

# ***Entrepreneurship, Disability and CDFIs***

## ***Session 1: Introduction to CDFIs***

***Thank you for joining us!***

***The webinar will begin momentarily.***

# Audio Options and Captions

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- If your question is not answered during the webinar, you are listening by phone or you are unable to use the chat box, please email [ajones@ndi-inc.org](mailto:ajones@ndi-inc.org).
- Please note: This webinar is being recorded and the materials will be available at [www.DisabilitySmallBusiness.org](http://www.DisabilitySmallBusiness.org) on the Past Events page within 1-2 weeks.

# ***Entrepreneurship, Disability and CDFIs: Session 1: Introduction to CDFIs***

***Presented by:***

***National Disability Finance Coalition***

***February 28, 2023***



# Disability-finance.org



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## Who We Are

### Our Mission

Our mission is to bridge the CDFI industry and the disability community, to ensure that CDFIs can respond effectively to address the needs of individuals with disabilities, and to offer technical assistance and support to CDFIs developing financing products and services.

# CDFI Overview



- **Community Development Financial Institutions**
  - CDFI Fund established by the Community Development Act of 1994
- **Mission-focused** financial intermediaries
  - Serve **low-income communities** and people
- **Capital and Capacity Building** service to help borrowers and customers succeed

# Types of CDFI Lending

Type	%	Examples
Housing	35-45%	Affordable, Supportive, For Sale or Rent, Rehab, Energy Efficiency
Community Facilities	15-30%	Health Centers, Education, Child Care, Community Centers, Libraries, Water Treatment, Broadband
Business	15-35%	Micro, Small Business, Equipment, Energy Efficiency, Contract, Working Capital
Real Estate	5-15%	Commercial Corridor, Grocery Stores, Hotels, Mixed Use
Consumer	10-20%	Auto, personal, mortgage, home rehab, assistive technology

**Disability Finance covers all these areas**

# Key Facts about CDFIs

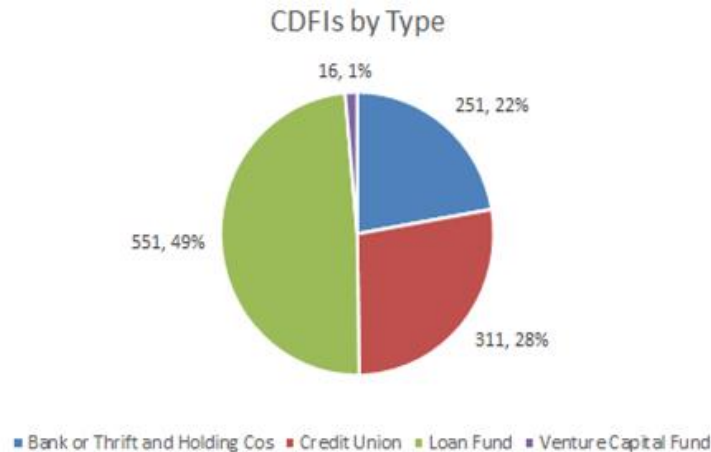
- **Over 1,300 Certified CDFIs covering all 50 States**
  - Range in size from under \$10million to over \$1billion in assets
- **CDFIs have over \$220 billion in total assets**, in aggregate
  - While impressive, the overall financial services industry in the U.S. is nearly \$20 trillion
- **Repayment rate on loans made by CDFIs >98% overall**
  - Comparable to banks; better than online lenders
  - Enables capital to be redeployed into target markets, generating a multiplier effect
- **Accountable** to target market
- **Repayment rate to investors** – close to 100% (no industry report, but this is the reported experience of active CDFI investors)



# Four Types of CDFIs

## Loan & Venture Funds

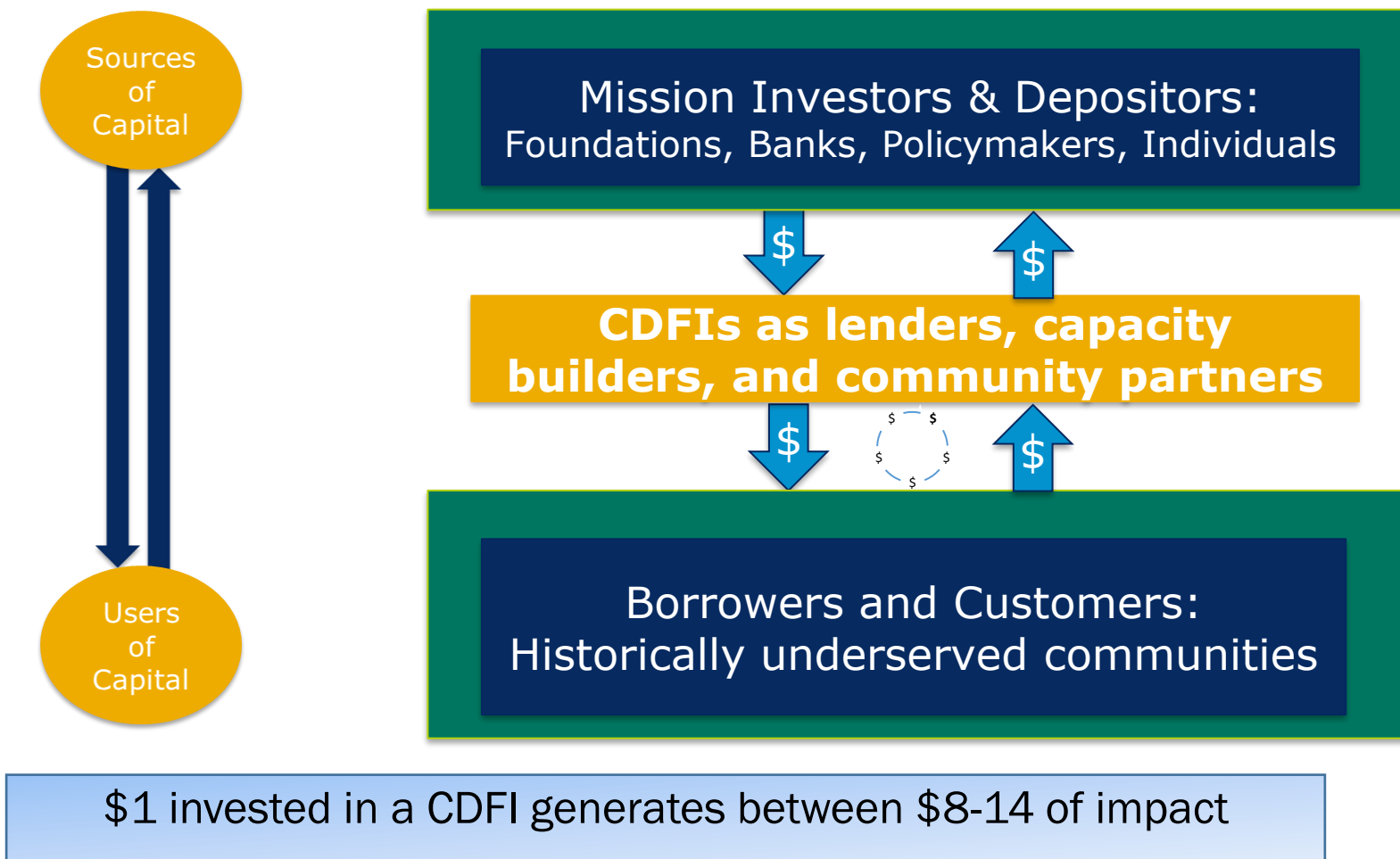
- 50% of all CDFIs
- Not insured or regulated
- Flexible small business lending



## Banks & Credit Unions

- 50% of all CDFIs
- Insured deposits & Regulated
- Bank Accounts
- Transaction Services
- Consumer Loans

# CDFI Ecosystem



# How to Find a CDFI Near You

## CDFIs that have received Disability Finance Awards:

- <https://disability-finance.org/df-awardees-2/>

## Other Resources to Find a CDFI

- [CDFI Fund/US Dept of Treasury](#): The certifying body of CDFIs
- **Trade associations and Coalitions for CDFIs:**
  - **CDFI Credit Unions:** [Inclusiv](#) map and listing by state
  - **CDFI Banks:**
    - [National Bankers Association](#) - minority bank members
    - [Community Development Bankers Association](#) - filter by state
    - [Minority Depository Institutions](#) - maintained by the FDIC
  - **CDFI Loan Funds:**
    - [Opportunity Finance Network](#) – national network for CDFIs, most of which are CDFI Loan Funds. Filter by state and type of lending
    - [Aeris Insight](#) - loan funds which have been rated by this entity
  - **CDFI Venture Funds:** [Community Development Venture Capital Alliance](#)
  - **Native CDFIs:** [Native CDFI Coalition](#)
- **Small Business Resource Navigator:** <https://bizresourcenavigator.com/>

# Upcoming NDFC Webinar

Join us March 22<sup>nd</sup> for our next quarterly webinar!

## Agenda:

- Updates on **NDFC 2023 activities** and a **policy update** from Towner French, our congressional liaison
- **Member Profile: Solar Energy Loan Fund (SELF):** presenting a new financing product for landlords to create accessible properties
- UNH will give an update on disability statistics by state and county

# *Questions?*



## CDFI Series – [Register for Upcoming Sessions](#)

Entrepreneurship, Disability, and CDFIs: Session 2: CDFI and Founder Experiences  
Presented by Justine Petersen  
Wednesday, March 7<sup>th</sup>, 2:00 – 3:30PM EST

Entrepreneurship, Disability, and CDFIs: Session 3: CDFI and Founder Experiences  
Presented by Life Asset  
Wednesday, March 21<sup>st</sup>, 2:00 – 3:30PM EST

Entrepreneurship, Disability, and CDFIs: Session 4: CDFI and Founder Experiences  
Presented by Northwest Access Fund  
Wednesday, April 4<sup>th</sup>, 2:00 – 3:30PM EST

Entrepreneurship, Disability, and CDFIs: Session 5: CDFI and Founder Experiences  
Presented by Disability Opportunity Fund  
Wednesday, April 18<sup>th</sup>, 2:00 – 3:30PM EST

## Upcoming Webinars

[Deafhood Training Part 3: Communicating Effectively](#), presented by  
Gallaudet Innovation and Entrepreneurship Institute  
Wednesday, March 1<sup>st</sup>, 2:00 – 3:30PM EST

[Creating Accessible Content for Content Creators](#), presented by  
Results One LLC  
Wednesday, April 5<sup>th</sup>, 2023, 2:00 – 3:30PM EST

[Business Feasibility & Creating A Plan](#), presented by Molly Sullivan  
and Ciara Ladroma of Griffin-Hammis Associates  
Wednesday, April 19<sup>th</sup>, 2:00 – 3:30PM EST

# NDI Small Business Hub

- Are you an aspiring entrepreneur or existing business owner with a disability wanting help to START, BUILD and GROW your business? Visit [www.disabilitysmallbusiness.org](http://www.disabilitysmallbusiness.org) or email [rchavez@ndi-inc.org](mailto:rchavez@ndi-inc.org)
- Want to join a dynamic learning community focused on key financial health topics for business? For information or to apply for our next series in March, email Caroline Bolas at [cbolas@ndi-inc.org](mailto:cbolas@ndi-inc.org)
- Visit our Streaming TV channel for informational and motivational content for disability owned small businesses at [www.DisabilityOwned.com](http://www.DisabilityOwned.com)
- Access training, mentoring, business coaching, and grant opportunities through our new partnership with Verizon Small Business Digital Ready! Register here: [Small Business Training | About Verizon](#)
- Want to “Stay In The Know” about NDI’s small business hub? Join our [mailing list!](#)



# NDI Small Business Team



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