The Genesis Fund Investment Program

The Genesis Fund provides a unique opportunity for individuals and institutions to invest a portion of their assets in support of local community development and economic growth in Maine and Northern New England. Every dollar invested in the Genesis Fund builds our portfolio of loans to create and preserve affordable housing, expand community facilities, and help our local communities thrive. An investment in the Genesis Fund is a fixed income product that blends financial and social returns, making it easy for investors to align their investment strategy with their values.

- Low minimum investment
- Fixed rate of return (simple interest is paid annually)
- Meaningful social impact in local communities
- 100% repayment of principal since 1992

About The Genesis Fund

The Genesis Fund provides innovative financing by soliciting community investment loans from individuals, churches, corporations, and foundations and then re-lending the money at favorable terms to nonprofit organizations developing affordable housing and community facilities for the benefit of underserved people and communities throughout Maine and beyond. Our loans help some of our most vulnerable neighbors: single parents and their children, low-income working families, the elderly, homeless individuals, and people with disabilities. The Genesis Fund is a tax-exempt, 501(c)(3) nonprofit organization founded in 1992 and is certified as a Community Development Financial Institution (CDFI) by the US Treasury Department.
Genesis Fund Lending

Investments in the Genesis Fund make a wide variety of local community projects possible. Our careful portfolio management means we have had only two loan write-offs in our history. As the loans we make are repaid, the funds become available for new projects and can thus be “revolved” to meet critical community needs again and again. As a result, an investment in the Genesis Fund has the opportunity to support numerous projects over its term.

- Total loan portfolio at most recent fiscal year end (FY20): $22,182,047 outstanding loans
- Total lending: $54,659,841 to 265 projects since 1992
- Community investments leveraged from other sources: $299,413,432 leveraged since 1992

Outstanding Loan Portfolio by Sector - FY20

- 21% Affordable Homeownership
- 18% Affordable Housing for Seniors
- 13% Youth and Childcare
- 10% Housing for People with Disabilities
- 3% Homeless / Recovery / Transitional Housing
- 3% Health and Social Services
- 2% Community Development
- 30% Affordable Rental Housing for Families
Investment Data

Total investors at most recent fiscal year end (FY20): 149 Investors
Total invested capital at most recent fiscal year end (FY20): $19,587,574

Investor Protections

The Genesis Fund’s staff carefully monitors the diverse outstanding loan portfolio to ensure performance. We maintain reserves to protect investors from losses in our portfolio and secure the loans that we make with collateral. We also maintain a net asset position that would enable us to cover substantial losses. Since 1992 when we began financing projects, the Genesis Fund has had a record of 100% repayment to our investors.

Social Impact of Genesis Fund Lending

Housing units created/preserved in our most recent fiscal year (FY20): 531
Beneficiaries of lending in our most recent fiscal year (FY20): 3,285

For a young non-profit like us, the support and guidance of the Genesis Fund was vital not only to our organization but to our youth, families, and the community that we serve. Without their support, we truly would not be where we are today as an organization.

Julia Sleeper, Executive Director, Tree Street Youth, Lewiston, ME

Outstanding Loan Portfolio by Region - FY20

- 36% Southern Maine - Cumberland County
- 20% Midcoast Maine - Sagadahoc, Knox, Lincoln, Waldo, Hancock Counties
- 17% Southern Maine - York County
- 21% Central Maine - Androscoggin, Kennebec, Penobscot Counties
- 4% Rim of Maine - Aroostook, Franklin, Oxford, Piscataquis, Somerset, Washington Counties
- 2% New Hampshire

How to Invest

Choose an Amount to Invest
$1,000 minimum

Choose an Investment Length
1 year minimum

Choose an Interest Rate
Individuals: 0%–3.5%
Institutions: 0%–2.0%

Visit tinyurl.com/gen-invest to download our individual or institutional investment forms today or call us at (207) 844-2035 to get started!
Communities Where We All Thrive

“I love that my investment loan helps my fellow Mainers, and I get to see the results in my community and all across the state. Whether it’s affordable housing, a child care center, or a food pantry, I’m proud to be part of the solution. We can all have a part in creating the kind of community we love.”

Brenda Peluso, Investor

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The offer and issuance of the loans to the Genesis Fund has not been registered under the securities laws in reliance upon exemptions from such registration for securities issued by certain non-profits. The information herein is qualified in its entirety by reference to the Genesis Fund’s Prospectus, a copy of which is available at tinyurl.com/gen-invest.