Build Capacity and Strengthen Partnerships with Insights from Aeris

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Agenda

- The “New” Aeris
- Overview: Aeris ratings and the Aeris Cloud
- Breakouts:
  - Becoming Aeris-rated
  - Leveraging your Aeris affiliation

The “New” Aeris

- 10+ year goal: Make CDFI debt part of a recognized asset class
- Name and Brand
- New tools
- Independent 501(c)(3)
Expanded Suite of Tools

**Data:** The Aeris Cloud
- CDFI Selector
- Aeris Explorer
- Aeris Performance Maps

**Analysis:** Ratings
- Aeris Ratings Reports
- Aeris Opinion Reports

What Aeris Rates

CDFI Loan Funds – All shapes and sizes!
What Aeris Rates

- Impact Performance (AAA – B)
- Policy Plus (Yes or No)
- Financial Strength and Performance (1-5)

Impact Performance Rating measures how well a CDFI does what it says it’s trying to do.
What Aeris Rates

- Impact Performance
  - Alignment with mission
  - Effective use of financial resources
  - Output data
  - Outcome data

What Aeris Rates

- Financial Strength and Performance Rating assess overall creditworthiness.
What Aeris Rates

- Financial Strength and Performance (FSP)
  - Capital
  - Asset quality
  - Management
  - Earnings
  - Liquidity

The Ratings Process

- Process takes 5-6 months
- Five years plus most recent quarter
- No benchmarking
- Ratings are valid for three years
- Annual reviews
Breakout Groups

- **Preparing**
  - Documents
  - Process
  - Resources
  - Staff and board buy-in

- **Leveraging**
  - Capitalization and fundraising
  - Capacity-building and performance management

**Leveraging Collateral: Business Card, Email Signature**

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Leveraging Collateral: Press Release

FOR IMMEDIATE RELEASE
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Press Release: April 14, 2009

COMMUNITY FIRST FUND’S NEW RATING ON FINANCIAL STRENGTH AND IMPACT PERFORMANCE PROVIDES INVESTORS WITH INCREASED TRANSPARENCY

CARS™ Rating Provides Standards, Rigor, and Transparency for CDFI Investments That Benefit Low-Wage and Low-Income Markets

(Lancaster, PA) -- Community First Fund, a community development financial institution (CDFI) located in south central PA has been rated by the CDFI Assessment and Ratings Service (CARS™). Investors that subscribe to CARS™ receive detailed analyses that assess the financial strength and performance and impact performance for each CDFI rated, augmenting the underwriting and monitoring of their investment in Community First Fund.

Leveraging Collateral: Web site (www.trfund.com)
Leveraging Collateral: Annual report

Debrief

- Report-out from breakout groups
- Questions
- Evaluation forms