



## Vision

A just economy that works for all small businesses and communities.

## Mission

We work in partnership to expand economic opportunity for small businesses and communities by reimagining the way capital and resources flow.

## North Star

We believe small businesses are the critical source of job and wage growth.



## Working together to drive collective impact

Fill access to capital gaps with innovative financial solutions

Grow the capacity of the small business support ecosystem

Design and manage financial programs

Enhance the distribution of capital in service of small businesses

CRF works to complement and amplify the scale and effectiveness of the small business ecosystem with its **lending**, **technology** and **service solutions**.

### We are:



**A capital provider.**



**A technology services provider.**



**A national CDFI.**



**A supporting organization.**



Community Reinvestment Fund, USA  
801 Nicollet Mall, Suite 1700 West  
Minneapolis, Minnesota 55402  
Tel. 800.475.3050  
[www.crfusa.com](http://www.crfusa.com)

Capital for Communities —  
Opportunities for People®

Founded in 1988, Community Reinvestment Fund, USA (CRF) is a national non-profit organization with a mission to improve lives and strengthen communities through innovative financial solutions. CRF has injected more than \$3.6 billion to stimulate job creation and economic development and support community facilities.



## CRF's unique approach

- CRF leads with impact and focuses on providing capital not readily accessible to small businesses and communities that support small business growth.
- CRF's primary goal is to ensure small businesses have access to capital, whether it's through CRF lending efforts or connecting small businesses through our technology platform to local CDFIs who provide the capital.
- CRF is a national CDFI. Our consistent place-based work will only be in Minnesota, and we will engage with local communities as invited in by local stakeholders.
- CRF helps CDFIs access fixed-rate, long-term capital to support community development as a qualified issuer of the Bond Guarantee Program.
- CRF assists with developing and advocating for policies that encourage investment to small businesses and for federal and state resources that provide access to capital.
- CRF provides loans directly to small businesses when invited to do so by:
  - (1) **national stakeholders** who are looking for a one-stop shop for their programmatic goals; and
  - (2) **local CDFIs** seeking additional capacity; and
  - (3) **smaller cities and rural communities** that don't have locally-rooted CDFIs; and
  - (4) **referral partners** looking to secure capital in partnership with businesses they represent.
- CRF leverages its balance sheet in innovative ways to drive new product development beyond SBA and pilot products for CDFIs more broadly.



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CRF is a national nonprofit and Community Development Financial Institution (CDFI) with a mission to expand economic opportunity by reimagining the way capital and resources flow to small businesses and communities. CRF partners with community stakeholders to deliver sustainable, tailored financial solutions that support long-term economic growth with the goal of building a just economy where small businesses and local communities thrive. Since 1988, CRF has provided nearly \$4 billion in funding to transform local economies across the country. For more information, visit [crfusa.com](http://crfusa.com) and follow us on [LinkedIn](#), [Facebook](#) and [X](#).