

Nonprofit & CDFI Loan Underwriting Services

Are you doing your own in-house underwriting and due diligence? Let Community Capital Advisors lighten your workload and do it for you, using the most up-to-date best practices.

One key to a successful mission-based investment program is effective due diligence. CCA has decades of underwriting experience in nonprofit lending and will do the work for you. We do a deep-dive into the finances and operations of a potential borrower, using stringent criteria for our assessment. Upon completion, CCA provides you with a comprehensive loan narrative, detailing the following:

- Background - how will the loan funds be used? What impact does this potential borrower have in your geographic and programmatic focus areas, and how will this loan make a difference?
- Full programming examination. For example, for a borrowing CDFI, what kind of lending programs and products do they provide? What is their lending portfolio composition?
- In the case of a CDFI, a detailed look at their loan portfolio performance and loan loss reserve
- Social impact measurement reporting tailored to your investment needs
- Assessment of their BIPOC portfolio and product offerings
- Potential borrower management team description
- A review of funding sources
- An analysis of the key credit issues and mitigants

Every potential borrower is unique, so while we use specific criteria in our review as outlined above, some may require extra due diligence. To see an example of one of our underwriting narratives and to learn more about our services, please visit www.communitycapitaladvisors.us/underwriting.

Community Capital Advisors (CCA) provides foundations and mission-driven organizations nationwide with leading insight, services and partnership to accelerate their mission. We help foundations align their investment capital and practices with their missions to advance racial equity, inclusive economies, sustainable growth and healthy communities. To learn more about CCA services, please visit: www.communitycapitaladvisors.us.