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	2014 OFN CONFERENCE OCTOBER 14–17, 2014 • THE SHERATON DOWNTOWN DENVER, COLORADO	
Build Capacity and Strengthen Partnerships with Insights from Aeris		
Thursday, October 16, 2014 Sheraton Downtown Denver		
		

2014 OPPORTUNITY FINANCE NETWORK CONFERENCE	
Facilitators and Presenters	
Sadaf Knight The Support Center	Matt Royles <i>Aeris</i>
Suzanne Aloï The Reinvestment Fund	Marc Wancer <i>Aeris</i>
Cece Derringer Homewise	
Joshua Brackett Access to Capital for Entrepreneurs (ACE)	
	

Agenda

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

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The “New” Aeris



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

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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)



What Aeris Rates

- **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

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The Ratings Process

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

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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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Rated AAA+1 by CARS™



PUTTING DREAMS TO WORK

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Leveraging Collateral: Press Release



FOR IMMEDIATE RELEASE
 Contact: Stephanie N. Kessler
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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-Wealth 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.



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

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About TRF
 The Reinvestment Fund (TRF), a national leader in the financing of neighborhood revitalization, has invested \$1.3 billion in Mid-Atlantic communities since 1985. A CDFI, TRF finances housing, community facilities, supermarkets, commercial real estate and energy efficiency projects. It also provides public policy expertise by helping clients create actionable solutions and by sharing data and analysis via www.PolicyMap.com.

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Leveraging Collateral: Annual report



Debrief

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

