



# Community Action Agencies and Micro-Business Lending

Community Action Partnership National Convention 2017 Philadelphia

Kevin Kelly, Community Action Partnership

Glenn Sanada, CCEDA

Paul McLain-Lugowski, Fresno EOC and Access + Capital

California Community Economic Development Association



## ***AGENDA***

- Introduction: Kevin Kelly, Community Action Partnership
- Overview/Resources: Glenn Sanada, CCEDA
- Access + Capital: Paul McLain Lugowski, Fresno EOC
- Community Assistance Financial Institution: Kevin Kelly
- Questions / Answers

Development Guides: [www.cceda.com](http://www.cceda.com) and  
[www.communityactionpartnership.com](http://www.communityactionpartnership.com)



Multi Unit Affordable Rental Housing 9% LIHTC  
Multi Unit Affordable Rental Housing 4% LIHTC and Bonds  
Single Family Development  
Commercial Retail and Office Development  
Community Facility Development  
Mixed Use Development  
Social Enterprises  
Business Technical Assistance  
Community Development Loan Funds  
Community Development Micro Loan Funds  
Community Development Credit Unions  
Community Development Investment Funds  
Community Development Financial Institutions  
New Markets Tax Credits  
Alternative Financial Services  
Financial Education  
Foreclosure Prevention – Mortgage Counseling



## **Key Issues:**

### **1. Source of Funds:**

- **Grants First**
- **Investments/Loans**

### **2. Target Audience:**

- **Risk Factors**
- **Underwriting Guidelines / Lending Policies**
- **Loan Size**

### **3. Sustainability: Return of Capital**

### **4. Management: Staff and Board**

### **5. Operational Expenses: Management, Office and Servicing**



## **Key Issues: (Continued)**

### **6. Spread: Income**

### **7. Community Development Financial Institutions (CDFI)**

- **Technical Assistance Awards**
- **Financial Assistance Awards**

### **8. Partnerships: Experience / Cost Savings**

- **Technical Assistance Partner**
- **Lending Partner: Shared Risk, Co-Lending, First Loss**
- **Servicing Partner**

### **9. Why Loan Funds:**

- **Financial Institutions Partner**
- **Meeting Specialized Needs of the Local Market**



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