

Helping nonprofits
transform vision into reality.

CBO Financial, Inc.
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DREAM.

BUILD.



SERVE.



Helping nonprofits
transform vision into reality.

YOU SERVE OTHERS...

...by operating a community health center. A charter school. Or any other type of nonprofit.

If what you do uplifts and creates opportunities for residents of disadvantaged communities, then you're a community benefit organization – a CBO. And like many CBOs, you probably have big plans. Maybe it's expanding services. A new building. A big move. A little gap financing to finish the job. And you don't know how to get from here to there.

WE CAN HELP YOU BE OF GREATER SERVICE.

We're CBO Financial. We help community benefit organizations like yours turn big dreams into big plans, and big plans into new realities. When it's time to establish a new facility, we're here to help.

What we offer:

- **Project Planning** – When you want to build, relocate, or renovate, we can map out a winning strategy.
- **Financing** – When you need financing, we can guide you through the process, identify new avenues for funding, or provide the loan directly.
- **Construction Management** – When it's time to break ground, we can manage your project from groundbreaking to ribbon cutting.
- **New Markets Tax Credit Program** – A CBO Financial subsidiary is one of a handful of organizations nationwide that can offer New Markets Tax Credits to provide highly flexible rates and terms for projects in distressed communities.

We're also your guide to federal funding. Gulf Opportunity Zone initiatives, USDA Community Facilities Loan Guarantees, and other special programs can transform the scale and scope of your project.

A new facility can provide new energy. New funds can open new doors. CBO Financial helps you help more people.

"We were lucky to have CBO Financial come into our area after hurricanes Katrina and Rita devastated our community. Up until then, we did not know about New Markets Tax Credits and how they could play a role in our recovery. CBO's planning expertise and perseverance has been instrumental in helping our community get back on its feet."

Susanne Christoferson
Specialized Real Estate Services
New Orleans, LA

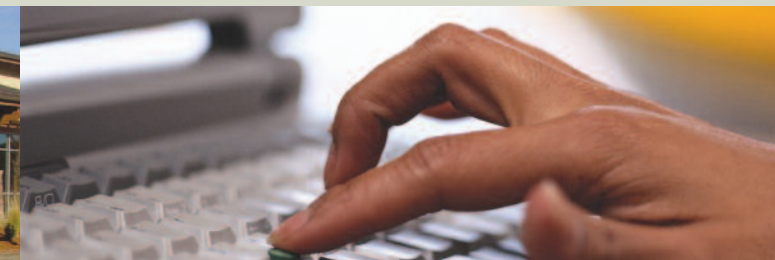


PLANNING.

FINANCING.

CONSTRUCTION MANAGEMENT.

GETTING STARTED.



What's the difference between a mirage and a vision?
Simple: the plan that puts you within reach.

Before you begin a project, partner with CBO Financial to draw up a comprehensive Project & Financing Plan. Together we'll map out a plan of action, including...

- Project plan development
- Space needs analysis
- Site selection strategy
- Financial analysis, projections, and models
- Financing strategies
- Construction management

...and more. We'll also search for potential sources of grants and determine your eligibility for special government programs.

With CBO Financial's help, your organization will have a roadmap to a more secure future.

"CBO Financial has led the way in moving our dream forward to build a film production and workforce training facility. Their leadership, dedication and predevelopment financing have been crucial to our success."

Efrain Lopez Nervis, President
CinemaPR Universal, Inc.
Film Studio & Vocational Training Center
Caguas, Puerto Rico

Nonprofits and other community benefit organizations, CBOs, have unique financing requirements. They are also all too often underserved by conventional sources. That's where we can help.

CBO Financial specializes in securing financing for CBOs. That means...

- Tax credit-enhanced financing
- Tax-exempt financing
- Conventional financing
- Predevelopment loans
- Forgivable, equity-like loans
- "Gap" financing

We'll help your organization tap into new funding sources that can help make your vision a reality. CBO Financial can cut through the numerous obstacles that thwart many organizations when they decide to build or acquire a new facility.

CBO Financial is dedicated to taking a leadership role in making your project succeed.

"The professionals at CBO Financial played a key role in attracting New Markets Tax Credits and conventional financing to our project, which needed a substantial subsidy in order to be financially viable. Their team provided crucial support through funding of what was a highly complex transaction that in the end made owning our own school facility possible."

Alex Havrilak, Chief Financial Officer
Volunteers of America
New York, NY

You know social services. Local economic development. Community services initiatives. Now what about construction?

When it's time to expand, move, or build, CBO Financial helps you understand the nuts and bolts about bricks and mortar. We can take a leadership role in...

- Site selection
- Permit processing
- Architectural coordination
- Coordination of studies, inspections, etc.
- Contractor bidding
- Construction fund administration
- On-site construction management
- Value engineering

And if you've run into a jam – perhaps if you need gap financing to finish a project already started – CBO Financial can back you up there, too.

A new facility can transform your organization, magnify its ability to serve and put it on sound financial footing. CBO Financial helps make sure there are no surprises along the way.

"CBO Financial was instrumental from the beginning to the end of planning, designing, financing and building a new facility – something our organization had never done before. Thanks to CBO's involvement what started as a crisis when we lost our lease ended as a crowning achievement for Hospice of Napa Valley when we moved into our own, custom designed facility."

Sarah Gorodeszky, Executive Director
Hospice of Napa Valley
Napa, CA

Collect your thoughts. Plot your future. Dream big. Then talk to us.

CBO Financial is as close as a phone or an email. So we can best help you, first visit us online:

www.cbofinancial.com

There you can learn more about our services. You'll also find an application that will help us learn about you.

Please contact us. When it's time to grow, CBO Financial is there. We can help you, so you can better help others.

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