



News Release

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COMMUNITY CAPITAL MANAGEMENT'S MISSION-RELATED INVESTMENT SPARKS SMALL BUSINESS GROWTH IN RURAL ARKANSAS

Bond Purchase Finances New Jobs in Arkansas' Economically-Depressed Counties

FT. LAUDERDALE, FL – November 1, 2007 – Community Capital Management (formerly CRAFund Advisors), one of the nation's largest managers of fixed income community investments, is helping small businesses in rural Arkansas expand their operations and hire new employees through a bond issued by the Arkansas Development Finance Authority (ADFA). The investment is the latest in a series of mission-related investments purchased by the company that target small business growth.

Managing assets on behalf of more than 350 institutional investors, including banks, faith-based organizations, public pension funds, and not-for-profit organizations, Community Capital has directed \$2.1 billion to community development projects in all 50 states. These investments support homeownership opportunities for low- and moderate-income families, enterprise development, education, healthcare, job training and job creation, and environmental restoration.

The company's recent Arkansas bond purchase will fund loans to JMS Processing, a steel processing company in Mississippi County, and Jones Resource Group/Ram Fab, a pipe manufacturing company based in Ashley County. It will enable JMS Processing to purchase a new steel slitter for its Blytheville plant and fund expansions to Ram Fab's manufacturing facility, as well as the purchase of new equipment, and the construction of a new warehouse. Once the expansion is complete, Ram Fab will increase its workforce by 20%. The JMS Processing facility is located in Mississippi County, a distressed middle-income nonmetropolitan census tract that has experienced high levels of poverty, unemployment, and population loss. In fact, the County's unemployment rate, 11.3%, is the State's highest.

The ADFA is Arkansas's largest source of low-cost financing for low-to moderate income housing development, small industries, government, education, agricultural business enterprises and health care.

Todd Cohen, President and Chief Investment Officer of Community Capital Management, credits the company's success to the relationships it has formed with agencies such as the ADFA. "Since our founding, we've worked closely with public and private entities to identify investments that will make a direct, positive impact in the communities that need it most. Historically, America's urban areas have benefited most from community initiatives. However, The ADFA recognizes that rural areas have community development needs, too. Our investments have made a measurable impact in these often overlooked regions and have a history of delivering competitive returns."

About Community Capital Management

Ft. Lauderdale, Florida-based Community Capital Management is a SEC-registered investment advisor that manages fixed income portfolios on behalf of institutional clients. The company's largest portfolio is the CRA Qualified Investment Fund, a \$735 million no-load mutual fund comprised exclusively of fixed income community investments.



Community Capital Management seeks to earn competitive returns while promoting economic and community development activities such as affordable housing, job creation and job training, small business growth, workforce development, and environmental restoration.

Since 1999, the company's geographically- and economically-targeted investments have directed \$2 billion toward community initiatives in all 50 states. As of June 30, 2007 its investments have financed 133,000 affordable rental housing units; 5,000 home mortgages for low- and moderate-income families; \$30 million in affordable health care facilities; \$143 million in community development activities including neighborhood revitalization and brown field redevelopment; \$97 million in job training and creation programs; and \$323 million in down payment assistance and statewide home-ownership programs. For additional information, visit www.ccmfixedincome.com, or call (877) 272-1977.

Community Capital Management, Inc. is a Florida-based investment advisor registered with the Securities and Exchange Commission under the Investment Advisors Act of 1940. The Community Investment Composite ("CI Composite") is comprised of all actively managed fixed-income accounts managed by Community Capital Management that invest mainly in investment grade securities with community development as the primary purpose. The CI Composite assets as of June 30, 2007 were \$871 million, which represented 99.7% of the firm's total assets. Returns are calculated in U.S. dollars. Community Capital Management has received a firm-wide GIPS® Verification for the period August 30, 1999 through June 30, 2007. In addition, the Community Investment Composite has received a Performance Examination for the same time period.

Community Capital Management claims compliance with the Global Investment Performance Standards (GIPS®).

To receive a complete list and description of Community Capital Management's composites and/or a presentation that adheres to the GIPS® standards, contact Alyssa Greenspan, CFA at 877-272-1977 or agreenspan@ccmfixedincome.com, or write Community Capital Management: 1830 Main Street, Suite 204, Weston, FL 33326.