CORE PURPOSE
FCLF exists to maximize opportunities for people and places outside of the economic mainstream.

Florida Community Loan Fund is pleased to present our strategy through 2024. This plan is our commitment to our community partners, borrowers, investors, allies, and staff. It ensures transparency and accountability for our work. This is the most ambitious strategy in our 20+ year history and challenges us to increase opportunities for people and places outside the economic mainstream in 3 ways:

FINANCING
Double our financing for community development in Florida, expanding our reach and increasing our social impact.

LEADERSHIP
Increase opportunities for underserved people and communities across Florida by expanding our leadership role.

IMPACT
Help capital flow in new and better ways for people and places that we exist to serve.

Through our work, FCLF seeks to exert a gravitational pull on others in pursuit of our purpose and vision. This strategy guides everything we do.

www.FCLF.org/2019-Strategic-Plan

VISION
Opportunity and dignity exist for every person and community in Florida.

MISSION
Our expertise and capital make projects successful and help organizations improve lives and communities.
**Goals and Objectives, 2019-2024**

**GOAL 1**
**Increase financing in existing lines of business**
Deploy $365 million that creates opportunities for people and places outside of the economic mainstream by June 2024:
- $170 million in direct financing
- $195 million in New Markets Tax Credit investments

**GOAL 2**
**Broaden and expand access to responsible, affordable financing in Florida**
- Expand opportunities for people and places through targeted investments in community development projects and into other CDFIs
- Develop a local focus in one or more markets and develop local market strategies in those markets that align with local stakeholders
- Develop and grow new lines of business that expand opportunities for people and places outside of the economic mainstream
- Provide or support others providing access to responsible, affordable consumer financial products and services

**GOAL 3**
**Lead through expertise and influence**
- Lead capital more deliberately
- Use policy to influence and increase capital flows aligned with strategy
- Develop a more robust social impact tracking and assessment system
- Develop the capacity to conduct research to inform FCLF and its stakeholders
- Be a voice for community development in Florida

**GOAL 4**
**Maintain and improve organizational strength and capacity**
- Diversify our capital structure and revenue sources
- Ensure that we have the appropriate staff to meet strategic growth objectives
- Ensure our Board of Directors is properly equipped to meet strategic growth objectives
- Ensure that our legal structure encourages innovation while mitigating risk

**FLORIDA COMMUNITY LOAN FUND**

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Also with offices in Tampa • Sarasota • Fort Lauderdale • Miami

This institution is an equal opportunity provider. 8/8/2019