

## 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 grounded in three core beliefs: (1) fixed income investing can have positive societal impact; (2) fixed income impact investing can deliver attractive risk-adjusted returns; and (3) core fixed income should be looked at as ballast in a diversified portfolio.

### Our Process

Our flagship core fixed income strategy seeks to: (1) invest in high quality, well-researched bonds that have positive societal impacts, requiring transparency into the specific use of proceeds, and measurement of their anticipated corresponding impact; (2) actively manage the portfolio in an effort to take advantage of opportunities and reduce unnecessary risks; and (3) build a portfolio that keeps risks lower, income higher, and diversification benefits better than the broad investment grade bond market.



### 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*)

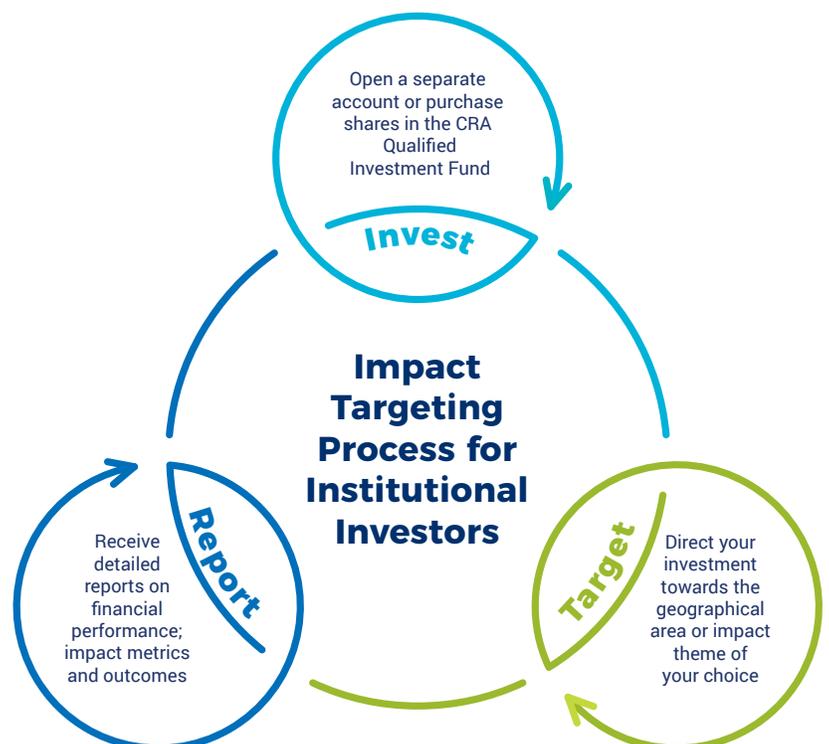


### Other Impact Investing Strategies

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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