



## General Information for Potential Borrowers

**CONTACT INFORMATION**  
info@cdfifriendlybtown.org  
(651) 500-9968

**MAILING ADDRESS**  
100 South College Ave, Suite 240  
Bloomington, IN 47404

**WEBSITE**  
www.cdfifriendlybtown.org

### HOW IS A CDFI DIFFERENT FROM A REGULAR BANK?

Local banks are deeply invested in growing the local economy, supporting small businesses, ensuring good housing for all, and other goals related to CDFI Friendly Bloomington. Banks operate under regulations that emphasize “safety and soundness” that sometimes make it difficult, if not impossible, for the banks to provide financing for the types of mission-driven projects that CDFI Friendly Bloomington has been created to advance. That’s where CDFIs come in. Across the nation, CDFI and bank partnerships total billions of dollars.

### OUR ESSENTIAL FUNCTIONS

- 1 Identifying and developing prospective CDFI investment opportunities in region
- 2 Marketing of prospective CDFI investment opportunities to CDFIs
- 3 Providing enhancement financing via CFB Capital to complete investments in and around Bloomington
- 4 Working with potential borrowers and CDFIs to provide technical assistance and coordination

### WHAT IS DOES CDFI FRIENDLY BLOOMINGTON DO?

CDFI Friendly Bloomington will help find potential financing opportunities that CDFIs might be interested in. Generally, that means financing opportunities that banks have to pass on or that banks can consider only if a CDFI (or another lender) is taking on a share of the risk.

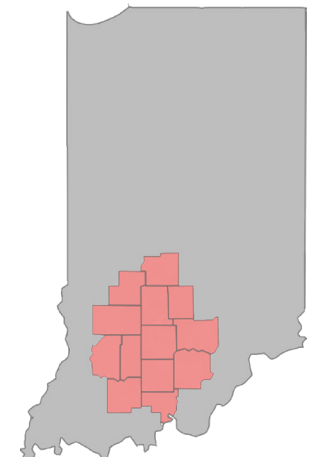
When a CDFI is interested in making a loan, it works with the borrower on the terms and conditions of the loan— the pricing, the length of the loan, repayment conditions, and other things. If the CDFI needs financing assistance, it will ask CDFI Friendly Bloomington to consider joining the deal.

CDFI Friendly Bloomington will make its own, independent decisions about whether to lend alongside the CDFIs (and possibly others, including local banks). It will try to address the CDFI’s concerns so that loans get made.

### OUR SERVICE AREA

Our name is CDFI Friendly Bloomington, but our service area extends to the following counties:

- |                 |                   |
|-----------------|-------------------|
| <b>BROWN</b>    | <b>MARTIN</b>     |
| <b>CRAWFORD</b> | <b>MONROE</b>     |
| <b>DAVISS</b>   | <b>MORGAN</b>     |
| <b>DUBOIS</b>   | <b>ORANGE</b>     |
| <b>GREENE</b>   | <b>OWEN</b>       |
| <b>JACKSON</b>  | <b>WASHINGTON</b> |
| <b>LAWRENCE</b> |                   |



# HOW TO GET STARTED

Visit our website at [www.cdfifriendlybtown.org](http://www.cdfifriendlybtown.org) and go to the "Submit your Project" page. There you can fill out our intake application, which is a brief questionnaire about you and your project. No detailed financial or personal information will be asked at this time, we just ask for enough information to begin working with you. See the graphic on the back of this page to better understand the entire process for potential borrowers.

