

# Maximize your lending power.

Expand Your Reach, Diversify Risk, and Enhance Liquidity with Our Expert Loan Participation Solutions.

CRF works closely with community partners to bridge capital gaps for small businesses, including the utilization of participatory lending programs. These collaborative programs are designed to meet the unique capital needs of entrepreneurs who fall outside of the lending parameters of local lenders.

#### **Risk Diversification**

By sharing a loan with other lenders, each participant reduces their individual exposure to risk, lowering the potential impact of a single borrower defaulting.

#### **Improved Liquidity**

Selling portions of loans helps you manage liquidity more effectively, freeing up capital for other lending opportunities.

### **Enhanced Customer Relationships**

Institutions can retain and attract clients by offering larger loans through participation, fostering stronger customer relationships and loyalty.

## **Increased Lending Capacity**

Smaller financial institutions can partake in larger loans than they could manage independently, allowing them to support bigger projects and clients.

#### **Access to Expertise**

Participating institutions can benefit from the lead lender's expertise and underwriting standards, enhancing the overall quality of loan evaluation and management.

Partner Highlight



CRF recently partnered with Mission Driven Finance, a California-based impact asset management firm to collaboratively provide responsible capital to small businesses across the state who require larger amounts of financing. This partnership enables each organization to complement the work of the other while filling access to capital gaps for entrepreneurs in California.

In the first four loans deployed to small businesses through this partnership, CRF supplied 90% of the loan amount in the transactions, enabling Mission Driven Finance to deliver more capital into the communities they serve. CRF and Mission Driven Finance have also cultivated a growing pipeline of small businesses seeking financing through this partnership.

Contact us today.

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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  $\underline{\text{crfusa.com}}$  and follow us on  $\underline{\text{LinkedIn}}$ ,  $\underline{\text{Facebook}}$  and  $\underline{\text{X}}$ .