

Implementing a Mission-Related Investing Strategy

SECF Conference on Investing
March 17-18, 2011
Charlotte, North Carolina

Presented by:

Barbara VanScoy

Founder, Chair & Senior Portfolio Manager
Community Capital Management



COMMUNITY
CAPITAL
MANAGEMENT
Revitalizing America

About Community Capital Management, Inc.

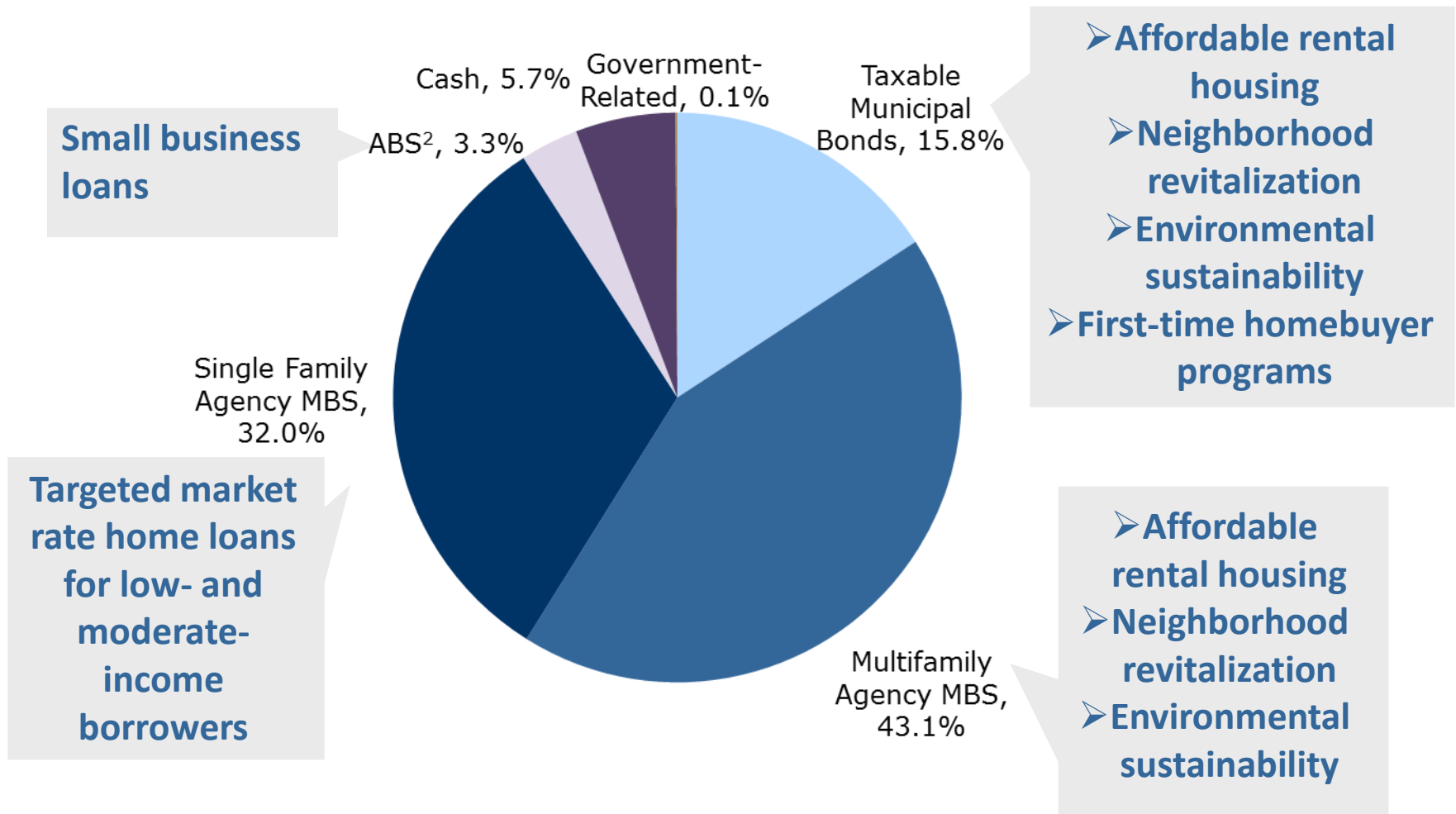
- Founded in 1998.
- Over \$1.3 billion in fixed income assets as of 12/31/10.
- Headquartered in Ft. Lauderdale, FL with an office in Charlotte, NC.
- A focus on community and sustainable investments.
- Available investment vehicles:
 - ✓ Mutual fund (CRA Qualified Investment Fund)
 - ✓ Separately managed account

Primary goal:

To **produce above-average, risk-adjusted returns** while providing **added diversification** and simultaneously having a ***positive impact on the community and the environment.***



Mission-Related Investing via a Fixed Income Portfolio¹



¹ Source: BondEdge. Sector allocation data as of 12/31/10.

² Asset Backed Securities (ABS) within the Core Fixed Income Composite include U.S. Government-guaranteed Small Business Administration (SBA) loans and pools.

Mission-Related Investing: Customization Options



SPECIFIC MISSION INITIATIVES

- ✓ Affordable Rental Housing
- ✓ Job/Small Business Creation
- ✓ Affordable Homeownership
- ✓ Environmental Sustainability
- ✓ Affordable Healthcare
- ✓ Neighborhood Revitalization

OR

PREDEFINED GEOGRAPHIES



- ✓ Nationwide
- ✓ State Specific
- ✓ County Specific

Clients receive a detailed report for each security purchased on their behalf identifying the investments *positive community impact*.

Case Study: Mary Reynolds Babcock Foundation



MARY REYNOLDS BABCOCK FOUNDATION

Portfolio Inception:	July 31, 2005
Customization:	Geography (11 States in the Southeastern United States)
Impact:	Bonds purchased on behalf of the Mary Reynolds Babcock Foundation support community development initiatives within their 11 state geographic focus.



Mary Reynolds Babcock Foundation: Impact Profile

Impact:

- ✓ **Affordable Rental Housing**
- ✓ **Environmental Sustainability**
- ✓ **Neighborhood Revitalization**

Project

Pearl Stephens Village in Macon, Georgia is a 61-unit age restricted Low Income Housing Tax Credit project. It is the result of the rehabilitation of an existing historic school, Pearl Stephens Elementary, which was originally constructed in 1930. Macon Housing Authority received the Historical Restoration Award from the Keep Macon-Bibb Beautiful Commission for the rehabilitation of the Pearl Stephens Project.



*Pearl Stephens Village
Photo courtesy: Macon
Housing Authority*



COMMUNITY
CAPITAL
MANAGEMENT
Revitalizing America

The security identified and described herein is for illustrative purposes only and its selection was based upon non-performance criteria, such as the security's social and/or environmental attributes. The holding is current as of 12/31/10.

Mary Reynolds Babcock Foundation: Impact Profile

Impact:

- ✓ **Environmental Sustainability**
- ✓ **Jobs**
- ✓ **Education**
- ✓ **Economic Growth**

Project

Nordex USA's new Jonesboro, Arkansas plant will focus on its large-scale turbine family which is capable of generating enough renewable energy to power about 700 homes. The company expects it will employ up to 700 skilled workers and other staff by 2014. Nordex has partnered with Arkansas State University to teach "mechatronic" – mechanical and electrical – skills specific to wind turbine manufacturing.



COMMUNITY
CAPITAL
MANAGEMENT
Revitalizing America

The security identified and described herein is for illustrative purposes only and its selection was based upon non-performance criteria, such as the security's social and/or environmental attributes. The holding is current as of 12/31/10.

Mary Reynolds Babcock Foundation: Impact Profile

Impact:

- ✓ **Small Business Development**
- ✓ **Jobs**
- ✓ **Neighborhood Revitalization**

Project

Firehouse Subs is a sandwich and submarine shop in Gadsden, Alabama. The shop employs 4 workers and is located in a Historically Underutilized Business (HUB) Zone. The HUBZone Program promotes job growth, capital investment, and economic development by providing assistance to small businesses located in these economically distressed communities.



Contact Information

Firm Headquarters

(Ft. Lauderdale area)

Community Capital Management, Inc.

2500 Weston Road, Suite 101

Weston, FL 33331

www.ccmfixedincome.com

Contact

Barbara VanScoy

Founder, Chair & Sr. Portfolio Manager

bvanscoy@ccmfixedincome.com

(704) 887-5276

Community Capital Management, Inc. is a Florida-based investment advisor registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. Investing involves risk, including possible loss of principal. Current and future holdings are subject to risk.

Past performance does not guarantee future results. This presentation should not be construed as a recommendation to purchase or sell any particular securities. The securities identified and described do not represent all of the securities purchased, sold or recommended for client accounts. The reader should not assume that an investment in the security identified was or will be profitable. Market conditions can vary widely over time and can result in a loss of portfolio value. The information provided herein represents the opinion of the manager and is not intended to be a forecast of future events, a guarantee of future results or investment advice.



COMMUNITY
CAPITAL
MANAGEMENT
Revitalizing America