

CCM and the Sustainable Development Goals



Over the years, we have seen a proliferation of U.S. and global standards, goals, and principles that seek to unite likeminded investment managers and their clients around various desirable and needed objectives. While all guidelines have been helpful to the industry, the one that seems to have the greatest usage and traction are the United Nations' Sustainable Development Goals (SDGs). The SDGs, released in September 2015, aim to end all forms of poverty, fight inequalities, and tackle climate change, while ensuring that no one is left behind. They are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including those related to poverty, inequality, climate change, environmental degradation, peace, and justice. The 17 Goals are all interconnected and it is important we achieve them all by 2030. The SDGs are a call for action by all countries – poor, rich, and middle-income – to promote prosperity while protecting the planet.²

Common Characteristics Found in All of CCM's Impact Themes:

Throughout our two-plus decades of work in impact and Environmental, Social, and Governance (ESG) investing, we have developed a series of 18 impact themes, where one or more theme is aligned with each of our investments. While the 18 themes are distinct and diverse, certain common characteristics can be found in all of them, which are included below. We continually seek to advocate for greater investment product creation in support of our existing and future impact themes, and by communicating this need to the broader capital markets, we expect to play an ongoing, catalytic role in the creation of impact investment opportunities.

- Each theme looks to have positive environmental and/or social outcomes that we believe are societal benefits as a result of capital provided by our investors.
- We look for liquid investment opportunities that contribute to the portfolio's overall risk/return that are in alignment with each impact theme.
- We must be able to measure, monitor, and track the expected positive outcome(s) in an effort to maintain transparency in our client reporting, which has become a trademark of the firm since its inception in 1999.
- We must believe that market-rate opportunities will exist to allow client commitments to individual themes to be fulfilled over time.

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CCM's 18 Impact Themes



Affordable Health and Rehabilitation Care



Healthy Communities



Affordable Housing



Human Empowerment



Arts, Culture, and the Creative Economy



Minority Advancement



Disaster Recovery, Resilience, and Remediation



Neighborhood Revitalization



Economic Inclusion



Poverty Alleviation



Education and Childcare



Rural Community Development



Enterprise Development and Jobs



Seniors and the Disabled



Environmental Stability



Sustainable Agriculture



Gender Lens



Transit-Oriented Development

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CCM's Impact Themes and the SDGs

Many of CCM's 18 impact themes overlap with the SDGs from human empowerment to environmental sustainability to education and childcare. We have identified below which of our impact themes have the greatest alignment to the SDGs according to the SDG framework.

UN SDG	CCM Impact Themes	UN SDG	CCM Impact Themes
1 Wittery No Poverty	Affordable Health and Rehabilitation Care Affordable Housing Disaster Recovery, Resilience, and Remediation Economic Inclusion Environmental Sustainability Gender Lens	8 DECORT HOOK MO ECONOMIC GROWTH Work and Economic Growth	Economic Inclusion Enterprise Development and Jobs Gender Lens Human Empowerment Minority Advancement Seniors and the Disabled
	Human Empowerment Poverty Alleviation	9 NOUSTRY INNOVATION Industry, Innovation,	Disaster Recovery, Resilience, and Remediation Economic Inclusion
2 7580 Zero Hunger	 Disaster Recovery, Resilience, and Remediation Economic Inclusion Gender Lens Rural Community Development 	and Infrastructure 10 HOURS Reduced	Environmental Sustainability Neighborhood Revitalization Transit-Oriented Development
	Sustainable Agriculture	10 REDUCED Reduced Inequalities	Economic Inclusion Human Empowerment
3 SOOO HEALTH AND WILL REPORT Well Being	 Affordable Health and Rehabilitation Care Disaster Recovery, Resilience, and Remediation Healthy Communities 	11 SISTAMARE CITES Sustainable	Minority Advancement Poverty Alleviation Affordable Housing
	Poverty Alleviation	Cities and Commu-	Disaster Recovery, Resilience, and Remediation
4 quality Quality Education	Education and Childcare Gender Lens	nities	Economic Inclusion Environmental Sustainability Gender Lens
5 shore Gender Equality	Gender Lens		Minority Advancement Poverty Alleviation Seniors and the Disabled
G GRAN MATTER AND SANTATION Water and Sanitation	Disaster Recovery, Resilience, and Remediation Environmental Sustainability Gender Lens	12 RESPONSIBLE Responsible Consumption and	Transit-Oriented Development Arts, Culture, and the Creative Economy Environmental Sustainability
7 AFFORDAME AND Affordable and Clean Energy	Environmental Sustainability	Production 13 CLIMATE Climate Action	 ⚠ Disaster Recovery, Resilience, and Remediation ❤ Environmental Sustainability

About CCM

Community Capital Management, Inc. (CCM) is an investment adviser registered with the Securities and Exchange Commission. Headquartered in Fort Lauderdale with employees in Boston, Charlotte, the New York City area, and Southern California, CCM was founded in 1998 and manages over \$3 billion in assets. The firm believes a fully integrated portfolio – one that includes environmental, social, and governance (ESG) factors – can deliver strong financial performance while simultaneously having positive long-term economic and sustainable impact. CCM's strategies utilize an innovative approach to fixed income and equity investing by combining the positive outcomes of impact and ESG investing with rigorous financial analysis, an inherent focus on risk management, and transparent research. For more information, please visit: www.ccminvests.com.

Community Capital Management, Inc. (CCM) is an investment adviser registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. Registration as an investment adviser does not imply a certain level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the adviser. Past performance is not indicative of future results. CCM has distinct investment processes and procedures relating to the management of investment portfolios for institutional clients. The firm's strategies are customized, rather than model-based, and utilize an innovative approach to fixed income and equity by combining the positive outcomes of impact and environmental, social, and governance (ESG) investing with rigorous financial analysis, an inherent focus on risk management, and transparent research. Bonds are subject to interest rate risk and will decline in value as interest rates rise. Stocks will fluctuate in response to factors that may affect a single company, industry, sector, or the market as a whole and may perform worse than the market. A sustainable investment strategy which incorporates ESG criteria may result in lower or higher returns than an investment strategy that does not include such criteria.

¹ https://www.un.org/sustainabledevelopment/sustainable-development-goals/

²https://www.un.org/sustainabledevelopment/