

# IMPACT INVESTING

IMPACT INVESTING PROVIDES A LOAN, EQUITY INVESTMENT, OR GUARANTEE WITH THE CENTRAL PURPOSE OF COMMUNITY GOOD THAT ALSO PROVIDES FINANCIAL RETURN.

## What is Impact Investing?

Impact Investing uses loans, equity investments, or guarantees to support projects that create community good while also earning a financial return.

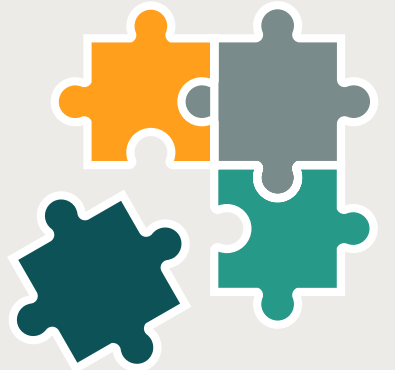
Returns are measured not just in dollars, but in lives impacted.



## Why Impact Investing?

Some community challenges, like housing, jobs, and wealth building, require more than grants alone.

Impact Investing helps fill the gap when traditional funding isn't enough.



## How Does it Work?

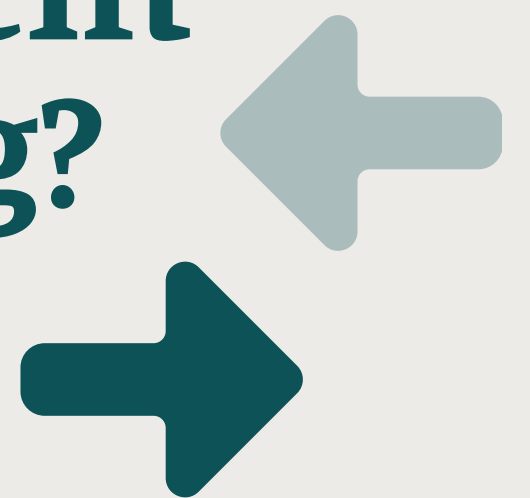
- Uses a small portion of CFCI's investment assets.
- Funds are invested locally.
- Money returns to CFCI and is reinvested back into the community.



## How Is This Different Than Grantmaking?

Grants are one-time gifts.  
Impact Investments are repaid and reused.

This means the same dollars can support the community again and again, with little to no impact on grantmaking funds.



## What Kind of Impact Is Expected?

Impact Investments support projects that:

- Strengthen underserved communities.
- Improve quality of life.
- Create long-term, systemic change.
- Focus areas may include housing, health, food access, childcare, small business support, and more.



## Who Makes the Decisions?

Investments are reviewed by an Impact Investing Committee and approved by the CFCI Board of Directors.

All investments follow Board-approved guidelines and careful risk review.



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