

IMPACT INVESTING STRATEGY OVERVIEW

On behalf of our clients, our mission is to deliver superior risk-adjusted returns that contribute to positive social and environmental outcomes.

Our Philosophy

Our core fixed income investment philosophy is to invest in government-related subsectors of the bond market while focusing on capital preservation, current income, diversification, volatility control, total return, and risk minimization. The environmental and social aspects of ESG investing are incorporated into the strategy's investment philosophy by proactively seeking market-rate and fossil fuel free bonds that positively contribute to economic and sustainable impact.

Our Strategy

Our flagship core fixed income strategy has an objective of providing a high level of current income consistent with the preservation of capital and investing in bonds that support environmental and social initiatives. The strategy invests in government-related sectors of the bond market that we believe: are chronically undervalued; can offer a relative yield advantage; and can generate superior, risk-adjusted returns, all while exhibiting lower volatility and credit risk than the benchmark (Bloomberg Barclays U.S. Aggregate Bond Index).



Impact Investing

We track the environmental and social outcomes of the portfolio and provide clients tailored reporting on the positive impact of their investments.



Investment Research

CCM's pioneering data collection process combines impact research with financial analysis, providing an additional layer of investment transparency by detailing the use of bond proceeds.



Strategy Vehicles

- Separate Account
- Mutual Fund: CRA Qualified Investment Fund Institutional (CRANX) and Retail (CRATX)

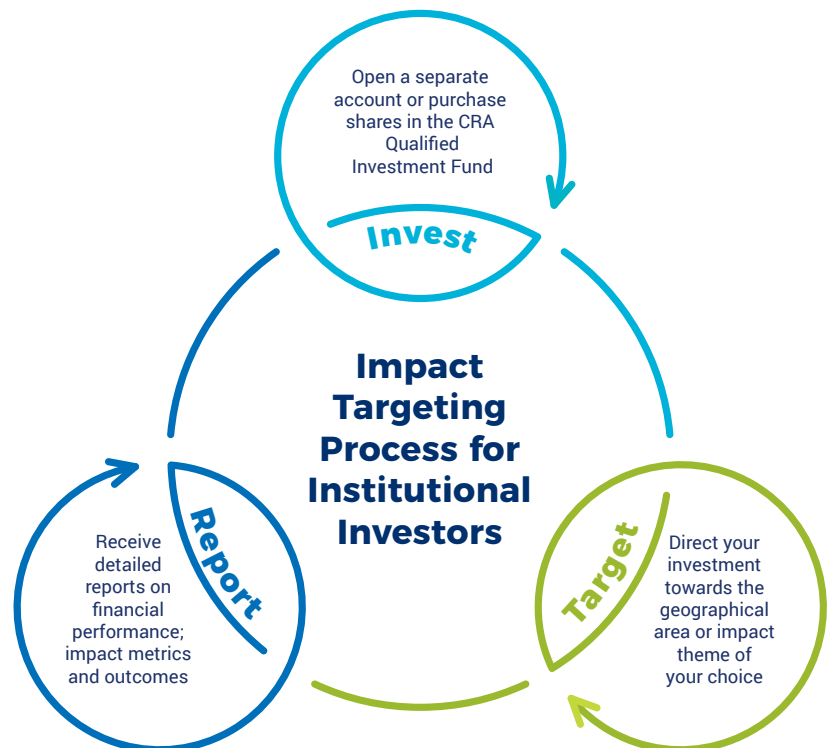


Other Impact Investing Strategies

Short Duration | Long Duration | MBS
Taxable Municipals | Liquid Alternative

ALIGN YOUR INVESTMENTS WITH YOUR VALUES

Customize your investments to support specific geographies or environmental/social initiatives



Harlem RBI

NEW YORK, NEW YORK

IMPACT THEMES



AFFORDABLE HOUSING



EDUCATION & CHILDCARE



ENVIRONMENTAL SUSTAINABILITY

Harlem RBI, a mixed-use development in East Harlem, provides a new home for DREAM Charter School, office and program space for its organization, 88 units of green affordable housing, and a public rehabilitated park. Harlem RBI exemplifies public-private partnerships and community cooperation in New York City. The development is located in a census tract where 89% of the population are minority households and 24% live below the poverty line.

In 2008, Harlem RBI responded to the need for better access to education within the community and opened DREAM Charter School. DREAM is a community-based, K-8 public charter school. Its mission is to prepare students for high-performing high schools, colleges, and beyond through a rigorous academic program that develops critical thinkers who demonstrate a love of learning, strong character, and a commitment to wellness and active citizenship.

The development was built to Enterprise Green Communities criteria, the national standard for green building in affordable housing. It is expected to receive the Gold Leadership in Energy and Environmental Design (LEED) rating for its green building design and construction. Sustainable elements include energy efficient boilers, low VOC paint, low “e” windows, and the use of low emitting, recycled, and locally produced materials.

The Atlanta BeltLine

ATLANTA, GEORGIA

IMPACT THEMES



AFFORDABLE HOUSING



ENTERPRISE DEVELOPMENT / JOBS



ENVIRONMENTAL SUSTAINABILITY



HEALTHY COMMUNITIES



NEIGHBORHOOD REVITALIZATION / REDEVELOPMENT

The Atlanta BeltLine is currently one of the most wide-ranging urban redevelopment programs underway in the United States. The project includes 1,300 acres of public parks, 33 miles of multi-use trails, 22 miles of pedestrian rail transit, and 5,600 units of affordable housing, all along a historic 22-mile railroad. The redevelopment program encompasses downtown and connects forty-five neighborhoods. Four trail segments are already open in addition to six parks and new affordable housing. The implementation plan has a completion goal of 2030.

The Atlanta BeltLine offers a variety of free fitness, daily volunteer opportunities, art tours, and special events. Other project highlights include \$10-20 billion in economic development, 30,000 permanent jobs, and 48,000 construction jobs. The City intends for the project to enhance the quality of life for all residents in addition to stimulating private sector and public infrastructure growth near the BeltLine. The Atlanta BeltLine has received numerous awards for its visionary approach to one of the most ambitious projects in the country.

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FOR MORE INFORMATION,
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