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COMMUNITY IMPACT INVESTING

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In 1984, Trillium facilitated our clients' first community impact investments to a community loan fund that helped low-income residents of a manufactured home park form a cooperative and buy the park from their landlord.

Since then, Trillium has helped our clients make community impact investments domestically and on five continents. These investments are typically directed to domestic and international non-profit loan funds as well as community development banks and credit unions that help provide a flow of capital to historically under-served sectors of society. We are proud to be one of only a few active investment management firms that are a part of the Social Investment Forum's "1% in Community" campaign.

Community impact investing provides our clients with the opportunity to support community economic development, revitalization, growth, and sustainability. Many investors choose to allocate a portion of their overall portfolio holdings to this high social impact asset class. Community investments are customized for each client, and can be targeted both geographically and by area of interest. These areas include:

- Sustainable Agriculture
- Low Income Housing
- Job Creation and Retention
- Native American Community Development
- Financial Services as an Alternative to Predatory Pay-Day Lenders

- Community Economic Development
- International Development
- Environmental Sustainability
- Childcare

Trillium helps our clients participate in community impact investing by facilitating selection and administration of investments primarily with two types of vehicles: certificates of deposit and promissory notes.



Photo courtesy New Hampshire Community Loan Fund

CERTIFICATES OF DEPOSIT

- Federally insured
- Choice of market rate or below
- Minimum two year term
- Choice from a variety of community banks/credit unions
- Choice of CD based on geography and/or issues

PROMISSORY NOTES

- .5% to 3% interest rate
- Minimum two year term
- Choice from a variety of community loan funds
- Choice of organization based on geography and/or issues

These investments provide much needed capital to help finance a wide range of products and services, including responsible mortgage financing and re-financing for homeowners, financing for needed community facilities, commercial loans and investments to start or expand small business, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses.

In addition, community development banks, credit unions, and loan funds provide services — such as technical assistance to small businesses and credit counseling — that help ensure that credit is used effectively.

While each investment poses unique risks, promissory notes issued by loan funds and non-profit organizations generally pose special risks by their nature. Typically, they involve an uncollateralized and uninsured promise to pay. The issuer's only obligation is to repay the principal at maturity with interest payable at stated times. The promissory notes are not securities registered with the Securities and Exchange Commission.

SAMPLE INVESTMENTS

Below is a list of CD's and Promissory Notes that are subject to the risks described above. The securities do not represent a complete list nor do they represent a recommendation to buy or sell these investments.

Name	Type	Geography	Borrower/Community Impact
Accion International	Loan Fund	International	Creating microbanks, training for microentrepreneurs
Boston Community Loan Fund	Loan Fund	MA	Affordable housing, housing development, community development
Chicago Community Loan Fund	Loan Fund	IL	Free or low-cost technical assistance to CDC's, affordable housing, community development
Coastal Enterprises	Loan Fund	ME, NY	Low-cost technical assistance to small business, affordable housing, community development
Cooperative Fund of New England	Loan Fund	New England, NY	Local, socially conscious business
First National Oweesta Corporation	Loan Fund	Native American Community, including AK & HI	Assists with technical assistance, training, community development, investments and loans
Hope Community Credit Union	Credit Union	Gulf Coast of U.S.	Business development and neighborhood revitalization programs
Lakota Fund	Loan Fund	Pine Ridge Reservation, SD	Micro-enterprise to Native American population
Mercy Loan Fund	Loan Fund	U.S.	Affordable housing, housing development
Root Capital	Loan Fund	Latin America	Small-scale rural producers (e.g., family farmers & small-scale fishermen)

Name	Type	Geography	Borrower/Community Impact
Self-Help Credit Union	Credit Union	U.S. with branches in NC	Reaches under-served by conventional lenders – particularly minorities, women, rural residents, and low-wealth families
Shared Interest	Loan Fund	South Africa	Supports credit for communities marginalized by apartheid
Vermont Community Loan Fund	Loan Fund	VT	Affordable housing, community facilities, small and microbusiness

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