OUR MISSION

“ To provide flexible, creative and responsive financial products and services that support an inclusive and sustainable economy. ”
We are pleased to provide our 2022 Annual Report covering the Fiscal Year ending March 31, 2022. Rebounding from the impacts of COVID, Capital for Change (C4C) had a busy year channeling recovery funding and staff resources to support our mission.

In commercial lending, this rebound was evident in the 25 new loans totaling over $9 million that were closed for affordable housing projects and non-profit lending. Well over 60% of these loans were in low to moderate-income census tracts, and over 60% of the beneficiaries have been people of color.

Funding from grants and our financial business partners are helping to set the stage for growth in the coming year. In late 2021/early 2022, C4C received:

- **$28.8 million** in pooled funding support (MPLP3) from 14 partnering banks, which is up dramatically from 2018’s prior pooled funding (MPLP2) of $20 million with 11 partnering banks
- **$2.4 million** from the US Treasury in the form of two grants
- **$500,000** CHFA tax credit grant funded by Eversource in support of affordable housing

Through the first three months of the current fiscal year, C4C is already ahead of last year’s pace in terms of commercial lending as we look to add to the nearly **$70 million** in loans funded since our merger in 2016.

Consumer energy efficiency financing programs delivered **$28 million** in new loans which was **$3 million** higher than the previous year. With nearly 3,000 new loans added, these energy efficiency loans funded much-needed improvements and helped to reduce carbon emissions.

Along with more growth in the areas already mentioned, C4C will be expanding its work in the coming year with added emphasis on small business and non-profit lending as well as intensifying our focus on racial equity impacts. C4C will be working with DECD and NDC in the CT Small Business Boost Fund to deliver committed funds into the hands of local businesses. Many small businesses in CT were hit hard by COVID and C4C is eager to participate in delivering relief in conjunction with the state as C4C is doing with the Unite CT rental assistance program. In addition, C4C has developed internal initiatives to deliver more capital to BIPOC borrowers and developers.

Our successful impact now and in the future is linked to your continued support. Many thanks to all of you who believe and invest in our mission.

Sincerely,

Suzanne Tillman, *Interim Executive Director*

Sincerely,

Dorothy Adams, *Board Chair*
OUR VISION

“To be Connecticut’s premier community development financial institution, offering capital solutions that will create and sustain lasting, positive change to low-income communities, including broadened social and economic participation, economic growth, and environmental sustainability.”
RACIAL EQUITY & INCLUSION
Our Commitment

From its roots in the 1960s fighting racism in housing, Capital for Change (C4C) and its Board of Directors have focused on being an industry leader positively impacting racial equity and inclusion. C4C was intentionally designed to address and work to correct systemic racism in community lending and community development. C4C is committed to reaching out to and providing fair and equitable financing opportunities in Black and Brown communities, to combat and correct years of disregard and biased rejection. C4C strives to be the lender of opportunity by ensuring access to capital for underserved communities of color that want to grow businesses and build strong communities.

To further this commitment, C4C’s Board of Directors has established the Racial Equity and Inclusion (RE&I) Committees to guarantee a long-term strategy to ensure racial equity, accountability, and inclusion.
Delivering FINANCIAL CAPITAL and IMPACTFUL CHANGE to Connecticut's underserved communities for more than fifty years.
OUR PROGRAMS

COMMERCIAL LENDING
Capital for Change (C4C) assists developers in creating affordable rental housing, supportive housing, mutual housing, cooperatives, homeownership and energy efficiency improvements. Loans may be for acquisition, bridge funding, construction /rehabilitation financing, or permanent terms.

CONSUMER LENDING
C4C helps homeowners conserve energy usage and decrease costs through audits, retrofits, and alternative / clean energy improvements. C4C offers a variety of loan programs to meet consumer needs, covering improvements from the basics like insulation and heating systems to more advanced products including solar panels and geothermal systems.

LOAN SERVICING
C4C provides comprehensive loan servicing for clients across Southern New England that finance affordable housing, small businesses/nonprofits and energy efficiency. C4C’s loan servicing clients include housing developers, nonprofit/ CDFI lenders, state and municipal government entities and utility companies.

SMALL BUSINESS AND NONPROFIT LENDING
C4C expands economic opportunities by making loans to nonprofit organizations and businesses that contribute to the well-being of their communities. Nonprofit loans are available for bridge funding, working capital, equipment, and non-housing real estate.

PROGRAMS
C4C’s housing counseling program provides one-on-one counseling and a variety of workshops for homeowners and landlords. The Westville Subsidence program is available to homeowners within a subsection of the Westville neighborhood in New Haven that have been adversely impacted by subsidence-related problems. C4C continues to work with the State with their rental and mortgage delinquency programs.
WE ARE CHANGE IN ACTION
AND WE ARE HERE TO HELP!
COMMERCIAL LENDING

Affordable Housing, Clean Energy, and Job Opportunities

Cassandra Bradley,
Director of Commercial Lending
CBradley@capitalforchange.org
COMMERCIAL LENDING IMPACT & NUMBERS

- Number of Loans Made: 25
- Dollars Originated: $9,030,289
- Dollars Leveraged: $12,367,035
- Affordable Housing Units Created or Maintained: 253
- Jobs Created: 31
- Housing Beneficiaries: 582
  - 58% Low Income
  - 35% Moderate

Beneficiary Breakdown - *Based on 582 Housing Beneficiaries

- Black: 28%
- Hispanic: 34%
- White: 27%
- Other: 11%
Edward Street Housing, LLC is comprised of three (3) lots purchased from the City of Hartford to build three 2-unit houses. The lots are conveniently located near transportation and commerce. The new 2-unit multi-family homes were sold below cost to qualified buyers. Buyers were required to have a family income less than 80% of the Hartford area median family or $78,720 and to take 8 hours of pre-purchase training, including property management training. Liberty Bank offered special mortgages on the three properties at 3.5% for 30 years with down payment and closing cost assistance.

The project was completed with funding from the borrower, Rashid Hamid, and his entity, Naek Homes, a first mortgage from Capital for Change, Inc., and a second mortgage from the City of Hartford. The City selected Edward Street Housing, LLC thru its involvement in the Federal Home Improvement Program.

The modular unit homes were built by Westchester Modular Homes in New York. Any additional construction needed on site was performed primarily by minority contractors. Special attention was made to ensure every energy efficiency. The 1225 square foot units are equipped with three bedrooms and one and a half bathrooms on the first-floor unit and three bedrooms and one bath on the second-floor. The overall program is part of ongoing efforts to support the development of decent, safe, and affordable home ownership while removing vacant lots and adding tax revenue for the City. The properties have also become a positive addition to the neighborhood.
COMMERCIAL PROJECTS
Examples and Scope of Projects

Address: 57 Erwin Place
City: New Britain, CT
Permanent Loan: $549,000
Scope of Project: 2 Properties. Residential Units: 5 and 2 Garages

Address: 400-412 South Main St
City: New Britain, CT
Permanent Loan: $850,000
Scope of Project: Renovation of 8 residential units and 3 commercial units

Address: 67 Arch Street
City: New Britain, CT
Permanent Loan: $1,300,000
Scope of Project: 7,500 square foot 4-story building which will contain 10 residential units and 1 commercial unit
CONSUMER LENDING

Housing, Energy Efficiency, and Job Opportunities

Kristen Fusco, Director of Consumer Lending
KFusco@capitalforchange.org
CONSUMER LENDING IMPACT & NUMBERS

2,711
Number of Loans Made

$28,725,017
Dollars Originated

2,849
Units Served

$3,151,249
Annual Utility Bill Savings

575
Jobs Created

3,018
Number of Improvements

Top 5 Connecticut Cities Breakdown * as a percentage of total new loans

West Hartford 20%
Manchester 11%
Fairfield 10%
Hamden 9%
Bristol 9%
Deborah was very grateful!

Deborah Nolan is a customer who recently purchased a mobile home. This was her first time buying a home she could call her own. Initially, she felt uneasy going through the process and wasn’t sure if she was making the right decision. Her goal was to move into a pleasant community as a homeowner, not just a renter, not earning any equity.

Throughout the loan process, we guided her in submitting statements and other documents, which she felt would be challenging for her to produce. After a few phone conversations, she patiently provided everything required to get the loan approved through CHFA successfully.

Deborah was beyond pleased after she signed the final paperwork. She was also impressed with C4C’s level of professionalism. She called us to express her gratitude and thanked us for alleviating her concerns.

**FACTS:** Connecticut Housing Finance Authority provides assistance for residents interested in purchasing or refinancing Mobile Manufactured Homes. Capital for Change helps facilitate the process, collect and analyze financial statements, and evaluate other specific factors regulated to meet affordable housing needs. The objective is to help buyers secure financing where there is market demand for low-maintenance living, while offering below-market rates to existing mobile homeowners.

**DID YOU KNOW?** Manufactured homes are the most affordable homeownership option available. Housing costs are rising due in part to supply and demand. Smaller homes are much more appealing, especially for retirees looking to settle into a primary dwelling that requires little to no maintenance. As a participating lender, we help our customers secure adequate funding while making a positive impact on communities statewide.
When Unexpected Repairs Arise, We're Here To Help

**Project Type:** Roof Replacement  
**Location:** Ledyard Avenue, Bloomfield, CT  
**Loan type/ Solution:** Deferred Senior/Disabled ECL loan  
**Loan amount:** $10,391.00

**Short Narrative:** The borrower was a senior on a fixed income with no other means to replace her leaking roof. She had water entering her home and ruining her ceiling and belongings.

**Impact/ Outcome:** C4C granted her a deferred senior loan which enabled her to replace her expired and leaky roof.

**Project Type:** Furnace Replacement  
**Location:** Victoria Road, Manchester  
**Loan type/ Solution:** Energize CT Heat Loan  
**Loan amount:** $2,623.50

**Short Narrative:** We were notified by the contractor that this was an urgent matter. The borrower's present heating system was not producing heat or hot water.

**Impact/ Outcome:** C4C approved the financing for a new energy-efficient boiler. The homeowners can now heat their home and save on their energy bills.
PROGRAMS & SMALL BUSINESS LENDING

Homeownership Services, Special Finance, and Technical Assistance

Earl Randall,
Director of Programs & Small Business Lending
ERandall@capitalforchange.org
Westville Land Subsidence Remediation Program

Westville Neighborhood Project
Location: New Haven, CT
GRANT amount: $1,000,000.00 from the State of Connecticut
Scope of Project: Repair of structural damage due to subsidence and water infiltration
Impact: To create safe housing

During the 2020-2021 fiscal year, Capital For Change, in partnership with the State of Connecticut Department of Economic and Community Development (DECD) launched Phase II of the Westville Subsidence project. DECD provided $1,000,000 in grant funding to help correct structural damage due to documented land subsidence and water infiltration within a target area of the Westville section in New Haven. Capital for Change (C4C) is responsible for administering the program.

This program is only available to owner-occupants. Rental properties are not eligible. Homes must be located within the Westville target area with structural damage determined to be the result of land subsidence and/or water infiltration.
Elm City Montessori School
Location: New Haven, CT
Loan type: Subordinate amortizing mortgage debt
Loan amount: $775,000
Scope of Project: Enabled existing school to purchase the building they were leasing. The building is large enough to incorporate the growth of the school as they add an 8th grade class in the 22/23 School year and possibly future grades.
Elm City Montessori School (ECMS) was founded in 2012 by a group of parents as a racially, ethnically, and economically diverse school with a nurturing child-centered approach to early education with strong parent engagement. They adopted the Montessori education model. Supported by the New Haven Board of Education, ECMS is a part of the district’s efforts to provide a portfolio of exemplary educational options designed to ensure that all New Haven students complete high school with 21st Century skills, ready to lead successful lives.

ECMS began with a core of early education grades and has grown to include K-7th grade and will add 8th grade in the 22/23 School Year. The school is committed to building an Anti-Bias and Anti-Racism institution in partnership with staff, families, children, and community.

ECMS was given the opportunity to purchase the building that housed the school. Financing for the $5.4 million purchase was made possible through the financial cooperation of three CDFIs (New Haven Bank, Capital for Change, and Community Economic Development Corporation (CEDF)).

**Beneficiary Breakdown** - *Increased by 43 students this school year (21/22) to 283 total.*

- **Black**: 41%
- **Hispanic**: 22%
- **White**: 29%
- **Other**: 8%
Ms. Terry,

The day I met you I was also terrified— not knowing if I would lose my house or where to turn. You graciously welcomed me and very patiently explained what I needed to do. You lovingly walked me through the confusion and your encouragement and grace guided me through this journey. I couldn’t have gone through this without you.

As I step into this new chapter in my life, I am washed away thinking about where I was and where I am today. And how two incredible women offered encouragement, strength, and hope that enabled me to get on my feet and keep my family’s home.

No matter where our journeys take us, please know that when I think of you, gratitude and love fill my heart. That gratitude will never end.

Thank you for being YOU!

Hugs,

Nansi

Jackie,

I know it’s not easy dealing with the public, especially desperate people who are on edge. You can’t always help. But you are still so nice and so helpful. I’m just super grateful I got you the first time around! Thanks for everything, really! You took a HUGE weight off my shoulders.

Thanks again for everything,

Elissa
The UniteCT program is administered by the Department of Housing. DOH has contracted with C4C to provide intake and auditing services. UniteCT provides up to $15,000 rental and electricity payment assistance on behalf of Connecticut households financially impacted by the COVID-19 pandemic.

*** By December 31, 2021, over 870 cases were completed, processed, and submitted to the Department of Housing for payment.
Loan Servicing

Customer Service and Loan Servicing

Gary Clark,
Director of Loan Servicing & Information Technology
GClark@capitalforchange.org
Capital for Change (C4C) provides comprehensive loan-servicing for clients across Southern New England that finance affordable housing, small businesses/nonprofits, and energy efficiency. C4C’s loan-servicing clients include housing developers, nonprofit/CDFI lenders, state and municipal government entities, and utility companies.

C4C’s servicing portfolio consists of various housing and community-development loan programs that include first-lien and subordinate consumer and commercial mortgages, government-insured mortgages, and unsecured consumer loans.
## Consolidated Statement of Financial Position as of March 31, 2022

### REVENUE + SUPPORT

<table>
<thead>
<tr>
<th></th>
<th>WITHOUT DONOR RESTRICTIONS</th>
<th>WITH DONOR RESTRICTIONS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on Loans</td>
<td>$3,924,269</td>
<td></td>
<td>$3,924,269</td>
</tr>
<tr>
<td>Less: Loan Loss Provision and Interest Expense</td>
<td>-$2,818,764</td>
<td>-$2,818,764</td>
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<tr>
<td>Loan Servicing Fees</td>
<td>$1,417,508</td>
<td></td>
<td>$1,417,508</td>
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<tr>
<td>Loan Origination and Other Fees</td>
<td>$1,005,996</td>
<td></td>
<td>$1,005,996</td>
</tr>
<tr>
<td>Public Support (Grants &amp; Contracts)</td>
<td>$4,771,561</td>
<td>$1,667,771</td>
<td>$6,439,332</td>
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<tr>
<td>Investment Return</td>
<td>-$27,177</td>
<td>-$27,177</td>
<td></td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>$534,826</td>
<td>-$534,826</td>
<td>$0</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE &amp; SUPPORT</strong></td>
<td><strong>$8,808,219</strong></td>
<td><strong>$1,132,945</strong></td>
<td><strong>$9,941,164</strong></td>
</tr>
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</table>

### EXPENSES

<table>
<thead>
<tr>
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<th>WITHOUT DONOR RESTRICTIONS</th>
<th>WITH DONOR RESTRICTIONS</th>
<th>TOTAL</th>
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<tbody>
<tr>
<td>Program</td>
<td>$5,059,197</td>
<td></td>
<td>$5,059,197</td>
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<tr>
<td>General and administrative</td>
<td>$895,602</td>
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<td>$895,602</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$251,722</td>
<td></td>
<td>$251,722</td>
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<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$6,206,521</strong></td>
<td></td>
<td><strong>$6,206,521</strong></td>
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</tbody>
</table>

### ASSETS

<table>
<thead>
<tr>
<th></th>
<th>WITHOUT DONOR RESTRICTIONS</th>
<th>WITH DONOR RESTRICTIONS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changes in net assets</td>
<td>$2,601,698</td>
<td>$1,132,945</td>
<td>$3,734,643</td>
</tr>
<tr>
<td>Net assets, beginning</td>
<td>$11,365,487</td>
<td>$18,548,873</td>
<td>$29,914,360</td>
</tr>
<tr>
<td><strong>NET ASSETS, END</strong></td>
<td><strong>$13,967,185</strong></td>
<td><strong>$19,681,818</strong></td>
<td><strong>$33,649,003</strong></td>
</tr>
</tbody>
</table>
## Financials

Consolidated Statement of Financial Position as of March 31, 2021

### Current Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$3,001,296</td>
</tr>
<tr>
<td>Accounts receivable, net</td>
<td>$1,541,191</td>
</tr>
<tr>
<td>Interest receivable</td>
<td>$462,592</td>
</tr>
<tr>
<td>Loans receivable, current</td>
<td>$11,155,243</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>$94,863</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>$16,255,185</strong></td>
</tr>
<tr>
<td>Property and equipment</td>
<td>$3,534,577</td>
</tr>
</tbody>
</table>

### Other Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted Cash</td>
<td>$13,332,088</td>
</tr>
<tr>
<td>Investments</td>
<td>$1,151,275</td>
</tr>
<tr>
<td>Loans Receivable, net</td>
<td>$66,725,638</td>
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<tr>
<td><strong>Total Other Assets</strong></td>
<td><strong>$81,209,001</strong></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$100,998,763</strong></td>
</tr>
</tbody>
</table>

### Current Liabilities

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current portion of Notes Payable (incl EQ2)</td>
<td>$22,232,741</td>
</tr>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>$763,223</td>
</tr>
<tr>
<td>Accrued interest payable</td>
<td>$235,333</td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td><strong>$23,231,297</strong></td>
</tr>
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### Long-Term Liabilities

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conditional Advances</td>
<td>$5,082,920</td>
</tr>
<tr>
<td>Loan Escrows Liability</td>
<td>$3,303,972</td>
</tr>
<tr>
<td>Funds Held for Others</td>
<td>$962,566</td>
</tr>
<tr>
<td>Deferred Interest Revenue</td>
<td>$1,852,487</td>
</tr>
<tr>
<td>Notes payable, net of deferred financing fees</td>
<td>$32,916,518</td>
</tr>
<tr>
<td><strong>Total Long-Term Liabilities</strong></td>
<td><strong>$44,118,463</strong></td>
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</tbody>
</table>

### Total Liabilities

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$67,349,760</strong></td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>$33,649,003</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities + Net Assets</strong></td>
<td><strong>$100,998,763</strong></td>
</tr>
</tbody>
</table>
Cassandra Bradley
A Humanitarian for Honduras

Cassandra has been doing humanitarian work in Honduras for almost 25 years. Her volunteer work started with her involvement through her local Rotary District, which makes an annual two-week trip to Honduras. As a volunteer, you have the option to work on medical, water and construction/renovation projects. Her first trip there had her hooked on doing humanitarian work. She soon discovered that volunteering was both fulfilling and rewarding. She has found that the benefits that follow last for years to come.

Honduras is the second poorest country in the western Hemisphere behind Haiti. In countries like these, there aren’t any built-in safety nets if you’re poor. The Honduran government doesn’t offer their citizens food pantries, homeless shelters, food stamps, or such assistance.

One of the most significant problems that Honduras suffers is unsanitary water conditions because everything happens in the open water supply. Rivers are used to bathe, wash laundry/dishes, animals lay in it to keep cool, fish, swim as well as provide drinking water. Honduras has over 50,000 children die needlessly annually due to poor and unsanitary water conditions. Many remote outlying communities don’t even name their children until the age of 5, because the chances that they’ll make it to that age are slim. A simple thing like clean water effects the health of a child, the family unit and a community as a whole. Being able to have clean water enables children to attend school and help with the family chores, allows parents to earn a living to support and feed their family, and empowers a community to become and remain vibrant.

This volunteer work also provides support and education to families and communities surrounding sanitation and the effects of clean water. Community citizens are trained on water sanitation before receiving a water filter. After educating the community, individual water filters are installed through a community meeting, and each family is educated on the proper care and maintenance needed to ensure a long and successful life of the filter. Providing clean water to families and communities is a benefit that lasts for years with a small investment.
The Open-Hearth Association began in 1884 and was founded by a group of Hartford City Leaders. It is the oldest continually operating housing program on the east coast with its mission to provide refuge to homeless indigent men who may be in recovery from substance abuse.

The Open-Hearth operates a modern facility on Sheldon Street in Hartford. It provides emergency shelter, a residential living program and case management for life skills, housing, employment opportunities and reconnecting with family and friends. Through the years, thousands of men have been helped by the Hearth.

The Hearth judges its success by the men it serves returning to society substance clean and self-sufficiently employed. The board is committed and supported by strong local assistance in the area. Reid Fraser has been both a board member and Corporator for 25 years and our consultant, Brian Sullivan, has been involved for 13 years as their Board Chair.
Timothy has been mediating and bringing peace to Connecticut communities for over 30 years. He began his mediation career as a volunteer for Community Mediation of New Haven and has been mediating conflict ever since. As a volunteer mediator and paralegal, he has mediated hundreds of community and court-referred cases. Those cases include gang violence, school violence, racial conflict, landlord-tenant disputes, workplace conflict, police and community disputes, and family dynamics.

In the late 2000s, Timothy collaborated with family members, who are also mediators, to conduct workshops in mediation, youth leadership, and job readiness throughout New England. Timothy would also collaborate with these same family members to later co-author Youth Peer Mediation - Train The Trainer Manual. In 2017, he helped launch the "Increase The Peace! Cool Schools Campaign," an anti-bullying program he and his sister designed for the New Haven Public School System. This sustainable violence prevention campaign and training program focuses on prevention and rebuilding the self-esteem of the bullied and the bully. In some cases, school fights decreased by as much as 33%. The manual was recently endorsed by California's Kid's Managing Conflict and is currently being used to train Alaskan teen offenders navigating Youth Court. Mediation works! Increase The Peace!
BOARD OF DIRECTORS

Dorothy D. Adams  
Chair  
Transition Partner

Brian Robinson  
Vice Chair  
Senior Vice President, Originations and Capital Markets  
National Affordable Housing Trust

Jeffrey Robinson  
Treasurer  
Retired, TD Bank

Robin S. Golden  
Board Secretary  
Strategic Consultant

Anna Blanding  
Chief Investment Officer  
Group ConnCORP

Ginne-Rae Clay  
Executive Director  
CT Social Equity Council

Timothy Hodges  
Senior Vice President & Area Lead - New England  
M&T Bank

Benna R. Lehrer  
Vice President, Operational Risk  
Synchrony Financial

Edward Seibert  
Retired, J.P. Morgan

Michael Van Leesten  
Director, Organization Development & Stakeholder Engagement  
Social Venture Partners Connecticut
OUR PARTNERS

Emily Aber & Robert Wechsler
Dorothy Adams & Josephus de Groot
Darcy Arcand
Annie F. Cheng
Stephanie Fitzgerald and Frank Cochran
Anne Conners & Keith Lawrence
Community Foundation Mission Investments, LLC
Daughters of the Holy Spirit Charitable Trust
Gideon & Erin Emmanuel
Frances Griffin
Robin S. Golden & David N. Berg
Foundation Source Charitable Foundation
William C. Graustein
The William Casper Graustein Memorial Fund
Ann T. Greene
Hartford Monthly Meeting of the Religious Society of Friends
Interfaith Volunteer Caregivers
Jeniam Foundation
Robert Johnston
Maria K. Lamberto
Benna Lehrer & David Dwyer
Leeway, Inc.
Mary Link & William Spademian
Charles Marlow
Robert W. & Isabel B. McEachern
Mercy Partnership Fund
Methot Irrevocable Trust
The Melville Charitable Trust
Sarah Miller & Lee Cruz
New England Yearly Meeting of Friends Pooled Funds
New Haven Monthly Meeting of the Religious Society of Friends
Frances & John Padilla
Maria Padilla
The Pikaat Family Trust
James A. Pittman, Jr.
Religious Communities Impact Fund (RCIF)
Jeffrey Robinson
Seton Enablement Fund
Sisters of Charity of St. Elizabeth
Sisters of St. Francis of Philadelphia
Marcus Stern, (In Memory of Ruth Stern)
Lee & Byron Stookey
Clients of the Sustainability Group
Julie Tamler Revocable Trust
Clients of Trillium Asset Management Corporation
Dr. Katie Trotta
Susan & C. Michael Tucker
Ursuline Sisters of Tildonk
Calvin B. Vinal
Carla Weil
Nancy & Dr. Jerry Weil
Sally Willoughby
Yale Hunger and Homelessness Action Project

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Darcy Arcand
Francine Bellefleur
Miriam Berkman & Brett Hill
Rebecca Borne
Anne & Guido Calabresi
Dr. James Comer
Jackie Downing
Brianna Gavigan
Robin S. Golden
Roger Goldbeck
Kayla Giordano
Patricia Harriman
Nicole Licata Grant
Eva Heintzelman
Donald Kirshbaum
Beth Klingher & Reid Lifset
Matt Liebel
Sara Liebel
Christopher Liebel
Rebecca Liebel
Lori Lindfors & Bart Sayet
Jeanne McFarland
Dr. James Paley
Brian Robinson
Jeffrey Robinson
Lisa Ruggeri
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