

Why should I invest in Genesis?

The Genesis Fund provides a unique investment opportunity for socially concerned individuals and institutions who want to put a portion of their assets to work for long-term community redevelopment in Maine. Your investment loan will be used to make loans to sustainable projects that address vital community needs and will help leverage additional public and private support for affordable housing and facilities projects. In return, you receive a modest financial return on your investment and the satisfaction of knowing that your investment is making a difference for Maine residents.

How will my investment loan be used?

Your investment loan will provide direct support for affordable housing and community facilities projects. This support will come in the form of a loan to a nonprofit organization that will be repaid over time. As loans are repaid, they become available for new projects and can thus be “revolved” back out for other projects that meet critical community needs.

How do I know that my money is making a difference?

The Genesis Fund does not solicit investments beyond our capacity to lend the money for community purposes. Your investment will begin supporting affordable housing and facilities projects across the state soon after we receive it. Through our annual updates, you’ll gain a better appreciation of the impact of your investment. We encourage you to check our website often to see the most up-to-date listing of projects that we are supporting.

What kind of terms do you offer on investment loans?

Investors in the Genesis Fund choose the amount, term and interest rate based on their financial and social goals. Individual investors choose an interest rate up to 3.5%. The minimum investment is \$1,000 and the minimum term is 1 year. Simple interest is paid annually.

Is my money safe?

While no guaranty is given, the Genesis Fund has a record of 100% repayment to our investors. We maintain reserves to protect investors from losses in our portfolio and secure the loans that we make with collateral, typically a mortgage on real property. We also maintain a net asset position that would enable us to cover substantial losses. There is no FDIC insurance on the funds, and in extreme economic conditions, the funds could be at risk.

What if I need to access my money before the term of my investment expires?

In the event that unforeseen circumstances may make it necessary to terminate an investment before maturity, we will work with you to try to repay the principal balance and outstanding interest in a timely manner, but no guaranty can be given.

Are there any tax benefits to investing in The Genesis Fund?

There are no clearly identifiable tax benefits at this time; however, donations to the Genesis Fund are tax-deductible. Many investors choose to donate their annual interest; and, make a provision for loan forgiveness in their estate plan.

How do I invest?

Once you have determined the amount, term and interest rate for your investment, please fill out the Authorization of Terms form (available on our Web site) and return it to us with your investment check, money order, or electronic transfer. We will then provide you with additional documentation on your investment, including an Investment Loan Agreement and a Promissory Note for your records.

What will I receive from The Genesis Fund once I’ve invested?

On the anniversary of your investment, we will provide you with an update on our activities and, as appropriate, interest and principal payments. Additional information such as audited financial statements may be provided upon request.

The above is qualified in its entirety by reference to the Genesis Community Loan Fund Prospectus, a copy of which is available at www.genesisfund.org.