



Invest in Solutions

Our impact investing program 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. An investment in Genesis blends financial and social returns into one accessible, risk-mitigated product, the proceeds of which are pooled and invested in a diverse portfolio of over 100 community development projects in Maine and beyond.

- **Low minimum investment**
- **Fixed rate of return**
- **Meaningful social impact in local communities**
- **100% repayment to investors since 1992**

Individuals

Align your investment strategy with your values. Choose how much, how long, and what interest rate.

Institutions

Banks, foundations, corporations, faith communities, and others can invest for community impact.

Interest

Our simple impact investment program delivers a fixed rate of return to investors, paid annually.

Impact

Your investment will help create meaningful solutions for housing and other critical projects in Maine and northern New England.

“For those seeking to be a part of the solution in their own corner of the world, look no further.”

—AMY DOMINI, CFA
LORING, WOLCOTT & COOLIDGE TRUST COMPANY



Genesis is a certified nonprofit Community Development Financial Institution (CDFI). Our certification ensures that we are delivering community development impact.

PHOTOS AT TOP: LEFT Youth and Family Outreach; RIGHT Area Interfaith Outreach (AIO)

Loan Portfolio Risk Mitigation

Genesis employs a number of practices to underwrite loans, monitor portfolio performance, minimize defaults, and ensure the repayment of investment capital.

UNDERWRITING Potential borrowers go through an extensive underwriting process to review project feasibility and assess credit quality. A board committee reviews all loans.

COLLATERAL Genesis loans are almost always secured by collateral (typically real estate).

PORTFOLIO DIVERSIFICATION STRATEGIES /

CONCENTRATION LIMITS Our diverse loan portfolio comprises a variety of sectors and repayment sources, which spreads risk across a range of factors. We do not normally allow the amount of outstanding debt to any single borrower to exceed 10% of total capital available to lend, and we limit the amount of capital loaned out for longer than 10 years.

ONGOING LOAN MONITORING AND SUPPORT Genesis maintains strong relationships with borrowers and conducts ongoing portfolio review. We monitor construction and review loan repayment plans and other operating information from borrowers. Expert Genesis guidance helps keep projects on track.

ANNUAL PORTFOLIO REVIEW We perform a review of each loan in the portfolio at least annually, and update documentation, review payment status, and analyze financial statements.

LOAN LOSS ALLOWANCE We maintain a loan loss allowance that is based on a systematic assessment of risk in the portfolio. Our careful portfolio management keeps loan losses to a minimum, with only two loan write-offs since our program started more than 30 years ago.

Investment Portfolio Risk Mitigation

Genesis has policies in place to ensure our ability to repay investors.

CAPITAL STRUCTURE REQUIREMENTS The Genesis Fund has over \$14 million in Net Assets as of the end of FY24, and maintains a ratio of at least 20% Net Assets to Total Assets at all times.

CAPITAL LIQUIDITY RESERVE The Genesis Fund maintains a capital liquidity reserve of no less than 5% of investor notes payable. These funds are not available for lending.

Community Lending

Investments in the Genesis Fund make a wide variety of local community projects possible. As the loans we make are repaid, the funds become available for new projects and are “revolved” to meet critical community needs, again and again. That’s how an investment in Genesis can support numerous projects over its term.

The offer and issuance of investment 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 nonprofits. The information herein is qualified in its entirety by reference to the Genesis Community Loan Fund Prospectus, available on our website and by request.

“Genesis took a chance on a much smaller Preble Street years ago, and made us a critical loan. Preble Street now invests in Genesis, an organization that reflects our values.”

**—MARK SWANN, EXECUTIVE DIRECTOR
PREBLE STREET, PORTLAND, MAINE**

INVESTMENT AND SOCIAL IMPACT

Total lending since 1992:

377 loans totaling
\$109,272,802

Additional community investment leveraged since 1992:

\$698,156,373

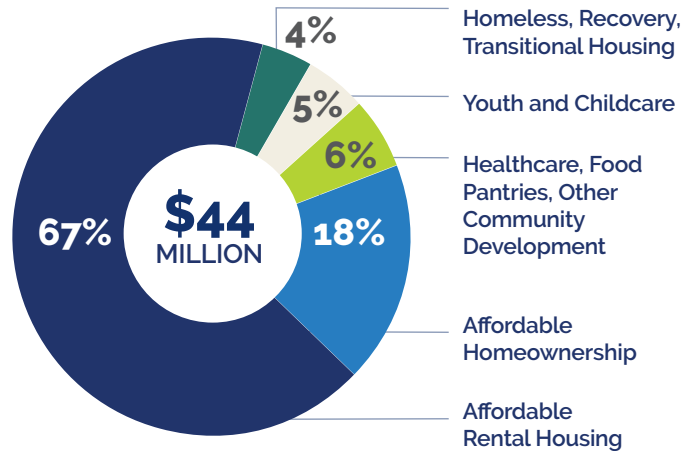
Total loan portfolio at end FY24:

\$44,263,055
outstanding loans

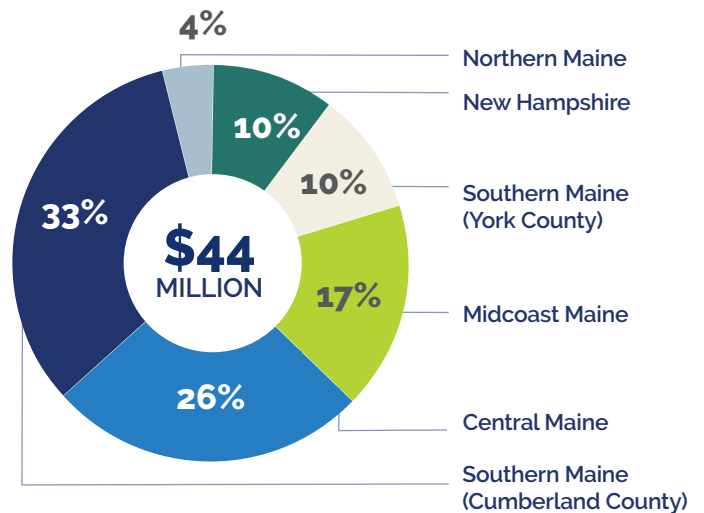
Impact in FY24:

619 housing units created/preserved
36,729 beneficiaries of our lending

Outstanding Loan Portfolio by Sector (FY24)



Outstanding Loan Portfolio by Region (FY24)



OUR COMMUNITY OF INVESTORS

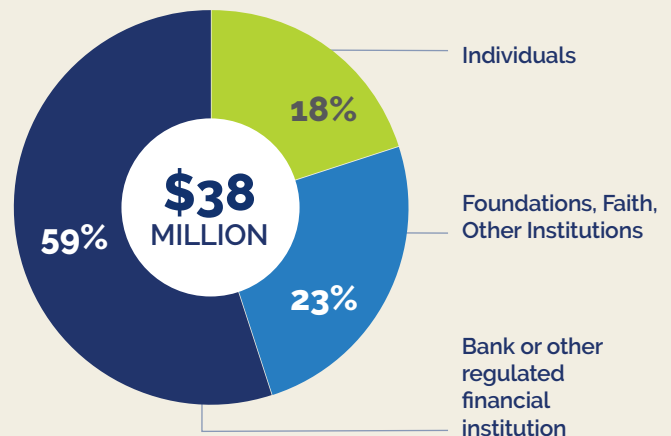
Total investments at end of FY24:

255 impact investments

Total invested capital at end FY24:

\$38,110,201

Sources of Invested Capital (FY24)



“With Genesis, I no longer question if my values and priorities align with my investments.”

**—MEGAN SUSLOVIC, INDIVIDUAL INVESTOR,
PORTLAND, MAINE**

We're grateful to daughter and mother impact investors Meghan Suslovic and Jen Southard.



Are you ready to make an impact?

Your investment in Genesis will help us:

- Increase and preserve affordable rental housing;
- Create new homeownership opportunities;
- Finance solutions to homelessness and housing instability;
- Promote opportunities to build generational equity and wealth;
- Support a clean-energy transition; and
- Partner with communities to address critical needs, including access to food, healthcare, and childcare.

HOW TO INVEST:

- 1 Choose an amount to invest.**
(\$1,000 minimum)
- 2 Choose an investment length.**
(1 year minimum)
- 3 Choose an interest rate.**
 - Individuals: 0-3.5%
 - Institutions: 0-2%

WE'LL KEEP YOU INFORMED

You can expect to hear regularly from Genesis with updates on our activities. We'll send an Annual Report and a yearly summary of your investment. Our audited financial statements and additional information are available on our website and at your request.

About Us

Genesis connects communities creating affordable housing and other essential community resources with the capital and expertise they need to overcome barriers to opportunity and prosperity. A certified nonprofit Community Development Financial Institution (CDFI), Genesis works throughout Maine and northern New England to make flexible loans, deliver expert project guidance, advance policy solutions, and promote systemic change. Genesis was launched in 1992 by a small group of Maine residents who wanted to make sure their neighbors had access to affordable housing.

Genesis
COMMUNITY LOAN FUND

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Investment forms:
genesisfund.org

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