STAFF MEMBERS

David M. Scheck, President

Financial Products & Services

Robert C. Graham
  Vice President
  Financial Products & Services

Leah Apgar
  Loan Officer
  Financial Products & Services

Joseph V. Palazzolo
  Loan Officer
  Financial Products & Services

William V. Radlinsky
  Vice President
  Portfolio Management & Compliance

Fiscal & Risk Management

Candace A. Faunce
  Chief Financial Officer

Jacqueline M. Baranowski
  Financial Officer

Juanita Y. Marshall
  Financial Reporting & Analysis Associate

Jane Shoemaker
  Executive Coordinator

Communications & Investor Relations

Jennifer M. Bredehoft
  Vice President
  Communications & Investor Relations

Doris E. Harris
  Assistant Vice President
  Communications & Investor Relations

NEW JERSEY COMMUNITY CAPITAL

16-18 W. Lafayette Street
Trenton, New Jersey 08608-2088
www.newjerseycommunitycapital.org
Reflecting on our past... as we look towards the future.
In 1987, a dedicated group of affordable housing advocates saw a critical need for capital to flow more freely to affordable housing developers working throughout New Jersey. The introduction of the Community Reinvestment Act, requiring mainstream financial institutions to provide capital and services to low-income communities, combined with the need for an entity to provide financing to organizations unable to obtain capital from conventional sources, made this an opportune time to create a community development loan fund in New Jersey. A generous grant from the Fund for New Jersey allowed for a feasibility study to be performed, and in December of 1987, the New Jersey Community Loan Fund was incorporated as a 501(c)3 organization. Grants, loans, and investments from banks, foundations, religious groups, and individuals provided the initial capital for the Loan Fund, which had approximately $125,000 of assets under management at the end of its first fiscal year.

The Loan Fund spent much of its early existence focused on housing, providing financing for affordable homeownership, rental, supportive, and transitional housing development in underserved areas across the state. Financing has been committed for more than 300 loans and investments for affordable housing projects in New Jersey’s urban areas, including Newark, Paterson, Jersey City, Trenton, New Brunswick, Atlantic City, and Camden, as well as for neighborhoods in more suburban areas of Central and Southern New Jersey. Whether it’s for a mixed-income development in an urban neighborhood, workforce housing in an otherwise wealthy town, or supportive settings to assist the disabled in any community, New Jersey

“'The innovation point is the pivotal moment when talented and motivated people seek the opportunity to act on their ideas and dreams.'

~W. Arthur Porter

INTRODUCTION
Community Capital continues its commitment to providing its customers with the financial and technical assistance products they need to best serve their constituent communities. Because New Jersey remains one of the least affordable states in which to own or rent a home, New Jersey Community Capital remains committed to providing financing that creates or preserves affordable housing throughout the state.

In addition to its affordable housing financing, the Loan Fund recognized that there were other ways in which it could have a greater impact on communities throughout the state by providing financing for projects outside of the affordable housing sector. The mid-1990’s saw both a shift in welfare policies and practices, as well as a change in the early education field, which necessitated an increase in the provision of high quality early care and education services from community providers, particularly in the state’s poorest urban areas. To meet these needs, New Jersey Community Capital, the trade name now used by the Loan Fund and its affiliates, provided both financing and technical assistance programs to community-based early care providers, and in 2003 the organization was recognized by its trade association, the Opportunity Finance Network [then the National Community Capital Association], with the Wachovia CDFI Excellence Award for Impact.

In the early 2000’s, the need for high quality charter schools as an option for families in educationally underserved areas throughout the state became evident, and New Jersey Community Capital began working in what has become one of its fastest-growing industries. New Jersey Community Capital has used some of its most innovative financial structures, including the use of New Markets Tax Credits, to assist outstanding college preparatory charter schools to purchase, renovate, and/or expand their facilities. Its commitment to financing high quality charter school facilities was recognized in 2007 when it was awarded an $8.15 million grant from the U.S. Department of Education to credit enhance charter school facilities, as well as receiving the Corporate Partnership Award from the New Jersey Department of Education for its efforts to support quality public school choice.

Today, New Jersey Community Capital’s assets under management total approximately $125 million, a significant change from its beginnings 20 years ago. However, the organization’s goal is still the same—to “meet the capital needs of nonprofit organizations in their efforts to create affordable housing and economic opportunities in New Jersey’s lower-income communities,” as was stated in its first annual report. New Jersey Community Capital continues to seek innovative financing solutions, work with high impact customers, and partner with quality financing and advocacy organizations to facilitate the flow of money and knowledge to create wealth and well being in underserved communities. On behalf of New Jersey Community Capital’s Board of Directors and staff, thank you for your continued support.
When New Jersey Community Capital was first created, its founders recognized the difficulty that many low-income individuals and families in New Jersey were experiencing as the cost of renting and owning a home dramatically increased and desired to meet the capital needs of nonprofit organizations in their efforts to create housing opportunities in New Jersey’s low-income communities. In addition to providing financing for traditional homeownership and rental housing projects, the organization also saw a demand for funding for supportive and transitional housing serving special-needs populations.

Twenty years later, New Jersey Community Capital continues to provide financing for affordable homeownership and rental housing projects throughout the state. New Jersey Community Capital listens to its customers’ needs and strives to offer them the most appropriate financing options to help their projects succeed. Each loan is structured to meet the specific needs of the borrower, uniquely positioning New Jersey Community Capital to provide a valuable service to its clients.

“There is a magic in that little world, home; it is a mystic circle that surrounds comforts and virtues never known beyond it’s hallowed limits.”

~Robert Southey
In addition to providing acquisition, construction, and permanent financing for affordable housing projects, New Jersey Community Capital often provides riskier predevelopment financing at a lower cost via its Affordable Housing Fund during the early stages of a housing development project. New Jersey Community Capital has been one of the largest supportive housing lenders in New Jersey, and provides financial products and services to create and preserve high quality supportive housing for individuals with disabilities and special needs.

While New Jersey Community Capital has significantly grown in both size and focus since its inception, the organization still remains deeply committed to the core goal of its founders: creating and preserving affordable housing in underserved low-income communities throughout New Jersey. New Jersey Community Capital is both proud of the work that the organization has accomplished in the past 20 years and is excited to continue to make progress in creating safe, affordable housing in New Jersey.
During the 1990’s, New Jersey Community Capital experienced an increased demand for financing for early care centers as the importance of a high quality pre-school education became more widely recognized, in part as a result of the 1998 New Jersey Supreme Court decision requiring the state’s poorest school districts to provide high-quality preschool for all three- and four-year-old children. New Jersey Community Capital’s lending to early care centers in low- and moderate-income areas increased as school districts turned to community-based centers to provide these services.

In collaboration with Child Care Connection, Building Stronger Centers, New Jersey Community Capital’s first formal technical assistance program was created in 1997. This program was designed to address both essential programmatic quality improvements and serious gaps in the business performance of many child care centers, and was offered as seven intensive week-long training programs for center directors over the course of six years. Because of this program’s success, New Jersey Community Capital received the 2003 Wachovia Community Development Financial Institution Excellence Award for Community Impact for its services to all of the sectors and areas it serves, with specific attention given to its activities in the early care and education sector.

“Upon our children – how they are taught – rests the fate – or fortune – of tomorrow’s world.”

~B.C. Forbes
The success of Building Stronger Centers led to the development of the Newark Lighthouse Initiative, a five-year intensive technical assistance and consulting program managed by New Jersey Community Capital and the Association for Children of New Jersey. In addition to improving children’s outcomes in school and life by creating early learning centers of excellence in three centers in Newark, this program found that money alone will not solve problems associated with early learning centers, and that finding the balance among adequate funding, a wide-ranging assessment process, thoughtful planning and strong leadership is key to developing and sustaining quality early childhood programs. The lessons learned from the Lighthouse Initiative offer valuable guidance for other centers striving to build high quality preschool programs in New Jersey and around the country.

New Jersey Community Capital continues to provide financing for early care centers throughout New Jersey, and is a member of the National Children’s Facilities Network, a coalition of nonprofit financial and technical assistance intermediaries involved in planning, developing, and financing facilities for low-income childcare programs. New Jersey Community Capital is strongly committed to financing quality early care centers throughout the state of New Jersey in order to have a positive impact on the students who attend those centers, as well as the communities in which they live.
In 2003, New Jersey Community Capital extended its first loan to a charter school, Greater Brunswick Charter School located in New Brunswick, New Jersey, for the purchase of its facility. At this time, New Jersey Community Capital began to see a significant need in the charter school industry for facilities financing and became one of the first Community Development Financial Institutions in the state of New Jersey to lend to charter schools for their extensive facilities needs. The organization realized that high quality charter schools were an important element of community development and to enhancing the lives of children in many low-income communities in New Jersey, as students were performing better in many charter schools than in equivalent district schools.

New Jersey Community Capital’s loans to charter schools have involved predevelopment, acquisition, construction, and permanent financing. New Markets Tax Credits have been an invaluable tool that New Jersey Community Capital has utilized to link charter schools, including North Star Academy, TEAM Academy, and Marion P. Thomas Charter School, to much needed resources.

In 2006, New Jersey Community Capital was awarded an $8.15 million federal grant by the U.S. Department of Education to credit enhance charter schools. This credit
An enhancement grant has allowed New Jersey Community Capital to significantly leverage limited resources in nearly 15 charter school deals throughout the state of New Jersey and Washington D.C. This valuable tool enables New Jersey Community Capital to structure deals that may not otherwise be viable without credit enhancement.

New Jersey Community Capital also realizes the importance of working with experienced partners to finance charter schools, particularly given the high cost of charter school facilities. New Jersey Community Capital has participated in transactions with peer organizations like the Community Reinvestment Fund, Boston Community Capital and NCB Capital Impact as well as mainstream financial partners like Prudential and PNC Bank. Additionally, the organization works with organizations like Real Estate Advisory and Development Services and the New Jersey Charter Public Schools Association on charter school facilities projects and issues. These important and essential partners can also bring specialized expertise, including region-specific knowledge, to transactions.

New Jersey Community Capital is continuing to see a growing demand for charter school facilities financing throughout the state. New Jersey Community Capital will continue to seek innovative ways to finance charter school facilities and has a strong commitment to this important industry.
2007 Highlights

• Increased the amount of capital under management to approximately $125 million:

<table>
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<th>Fund</th>
<th>Amount</th>
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<tr>
<td>Community Loan Fund</td>
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<tr>
<td>Managed Assets</td>
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<tr>
<td>Lending Partners</td>
<td>$16 million</td>
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<td>University Ventures</td>
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<tr>
<td>NMTC I</td>
<td>$50.3 million</td>
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<tr>
<td>Charter Fund</td>
<td>$8.4 million</td>
</tr>
<tr>
<td>Off-Balance Sheet</td>
<td>$9.3 million</td>
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• Committed 46 loans and investments in the housing, business, and community services sectors during Fiscal 2007, totaling approximately $57.7 million, resulting in the creation or preservation of 1295 units of affordable housing, 2720 early care & education slots, 127 jobs, and 477,000 square feet of community facilities and commercial real estate;

• Closed two New Markets Tax Credit financings utilizing the remaining $3.7 million of its allocation:
  • $500 thousand enabling Little People At Work, a child care center located in Neptune, New Jersey, to purchase a permanent facility serving 150 students.
  • $3.25 million, in conjunction with $38 million of tax credits provided by National Community Investment Fund, to allow Rutgers Business School in Newark, New Jersey to purchase a facility to educate its students, as well as rehabilitating a building that was in significant need of upgrading and modernization acquire and renovate property.

• Closed 13 loans totaling approximately $8.75 million in the housing, business, and community services sectors with funds from its Lending Partners affiliate in 2007, its fourth year of operation;

• Provided technical assistance and trainings to 26 clients and borrowers to strengthen their business plans, refine real estate strategies and ensure the viability of their community development activities;

• Celebrated its 20th year of operations during 2007. Founded by an impassioned group of affordable housing advocates in 1987, the New Jersey Community Loan Fund has expanded to meet the evolving needs of its constituents throughout the State of New Jersey. Market challenges, changes to the Community Reinvestment Act, and a persistent need for capital to support affordable housing development sparked the creation of this organization, and ultimately forged strong partnerships among community organizations, funders, and professional service providers that continue to this day.
2007 FINANCING COMMITTED

BUSINESS
Commercial Real Estate
HANDS, Inc.
Parkside Business & Community in Partnership, Inc.
One Washington Park Holdings, LLC

Economic Development
Acelero, Inc.
CUT-N-UP
Harvest Cart, Inc.
Washington Park Fund, LLC

COMMUNITY SERVICES
Child Care
Acelero Learning Monmouth County
Head Start, Inc.
Golden Gate Child Development Center
J.C. Daycare, Inc.
Keystone Enterprises, LLC
Little People At Work

Education
Friends of Marion P. Thomas
Charter School
Greater Brunswick Charter School
Mercer Arts Charter School
Teaneck Community Charter School
University Heights Charter School

Facilities
GlassRoots, Inc.
The Everyman Theatre, Inc.

HOUSING
Home Ownership
CityWorks, Inc.
Dekbon Housing Development Corporation
Episcopal Community Development Corporation
HANDS, Inc.

Rental
Affordable Housing Alliance, Inc.
NHP Foundation

Supportive
NewBridge Services, Inc.
Ocean Housing Alliance

Transitional
Making It Possible to End Homelessness

COUNTIES FINANCED

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<tr>
<th>Atlantic</th>
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<tr>
<td>Cumberland</td>
<td>Morris</td>
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<td>Essex</td>
<td>Ocean</td>
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<tr>
<td>Gloucester</td>
<td>Passaic</td>
</tr>
<tr>
<td>Mercer</td>
<td>Union</td>
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</table>

Median Household Income
- $0 - $40,000
- $40,001 - $60,000
- $60,001 - $80,000
- $80,001 - $100,000
- $100,001 and greater

Committed Financings
FINANCIAL INSTITUTIONS
1st State Bank
1st Constitution Bank
Amboy National Bank
The Amboy Foundation
Atlantic Stewardship Bank
Audobon Savings Bank
Banc of America Community Development Corporation
Bank of America
The Bank of New York Mellon
Beneficial Bank
Bergen Commercial Bank
Boiling Springs Savings Bank
Capital One
Capmark Finance, Inc.
Capmark Foundation
Cenlar Federal Savings Bank
Central Jersey Bank
CIT Group Foundation
Citigroup
City National Bank of New Jersey
City National Urban Development Corporation
Clifton Savings Bank
Columbia Savings Bank
Commerce Bank, N.A.
Commerce Bank North
Community Bank of Bergen County
Federal Home Loan Bank of New York
First Constitution Bank
First Washington State Bank
Garden State Community Bank
Greater Community Bank
Hilltop Community Bank
HSBC Bank USA, N.A.
Hudson City Savings Bank
Interchange State Bank
JP Morgan Chase
Kearny Federal Savings Bank
Lakeland Bank
Merrill Lynch Community Development Company, LLC.
MetaLife Bank
MetLife Foundation
New York Community Bank
NJM Bank
Peapack-Gladstone Bank
Phillipsburg National Bank
PNC Bank, N.A.
PNC Community Partners, Inc.
PNC Foundation
Provident Bank
Prudential Foundation
Prudential Insurance Company of America, Inc.
Roma Bank
Roselle Savings Bank
RSI Bank
Schuyler Savings Bank
Skylands Community Bank
Somerset Hills Bank
Somerset Savings Bank SLA
Sovereign Bank
Sovereign Bank Foundation
Spencer Savings Bank
Sterling Bank
Sun National Bank
Susquehanna Patriot Bank
TD Bank USA
TD Banknorth
The Bank
United Roosevelt Savings Bank
U.S. Trust Company, N.A.
United Trust Bank
Unity Bank
Valley National Bank
The Valley Foundation, Inc.
Wachovia Regional Community Development Corporation
Wachovia Regional Foundation
Wachovia Urban Investment Corporation
Washington Mutual Bank
Wells Fargo Foundation
Woori America Bank
Community Investment Strategies Connective
Cut-N-Up
CVM Management & Holding Company Employment Channel
Frye, Williams & Co., PA
IKON
Johnson & Johnson
K. Hovnanian Enterprises
Keep It Clean Janitorial Services & Supply Company
Kessler, Morgenstern, & Sargiss
Korona, Beides, & Eaton
Lucent Technologies
Marriott, Lafayette Yard
Mastoris Diner & Restaurant, Inc.
McMaster-Carr Supply Company
Metro Company, LLC
New Jersey Natural Gas Foundation
New Jersey Utilities Association, Inc.
Novartis Corporation
Public Service Electric & Gas
St. Ann’s Daycare
Systematica
Stoolmacher Consulting Group
USA Payroll
Weichert Realtors

FOUNDATIONS
The Annie E. Casey Foundation
Arts Challenge Fund
The BEA Foundation
James E. & Diane Burke Foundation, Inc.
Calvert Social Investment Foundation
E.J. Grassmann Trust
F.B. Heron Foundation
Fund for New Jersey
Gadfly Trust
Geraldine R. Dodge Foundation
The Grable Foundation
Healthcare Foundation of New Jersey
Hyde & Watson Foundation
Mary O. Borden Memorial Foundation
MCJ Foundation
New Jersey Association of Realtors Housing Opportunity Foundation, Inc.
Sagner Family Fund
Schumann Fund for New Jersey
Toys “R” Us Children’s Fund
Victoria Foundation

GOVERNMENT
Camden County Empowerment Zone Corporation
CDFI Fund, US Department of Treasury
Children’s Futures
Fannie Mae Foundation
New Jersey Department of Community Affairs
New Jersey Department of Community Affairs- Wachovia/DCA
Housing Scholars Graduate Program
New Jersey Department of Human Services, through Child Care Connection
New Jersey Economic Development Authority
New Jersey Housing & Mortgage Finance Agency
New Jersey Redevelopment Authority
The Port Authority of New York & New Jersey
U.S. Department of Education
U.S. Department of Health & Human Services, Administration of Children, Youth, & Families

INDIVIDUALS
Steven J. & Mary Ann Allard
Anonymous (Walden Asset Management)
Anonymous (Woodland Investment Management Account)
Leah Appgar
German & Deborah Aquiar-Velez
Jacqueline M. & David M. Baranowski
Bruce & Patricia Becker
Dudley Benoit
Amanda P. Blagman
Linda J. Bonk
Jennifer M. Bredehoft  
Joseph M. & Susan U. Bredehoft  
John & Rosanna Bretherick, Jr.  
Elizabeth A. Burlingame  
Candace A. & James B. Faunce  
George & Miriam Favorite  
Noreen Casey  
Nan & Dover Frankel  
Edward J. Gracely  
Margaret K. & Robert C. Graham  
E.A. Grove & Elizabeth Blair  
Arnold & Ellen D. Gwirtzman  
Susanne C. Hand  
Randolph Hanks  
Joyce W. Harley  
Doris E. Harris  
Hendrik & Nancy Hartog  
Stephen & Jennifer Hauge  
Vicki & Michael Henn  
Patricia Holland  
Nancy Hylen & Ted A. Smith, Jr.  
Susan E. Hylen  
George B. & Margaret Z. Jackson  
Stephen Janick  
Haig F. & Carol Kasabach  
Barbara E. Kauffman  
Dorothy C. & Milton L. Keenan  
Lisa D. & Brian M. Keenan  
Dolores & Patrick Kelly  
Paul & Janice Kraus  
Steven Leder  
Amy Lempert & Todd Bressi  
Paul & Carla L. Lerman  
Alan Mallach  
Carl H. & Catherine B. Malmstrom  
Marie C. Mascherin & Ernest C. Cerino  
Patricia B. Masi  
Lori A. Matheus  
David McAlpin  
Katharine E. Merck  
Mary E. & T.J. Miller  
Patrick Morrissy  
Anne S. Li & Edward Muldoon  
John Murray  
George A. Ohl, Jr. Trust  
Connie M. Pascale  
Preston D. Pinkett, III  
Richard Porth, Jr.  
William V. Radlinsky  
Doris Rados  
Faheem J. Ra’oof, CPA  
Al Reed  
Susan Repko  
Gail C. & Jeremiah Ryan  
Alma & Richard Salter  
Donna Scarno  
David M. Scheck  
Marcia Scott  
Alice & Matthew Sheedy  
Jane M. & Louis E. Shoemaker  
Irwin & Phyllis Stoolmacher  
Michael Torrens & Claudia Radel  
Carl H. VanOs dall  
Fain M. & John G. Webb III  
Marshall Wolf  
D. Terrance & Faye Zealand

**NONPROFIT**

Alternatives, Inc.  
Association for Children of New Jersey  
CDFI Coalition  
Child Care Connection  
Community Builders, Inc.  
Housing & Community Development  
Network of New Jersey  
Interfaith Neighbors, Inc.  
Isles, Inc.  
LAEDA  
Local Initiatives Support Corporation  
Meridian Community Partnership Development Corporation  
NCIF New Markets Capital Fund I CDE LLC  
New Jersey Community Development Corporation  
New Jersey Disability & Non-Profit Micro-Loan Fund  
Newark Emergency Services for Families, Inc.  
Newark Pre-School Council, Inc.  
NewBridge Fund, Inc.  
NewBridge Services, Inc.  
“One New Jersey” Project  
(New Jersey Future)  
Opportunity Finance Network  
Public Service Community Development Fund  
Puerto Rican Action Board  
Puerto Rican Association for Human Development  
Resp ond, Inc.  
Somerset Community Action  
Unified Vailsburg Services Organization

**RELIGIOUS**

Campaign for Human Development, R.C. Diocese of Newark  
Catholic Health Initiatives  
Coalition for Human Needs, National Episcopal Church  
Domestic & Foreign Mission Society (Protestant Episcopal Church)  
Eisenhart Fund (Diocese of New Jersey)  
Episcopal Diocese of Newark  
Episcopal Diocese of New Jersey  
First Baptist Church Fellowship Fund  
First Presbyterian Church  
First Presbyterian Church of Cranbury  
of Haddon Heights  
Franciscan Health System  
Grace Lutheran Church  
Marianist Sharing Fund  
M’Kor Shalom Congregation  
National Council of Churches  
National Council of the Churches of Christ  
NJ Synod of the Evangelical Lutheran Church in America  
Princeton Monthly Meeting  
Sinsinawa Dominicans  
Sisters of Charity of St. Elizabeth  
Sisters of Charity of St. Elizabeth, Northern Province  
Sisters of Mercy/Mercy Investment Program, Inc.  
SSM International Finance, Inc.  
St. Andrew’s Episcopal Church, New Providence  
St. George’s-by-the-River, Rumson  
St. James Memorial Church, Eatontown  
St. John on the Mountain, Bernardsville  
St. Michael’s Episcopal Church  
St. Paul’s Episcopal Church  
St. Simeon’s by the Sea, Wildwood  
The Unitarian Church in Summit/Endowment Fund  
Wyoming Presbyterian Church

**20TH ANNIVERSARY SUPPORTERS**

Dudley Benoit  
Joseph M. & Susan U. Bredehoft  
Robert and Margaret Graham  
Steven M. and Stephanie M. Hadley  
Vicki C. Henn  
Haig F. and Carol Kasabach  
Brian M. Keenan  
Paul and Carla Lerman  
Carl H. and Catherine B. Malmstrom  
Marie C. Mascherin  
Katharine E. Merck  
Jane O’Dea Massi  
Connie M. Pascale  
William V. Radlinsky  
Allecyn Ries  
Boiling Springs Savings Bank  
Clifton Savings Bank  
Commerce Bank, N.A.  
D. Scarano and Associates  
Eastern Pacific Development, L.L.C  
Gibbons, P.C.  
Hilltop Community Bank  
Hudson City Savings Charitable Foundation  
Interfaith Neighbors, Inc.  
Isles, Inc.  
New Jersey Economic Development Authority  
NJM Bank  
Prudential Social Investment  
Sovereign Bank  
Stoolmacher Consulting Group  
Value Research Group, L.L.C.
FINANCIAL INFORMATION
Fiscal Year 2007

FINANCING ACTIVITIES
Fiscal Year End September 30, 2007

<table>
<thead>
<tr>
<th>COMMUNITY</th>
<th>LOAN FUND AND</th>
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<th>UNIVERSITY</th>
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FINANCING ACTIVITIES

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DEPLOYMENT RATIO WITH COMMITMENTS 127% 62% 328% 34% 6%

OUTPUTS AND OUTCOMES
CLOSED LOANS AND COMMUNITY INVESTMENTS

<table>
<thead>
<tr>
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HOUSING UNITS 1,005 376 0 0 0
EDUCATION AND EARLY CARE SLOTS 358 1,110 875 0 1,100
SQUARE FEET OF COMMUNITY FACILITIES AND COMMERCIAL REAL ESTATE 270,400 0 255,000 0 0
JOBS CREATED/MAINTAINED 5 8 0 121 0

COMMITTED LOANS AND COMMUNITY DEVELOPMENT INVESTMENTS

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JOBS CREATED/MAINTAINED 6 0 0 121 0
FINANCIAL INFORMATION

Capital Under Management

$140,000,000

$120,000,000

$100,000,000

$80,000,000

$60,000,000

$40,000,000

$20,000,000


Community Loan Fund  Managed Assets  Lending Partners  NMTC Fund  University Ventures  Charter Fund  Off-balance Sheet
CELEBRATING 20 YEARS
The generosity of individuals, corporations, foundations, religious organizations, and government institutions provides the means by which New Jersey Community Capital is able to serve distressed areas throughout the state. There are two ways in which you can help New Jersey Community Capital fulfill its mission to create wealth and well-being in underserved communities:

**CHARITABLE CONTRIBUTIONS**

New Jersey Community Capital is the trade name utilized by Community Loan Fund of New Jersey, Inc., and its affiliates for its financial and consulting products and services. New Jersey Community Capital has several 501(c)(3) organizations, including Community Loan Fund of New Jersey, Inc., that accept gifts that are deductible for federal income tax purposes to the extent permitted by law.

**INVESTMENTS**

New Jersey Community Capital’s family of funds provides a variety of options which can be tailored to fit a variety of investing needs. Investments in Community Loan Fund of New Jersey, Inc., beginning at $1000, offer rates from 0% to 4% and terms as short as one year. Although investments are not guaranteed, New Jersey Community Capital has a 100% repayment history.

For more information about New Jersey Community Capital, please visit us at www.newjerseycommunitycapital.org, or contact Jennifer Bredehoft or Doris Harris at (609) 989-7766.