas:* Access to Finance, Small Business and Microlending  
*Partners:* Foundations, entrepreneurial ecosystem, banks

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### *Mission Statement:*

The mission of Access to Capital for Entrepreneurs, Inc. (ACE) is to provide community economic development to underserved people and communities.

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### *Services Offered:*

Technical Assistance/Business Planning

Business advisory services: All ACE loan clients have access to free in-house financial education and business development services to ensure they have the knowledge and skills to be successful. Individualized consulting and coaching cover a range of topics, from marketing and social media to accounting and risk management.

Women's Business Center (WBC): Assisting over 4,000 clients since it opened in 2015, the WBC empowers racially diverse and low- and moderate-income women entrepreneurs through financial education and training. Located in Norcross, the WBC offers in-person and remote learning classes, workshops, seminars and one-on-one consulting to both women and men, as well as current and potential borrowers. The WBC offers a full range of services in both English and Spanish for women, and men, at all stages of business planning.

Other grant programs: ACE also provides support to hard-to-reach segments (primarily Hispanic and African American markets) through grant-funded programs.

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### *Organizational Goals in Georgia:*

ACE is the largest small business-focused community development financial institution (CDFI) in Georgia. In 2000, ACE started as a micro-lender with a pool of \$50K, making small business loans to 4 counties in rural North Georgia. Nearly 19-years later, we've helped more than 950 businesses in 68 Georgia counties with \$69M in fairly priced capital by giving people a chance when others wouldn't.

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### *Organizational Needs in GA*

In year two of our 5-year strategic growth plan to double our social impact, ACE's strategic plan is designed to scale our self-sufficiency and core sustainability. The goal of this plan is scaling our lending program to \$52M by 2022, which will effectively support almost 700 new clients and contribute to creating/retaining 10,000 jobs in the state of Georgia.



## **ACT! Albany Community Together Inc**

*Markets Served: Rural Georgia, 38 Counties in Southwest and Central Georgia*

501(c)(3) Loan Fund  
Est. 1997; Est. in GA 1997  
Local Staff: 6

*Staff Contact: Thelma Adams Johnson, President/CEO  
Thelma Adams Johnson, President/CEO  
Email: [thelma.johnson@albanycommunitytogether.com](mailto:thelma.johnson@albanycommunitytogether.com)  
Phone: 229-420-4600*

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*Total Assets: \$3,500,000  
GA Loan Portfolio: \$2,200,000*

*Impact Areas: Access to Finance, Small Business and Microlending  
Partners: City of Albany*

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### *Mission Statement:*

To build wealth and create economic opportunities in Georgia by providing affordable access to capital and business development services to aspiring entrepreneurs and small business owners.

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### *Services Offered:*

Technical Assistance/Business Planning

ACT! provides capital, coaching and connection opportunities for startups, growing, and expanding businesses in rural and Southwest Georgia. Coaching is done through a series of workshops:

- **Lenders Bankable:** Get an inside look at what traditional and non-traditional lenders look for when reviewing a loan application. Understand what a lender means when they say cash flow and debt coverage;
- **Financial Statements Bankable:** Financial statements are reviewed with an accountant to learn how to demonstrate business' financial strength;
- **Capacity & Collateral Bankable:** Learn the importance of income to debt ratio and how much income is needed to qualify for a certain amount of debt, and learn what about collateral, different types and why lenders require it to make the loan; and,
- **Credit Bankable:** Learn why personal credit is important when trying to get a business loan. Discuss credit reports, credit scores and ways to repair or improve your credit.

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### *Organizational Goals in Georgia:*

Overall goal of the ACT! is to increase the impact of our loan programs to assist our clients in building wealth and increasing business knowledge and skills. ACT! will meet the overall objective by increasing our Loan Volume by \$5 million over a 3-year period and by strengthening the organization by raising \$2 million in New Debt Capital.

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### *Organizational Needs:*

\$2,000,000 in low-cost debt capital (such as Program Related Investments) and grant funds to meet the organizational needs and capacity to provide access to our services. \$2,000,000 would support the origination of 125 new loans.



## **ANDP Loan Fund (Community Redevelopment Loan and Investment Fund)**

*Markets Served: Metro Atlanta, Georgia (Statewide)*

501(c)(3) Loan Fund  
Est. 1991; Est. in GA 1991  
Local Staff: 2.5

*Staff Contacts:*  
John O'Callaghan, President & CEO  
Ashani O'Mard, Senior Director of Capital Development  
*Email:* aomard@andpi.org  
*Phone:* 404-420-1600

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*Total Assets:* \$8,037,612  
*GA Loan Portfolio:* \$3,340,071

*Impact Areas:* Community Development and Housing  
*Partners:* Reinvestment Fund, Georgia Communities CDFI Coalition,  
Access to Capital for Entrepreneurs

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### *Mission Statement:*

To promote, create and preserve mixed-income communities through direct development, lending, policy research and advocacy that result in the equitable distribution of affordable housing throughout the metropolitan Atlanta region.

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### *Services Offered:*

Convening/Networking Events

We currently do not offer formal technical assistance, but we refer some prospective borrowers to ACE.

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### *Organizational Goals in Georgia:*

The ANDP Loan Fund will continue to focus on attracting grants and Program Related Investments; identifying high-mission projects for lending; and building internal capacity to manage our portfolio and grow the fund. ANDP will also continue to work closely with Reinvestment Fund to underwrite and service new loans in a timely fashion.

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### *Organizational Needs:*

Our biggest need is for low-cost, flexible and long-term capital.



## Enterprise Community Loan Fund

*Markets Served: Georgia (Statewide), Metro Atlanta, Rural Georgia*

501(c)(3) Loan Fund  
Est. 1983; Est. in GA 1983  
Local Staff: 8

*Staff Contact: Meaghan Shannon-Vlkovic, Vice President & Market Leader, Southeast*  
*Email: mvlkovic@enterprisecommunity.com*  
*Phone: 404-698-4612*

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*Total Assets: \$350,000,000*  
*GA Loan Portfolio: \$75,000,000*

*Impact Areas: Community Development and Housing, Environment/Sustainability, Health*  
*Partners: City of Atlanta, local developers, foundations*

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### *Mission Statement:*

Enterprise Community Loan Fund helps revitalize communities by providing innovative capital to help build and preserve well-designed affordable homes with access to good jobs, schools, transportation and healthy living environments.

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### *Services Offered:*

Operating grants to community organizations; Loans to community-based developers of low-income housing, community organizations and certain affiliates; Development and consulting services for owners and providers of housing; Technical services and training programs; and Research and information services.

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### *Organizational Goals in Georgia:*

Increase capital deployment

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### *Organizational Needs:*

Low-cost and long term capital to support continued growth of the region's affordable housing and community development needs; and partners that provide equity (grants) to support housing projects with a commitment to permanent affordability.



## Georgia Cities Foundation

*Markets Served: Georgia (Statewide)*

501(c)(3) Loan Fund  
Est. 1999; Est. in GA 1999  
Local Staff: 3

*Staff Contact: Perry Hiott, Managing Director*  
*Email: perryh@gmanet.com*  
*Phone: 678-686-6207*

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*Total Assets: \$16,600,000*  
*GA Loan Portfolio: \$10,750,000*

*Impact Areas: Access to Finance, Arts and Culture, Community Development and Housing*  
*Partners: University of Georgia Carl Vinson Institute of Government, Georgia Department of Community Affairs, Georgia Conservancy*

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### *Mission Statement:*

To assist cities in their community development efforts to revitalize and enhance underserved downtown areas, by serving as a partner and facilitator in funding capital projects and by providing training and technical assistance.

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### *Services Offered:*

Small Business Lending, Technical Assistance/Business Planning

- Georgia Downtown Renaissance Partnership programs: assists cities in creating an initial vision and short-term work program and also provides design assistance;
- Georgia Placemaking Collaborative: a three-year program designed to help selected cities identify their unique assets to develop strategies and outcomes around quality of life and economic sustainability;
- Heart & Soul Downtown Workshops: 6-hour workshops in selected communities which provide opportunities for participants to view actual plans and projects with officials from the host community; the workshops include formal presentations and walking tours of downtown areas;
- The Development Sessions: a series of podcasts, webinars, and classroom sessions designed to provide economic & community development professionals with current information, tools, professional insight, and resources available to augment municipal downtown development efforts and initiatives through departmental collaboration; the classroom sessions are conducted at the annual Georgia Downtown Conference and count towards the AICP Certification Maintenance program and the Georgia Downtown Association's Professional Development program;
- DDAs as Developer webinar: a series of webinars that provide information about how DDAs can act in a developer role. The series is crafted to provide best practices and case studies of particular projects with each episode focusing on a different downtown development topic. The series will also include discussion about the many tools available to DDAs so that they can assume a developer role and better assist in realizing the downtown development goals and vision in their community.

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### *Organizational Goals in Georgia:*

Distribute loans that make an impact in Georgia's downtown areas; provide training and technical assistance; implement the Georgia Placemaking Collaborative

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### *Organizational Needs:*

\$5,000,000





## Habitat Mortgage Solutions

*Markets Served: Georgia (Statewide)*

LLC Loan Fund  
Est. 2017; Est. in GA 2017  
Local Staff: 6

*Staff Contact:* Tim McCue  
*Email:* tmccue@habitat.org  
*Phone:* 404-979-5980

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*Total Assets:* \$30,000,000  
*GA Loan Portfolio:* \$1,500,000

*Impact Areas:* Access to Finance, Community Development and Housing, Affordable Housing  
*Partners:* Habitat for Humanity International and affiliates

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### *Mission Statement:*

To provide sources of capital and liquidity to local Habitat affiliates in order to foster community development by bringing investor partners, underserved people and communities together through affordable housing.

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### *Services Offered:*

Mortgage Origination

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### *Organizational Goals in Georgia:*

- 1) Create a uniform mortgage platform for the affiliate universe to originate conforming mortgages;
- 2) Provide the affiliate universe with consistent access to capital and liquidity sources.

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### *Organizational Needs:*

Capacity building, flexible capital



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## **LiftFund**

*Markets Served: Georgia (Statewide)*

501(c)(3) Non-Profit CDFI  
Est. 1994; Est. in GA 2015  
Local Staff: 1

*Staff Contact: Stephanie Bolden, Sr. Business Development Officer*  
*Email: sbolden@liftfund.com*  
*Phone: 470-344-8396*

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*Total Assets: \$64,024,051*  
*GA Loan Portfolio: \$1,536,858*

*Impact Areas: Access to Finance, Small Business and Microlending*  
*Partners: Georgia SBA, Operation Hope, GA Small Business Development Center*

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### *Mission Statement:*

To provide credit and services to small businesses and entrepreneurs who do not have access to loans from commercial sources and to provide leadership and innovation to the microlending industry.

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### *Services Offered:*

Small Business Lending  
Workshops on access to capital and keys to a successful business

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### *Organizational Goals in Georgia:*

Our goal is to assist small businesses that fall below the banks guidelines with the financing they need to allow their dreams to become a reality.

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### *Organizational Needs:*

Need loan loss reserve dollars.



## Local Initiatives Support Corporation (LISC)

*Markets Served: Metro Atlanta*

501(c)(3) Financial Intermediary  
Est. 1979; Est. in GA 2019  
Local Staff: 2

*Staff Contact: Dale Royal, Executive Director – Atlanta*  
*Email: droyal@lisc.org*  
*Phone: 619-518-4241*

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*Total Assets: \$958,170,000*  
*GA Loan Portfolio: \$500,000*

*Impact Areas: Access to Finance, Community Development and Housing, Workforce Development*  
*Partners: Invest Atlanta, Career Wise, Access to Capital for Entrepreneurs*

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### *Mission Statement:*

Together with residents and partners, we forge resilient and inclusive communities of opportunity across America - great places to live, work, visit, do business and raise families.

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### *Services Offered:*

Job Training, Technical Assistance/Business Planning

Financial Opportunity Centers - combining financial coaching with job training.

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### *Organizational Goals in Georgia:*

LISC connects underinvested communities with capital (loans, grants and equity) and technical assistance. LISC Atlanta will focus on investments in neighborhoods to revitalize commercial corridors, expand the supply of affordable for sale housing, and add sports and recreation facilities to activate youth. LISC Atlanta will also focus on investments in talent to expand job training programs combined with financial coaching.

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### *Organizational Needs:*

LISC pools private and public funds to invest in neighborhoods and talent. LISC raises local funds to leverage 3 times the funds raised at the national level. LISC Atlanta would like to raise at least \$3 million locally for lending.



## Low Income Investment Fund (LIIF)

*Markets Served: Metro Atlanta*

501(c)(3) Financial Intermediary  
Est. 1979; Est. in GA 2017  
Local Staff: 2

*Staff Contact: LaToya Kyle*  
*Email: lkyle@liifund.org*  
*Phone: 404-942-3344*

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*Total Assets: \$1,000,000,000*  
*GA Loan Portfolio:*  
\$5,100,000 debt  
\$10,000,000 NMTC equity

*Impact Areas: Access to Finance, Community Development and Housing, Education, Health, Agriculture/Food*  
*Partners: Invest Atlanta, Enterprise Community Partners, redefinED, Purpose Built Communities*

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### *Mission Statement:*

Creating pathways of opportunity for low-income people and communities.

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### *Services Offered:*

Investment management

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### *Organizational Goals in Georgia:*

- Expand access to capital for the creation and preservation of affordable housing
- Develop public/private partnerships to leverage existing capital sources
- Utilize LIIF's experience and financial capacity to raise and deploy capital for community development projects

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### *Organizational Needs:*

- Information on market needs
- Collaboration with capital providers and users



## Natural Capital Investment Fund

*Markets Served: Metro Atlanta, Rural Georgia*

501(c)(3) Non-Profit CDFI  
Est. 2000; Est. in GA TBD  
Local Staff: 0

*Staff Contact:* Rick Larson, SVP & Director of Strategic Initiatives  
*Email:* rlarson@conservationfund.org  
*Phone:* 919-951-0113

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*Total Assets:* \$45,000,000  
*GA Loan Portfolio:* \$0

*Impact Areas:* Access to Finance, Small Business and Microlending, Environment/Sustainability  
*Partners:* Georgia Department of Community Affairs, Georgia Cities Foundation, Atlanta Regional Commission

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### *Mission Statement:*

Natural Capital Investment Fund is a small business loan fund that supports entrepreneurs who are creating jobs and businesses in underserved communities in central Appalachia and the Southeast. By providing flexible capital and advisory services to small businesses, agricultural enterprises and community organizations, we catalyze environmentally and socially responsible business development and wealth creation in rural, minority and low-wealth communities.

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### *Services Offered:*

Mentoring, Job Training, Technical Assistance/Business Planning

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### *Organizational Goals in Georgia:*

To be determined based on outcome of feasibility study currently underway for the Georgia market.

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### *Organizational Needs:*

3 year Georgia startup estimates: \$1.5M startup/operating, \$3.5M lending capital



## Neighborhood Lending Partners

*Markets Served: Georgia (Statewide)*

501(c)(3) Loan Fund  
Est. 1993; Est. in GA 2019  
Local Staff: 1

*Staff Contact:* Charice Heywood, Senior Vice President  
*Email:* cheywood@nlp-inc.com  
*Phone:* 470-737-1350

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*Total Assets:* \$62,298,000  
*GA Loan Portfolio:* \$150,000

*Impact Areas:* Access to Finance, Community Development and Housing, Health  
*Partners:* Federal Home Loan Bank of Atlanta, City of Atlanta

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### *Mission Statement:*

To provide flexible, innovative and solution-oriented financing and services that renew and rebuild inclusive and sustainable neighborhoods.

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### *Services Offered:*

Participates with COA with BankOn Atlanta and sponsors affordable housing with the Federal Home Loan Bank of Atlanta as a member institution.

Programs are being developed and will likely revolve around affordable housing for nonprofits

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### *Organizational Goals in Georgia:*

As NLP expands its lending program into Georgia, NLP will work with local, state, regional and national entities to bring affordable housing and economic benefit to the underserved population. NLP anticipates that within the first two years of the program expansion, an additional 240 individuals will be impacted by our expanded programs. NLP anticipates providing 150 units of affordable housing in Georgia, which will benefit individuals and families that rely on affordable housing for financial security. Each subsequent year of the program, NLP anticipates providing additional housing units with increased awareness of its expanded geography. NLP will strive to finance a minimum of 500 units per year beginning with its third full year operating in Georgia.

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### *Organizational Needs:*

Patient capital is needed to help to build NLP Georgia's balance sheet. A stronger balance sheet is helpful in providing comfort for supporters and member banks. Additionally, operating capital is needed to build the staff in Georgia to help achieve the goals of financing additional affordable housing units in the State. Currently, the office has a staff of one and needs to add a loan manager and possibly an underwriter. Our current model is to secure loan funds from member banks, but loan funds from other sources can also be used to support additional affordable housing units in the State.



## **NeighborWorks Columbus**

*Markets Served: Georgia (Statewide), Columbus, GA*

501(c)(3) Loan Fund  
Est. 1999; Est. in GA 1999  
Local Staff: 16

*Staff Contact: Cathy Williams*  
*Email: cwilliams@nwcolumbus.org*  
*Phone: 404-373-5662*

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*Total Assets: \$10,266,574*  
*GA Loan Portfolio: \$2,982,723*

*Impact Areas: Community Development and Housing*  
*Partners: Banks, foundations and philanthropists*

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*Mission Statement:*

To promote and provide access to fit and affordable housing and build family assets for financial independence for all citizens of low- to moderate-income.

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*Services Offered:*

Education and counseling  
Back office lending for Wells Fargo Neighborhood LIFT program in Atlanta

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*Organizational Goals in Georgia:*

Mission/vision driven

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*Organizational Needs:*

Flexible, patient capital for production and lending for affordable housing. HEART (Homeownership Earned and Reached Together) capital.



## Reinvestment Fund

*Markets Served: Metro Atlanta, Rural Georgia, Georgia (Statewide)*

501(c)(3) Loan Fund  
Est. 1985; Est. in GA 2017  
Local Staff: 3

*Staff Contact: Yonina Gray, Director of External Relations*  
*Email: Yonina.Gray@Reinvestment.com*  
*Phone: 404-420-1593*

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*Total Assets: \$1,000,000,000*  
*GA Loan Portfolio: \$21,600,000*

*Impact Areas: Access to Finance, Community Development and Housing, Education, Agriculture/Food, Environment/Sustainability, Health*  
*Partners: ANDP, Invest Atlanta, SunTrust Bank*

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### *Mission Statement:*

To put resources in the communities of greatest need in the manner that achieves the greatest good—because everyone should have the opportunity to live in a diverse and economically vibrant neighborhood.

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### *Services Offered:*

Technical Assistance/Business Planning

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### *Organizational Goals in Georgia:*

Reinvestment Fund works to create opportunity for underserved people and places in Georgia, by applying the capital, analytics, and expertise necessary to build strong, healthy, and more equitable communities. Using our tools, we bring affordable housing, schools, early childhood education, healthy food and health centers to the communities that need better access—creating anchors that attract investment over the long term and help families lead healthier, more productive lives.

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### *Organizational Needs:*

In addition to capital to support financing across the breadth of the sectors we serve, Reinvestment Fund has a current immediate need for \$500,000 in additional grants to support a new Fund for Quality Atlanta (FFQ ATL). FFQ ATL is a partnership with local stakeholders to provide business planning supports and facilities funding to early care and education providers for quality improvement and expansion projects aimed at reaching more low-income families. FFQ ATL builds on our analysis of supply, demand, and gaps related to childcare in the region (<https://www.atlaccessmap.org/>).





## Southwest Georgia United

*Markets Served: Rural Georgia, Georgia (Statewide)*

501(c)(3) Loan Fund + CDC  
Est. 1995; Est. in GA 1995  
Local Staff: 25

*Staff Contact: Robert Cooke, Executive Director*  
*Email: rcooke@swgau.org*  
*Phone: 229-268-7592*

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*Total Assets: \$9,303,890*  
*GA Loan Portfolio: \$4,604,905*

*Impact Areas: Community Development and Housing, Employment Generation, Small Business and Microlending*  
*Partners: PNC Bank, Planters First Bank, South Georgia Banking Company*

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### *Mission Statement:*

To work with communities by seeking, developing and managing resources in a cooperative spirit in order to reduce poverty and improve the quality of life.

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### *Services Offered:*

Convening/Networking Events, Job Training, Technical Assistance/Business Planning, Entrepreneur Training for Re-entry after Incarceration

YouthBuild - GED preparation and construction training ages 16-24;  
Housing Counseling - Home purchase, foreclosure prevention;  
Salt of the Earth - after school program for Crisp and Dooly Counties school systems;  
Small Business Development - entrepreneur training for the public and persons preparing to return from incarceration;  
Asset Management - own and manage 130 single family units of affordable rental housing;  
Gillespie Selden Learning Center - financing and management assistance to organization serving 80 children.

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### *Organizational Goals in Georgia:*

Provide financial capital to create sustainable jobs and improve housing conditions. Provide decent, well-maintained affordable rental units for low-income families and individuals. Work in partnership with other entities to increase allocation of societal resources to address persistent poverty. See, develop and manage assets/liabilities, income, and expenses to ensure sufficient resources to carry out its mission.

Current funding supports the following additional programs: Provide research-based, effective educational and workforce development programs in partnership with local school systems and technical colleges. Provide technical assistance through housing counseling and entrepreneur training to support wealth accumulation for families and individuals.

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### *Organizational Needs:*

Southwest Georgia United estimates that the organization will become sustainable at an asset base of between \$20 million and \$30 million. The impact on rural Georgia and Southwest Georgia United's two home counties will increase significantly after that point. Need in the rural persistent poverty counties is large enough to absorb returns on an investment or asset pool of more than \$100 million. The current organization asset base is \$9.25 million, so a financial investment of \$10 million to \$15 million will ensure sustainability. With respect to human resource investment needs, the organization must be able to compensate staff at a market rate that will provide an incentive for educated and trained staff members to remain in or relocate to rural Georgia.



## CREDIT UNION CDFIs

### **1<sup>st</sup> Choice Credit Union**

*Markets Served: Metro Atlanta*

Community Development Credit Union  
Est. 1946; Est. in GA 1946  
Local Staff: 13

*Staff Contact:* Sharon R. Odom, CPA, President and CEO  
*Email:* [sodom@1stchoicecu.org](mailto:sodom@1stchoicecu.org)  
*Phone:* 404-228-1569, x.106

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*Total Assets:* \$25,000,000  
*GA Loan Portfolio:* \$12,560,000

*Impact Areas:* Access to Finance, Community Development and Housing, Education  
*Partners:* Grady Hospital System, On the Rise Financial Center, Inclusiv

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*Mission Statement:*  
Helping You Build Financial Success

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*Services Offered:*  
Financial Services, Home Buyer Education, Financial Counseling

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*Organizational Goals in Georgia:*

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*Organizational Needs:*  
Financial resources, technical assistance to build capacity to extend these services to more consumers.



## **Inclusiv**

(Formerly: National Federation of Community Development Credit Unions)

*Markets Served: National - serving over 225 member CDCUs*

Credit Union Community Development  
CDFI Financial Intermediary  
Est. 1974; Est. in GA 2017  
Local Staff: 3

*Staff Contact: Anna Foote, SE Regional Director*  
*Email: afoote@ontherisefc.org*  
*Phone: 404-228-1569, x.106*

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*Total Assets:*

*GA Loan Portfolio:*

*Impact Areas: Access to Finance, Education, Small Business and  
Microlending, Mortgage and Consumer Lending*

*Partners: Credit Union of Atlanta, 1st Choice Credit Union, BOND  
Community Federal Credit Union, Peach State Credit Union*

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*Mission Statement:*

Inclusiv's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions.

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*Services Offered:*

Community-based financial literacy, 1:1 financial and credit coaching and home-buyer readiness via On the Rise Financial Center working in English Ave and Vine City; Inclusiv Technical Assistance (TA) includes a free advice hotline for Inclusiv members with assets of less than \$20 million, and fee-based consulting services, discounted for Inclusiv members; Juntos Avanzamos – Together We Advance – is a designation for credit unions committed to serving and empowering Hispanic consumers; Secondary Market Program that purchases conforming and non-conforming affordable first lien mortgage loans from our member credit unions; Secondary Capital Loans are subordinated, long-term (five years or more) debt available to credit unions with low-income designation from their regulator; facilitates Nominee Deposits on behalf of third-party investors of up to \$250,000 and coordinates the placement of the deposit, but the third party investor is the depositor of record and the beneficiary of the insurance.

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*Organizational Goals in Georgia:*

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*Organizational Needs:*

Operational/financial support for On the Rise Financial Center and opportunities to partner with CU partners to provide capital to membership and into communities.



## PROSPECTIVE CDFIs

### **FCS Community Financing**

*Markets Served: Metro Atlanta*

501(c)(3)

Est. 1978; Est. in GA 1978

Local Staff: 18+

*Staff Contact:* Katie Delp, Executive Director

*Email:* [katie@fcsministries.org](mailto:katie@fcsministries.org)

*Phone:* 404-627-4304

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*Total Assets:* \$6,000,000

*GA Loan Portfolio:* \$100,000

*Impact Areas:* Community Development and Housing

*Partners:* South Atlanta Civic League, Purpose Built Schools Atlanta, Emory University's Start:ME accelerator

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*Mission Statement:*

FCS Community Financing partners with under-resourced neighborhoods to provide innovative and holistic development that produces flourishing communities.

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*Services Offered:*

Mortgage Origination

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*Organizational Goals in Georgia:*

To create more home buying opportunities for low-income households in across Atlanta's south side neighborhoods.

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*Organizational Needs:*

To increase our knowledge and capacity as we launch our CDFI (projected start of 2020).



## Habitat for Humanity Georgia

*Markets Served: Georgia (Statewide)*

501(c)(3)  
Est. 2009; Est. in GA 2009  
Local Staff: 2

*Staff Contact: B. Ryan Willoughby, Executive Director*  
*Email: ryan@habitatgeorgia.org*  
*Phone: 470-222-5717*

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*Total Assets: \$800,000*  
*GA Loan Portfolio: \$600,000*

*Impact Areas: Access to Capital, Community Development and Housing, Health*  
*Partners: Habitat for Humanity affiliates in Georgia*

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### *Mission Statement:*

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

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### *Services Offered:*

Convening/Networking Events, Job Training, Technical Assistance/Business Planning

Habitat Georgia provides a number of technical assistance opportunities to Habitat for Humanity affiliates, many of which are related to board development (recruitment, succession planning, fundraising, general operations). Habitat Georgia also provides one-to-one training and consultation with affiliate staff members, as necessary.

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### *Organizational Goals in Georgia:*

Create a sustainable revolving loan fund to increase Habitat home production in the state of Georgia.

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### *Organizational Needs:*

We will need at least three additional staff members and approximately \$5 million in funding to begin the process of utilizing a revolving loan fund (projected to start in 2020 or 2021).



## Village Micro Fund

*Markets Served: Metro Atlanta*

501(c)(3)  
Est. 2014; Est. in GA 2014  
Local Staff: 3

*Staff Contact:* Donte Miller, Co-founder and Executive Director  
*Email:* [donte@villagemicrofund.org](mailto:donte@villagemicrofund.org)  
*Phone:* 864-908-8591

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*Total Assets:* \$50,000  
*GA Loan Portfolio:* \$10,000

*Impact Areas:* Access to Finance, Agriculture/Food, Small Business and  
Microlending  
*Partners:* Ascend 2020, Morehouse, Access to Capital for  
Entrepreneurs

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*Mission Statement:*

We aim to create as much opportunity as there is genius in black and brown communities through education, cooperative financing and community.

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*Services Offered:*

Accelerator/Incubator, Convening/Networking Events, Mentoring, Pitch/Investment Competition, Technical Assistance/Business Planning

Back office services for businesses participating in the Village accelerator program.

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*Organizational Goals in Georgia:*

Expand accelerator through licensing curriculum, develop the cooperative attached to our accelerator to bundle micro businesses back office, expand brand through influencers and events and to raise a \$5M fund raised through a direct public offering.

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*Organizational Needs:*

Fundraising consultant (CDFI certification process is still in the feasibility stage)