

FLORIDA COMMUNITY LOAN FUND

SM

FLACDC
FLORIDA ALLIANCE
OF COMMUNITY
DEVELOPMENT CORPORATIONS



October 25, 2018 • Lake Mary, FL

GETTING THE WORD OUT: COMMUNICATION IS THE KEY

1. Audit your brand for strength
2. Understand your target audience
3. Build the components of your brand guide
4. Get the word out!

Florida Community Loan Fund, Inc.

Janet de Guehery,
Communications and
Marketing Manager

www.FCLF.org



WITH THANKS TO:
Lisa Junkerman, MBA
Chief Marketing Associates

www.chiefmarketingassociates.com



"It's Your Brand –
Be Relevant!"SM

AMERICAN MARKETING ASSOC. DEFINITIONS

MARKETING:

Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.

BRAND:

A brand is a name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of other sellers.

TOP NONPROFIT BRANDS 2018



Source: [The Harris Poll](#)

WHAT MAKES A TOP BRAND

Interbrand

Internal Factors

- Clarity
- Commitment
- Protection
- Responsiveness

External Factors

- Authenticity
- Relevance
- Differentiation
- Consistency
- Presence
- Understanding

the harris poll.

- Familiarity
- Quality
- Consideration
- Trust
- Love
- Financial

I. AUDIT YOUR BRAND FOR STRENGTH

HOW TO AUDIT YOUR BRAND

1. Brand and Marketing Inventory

- Processes
- Materials
- Programs
- Internal Skills

2. Brand Exploratory

- Marketing Research / Perceptions
- Competition

3. Brand Equity

4. Future Opportunities

- Organizational Goals, Mission Alignment
- New Funding or Business Sources

5. Brand Strategy

- Positioning
- Management

INVENTORY ALL WAYS YOU COMMUNICATE WITH AUDIENCES.

Evaluate for:

Clarity of
Audience

Brand
Consistency

Call to Action

Effectiveness

Cost

WE'VE COMPLETED OUR BRAND AUDIT... NOW WHAT?

Confirmation.

Clarification.

Changes.

FCLF DISCOVERY SESSIONS ASKED:

What attributes and values come to mind
when you think of this organization?

- TECHNICAL COMPETENCE
- RELIABILITY
- CREATIVITY
- FLEXIBILITY
- ADVOCACY & PARTNERSHIP
- TENACITY & PERSEVERANCE
- CREDIBILITY
- PATIENCE
- FRIENDLY & CARING
- LONGEVITY & STABILITY

FCLF'S NEXT STEPS AFTER BRAND AUDIT & ASSESSMENT

- Focus groups and surveys of borrowers, investors, staff, community leaders
- What are our brand's strengths and attributes?

- Does our name reflect those strengths and attributes? **YES**
- Does our logo reflect those strengths and attributes? **NO**

Does an inventory of all communications materials confirm we are sending a consistent message?



2. UNDERSTAND YOUR TARGET AUDIENCE

WHO IS YOUR AUDIENCE?

– or –

WHO ARE YOUR AUDIENCES?

At FCLF, we have 3 distinct audiences we regularly address:

- **BORROWERS**
- **INVESTORS**
- **POLICY MAKERS**

BORROWERS

- Competent & Creative
- Friendly, We Care
- Flexible & Patient



FLORIDA COMMUNITY LOAN FUND INC.

Home

BORROWERS

Who borrows from FCLF?

- Community based nonprofit organizations
- Mission focused for-profit entities

What kind of activities do we finance?

- Affordable Housing
- Supportive Housing
- Community Facilities
- Economic Development Projects
- Food Access Projects
- Environmentally Friendly, Green, and Sustainable Projects

For over 20 Years we have provided Expertise and Capital to help projects succeed.

Meet Our Borrowers

Meet a few of FCLF's Borrowers and learn more about their projects.

Read more

How Can FCLF Help You

FCLF provides capital and expertise to help projects succeed and improve low-income communities through its flexible financing programs.

Read more

Housing

If you are a developer seeking financing for housing.

Read more

Facilities

If you are a developer seeking financing for a community facility.

Sustainability

If you are a developer seeking financing for an environmentally friendly project.



FLORIDA COMMUNITY LOAN FUND

Florida Community Loan Fund: Meeting Our Mission

April 2017 E-news
www.fclf.org

The Florida Community Loan Fund Mission: Our expertise and capital make projects successful and help organizations improve lives and communities.

How are we meeting the FCLF mission? Here are a few ways.

Capital.
FCLF provides flexible financing for community and economic development in Florida's low-income communities, providing positive social impact and helping projects succeed. Through 12.31.2016, we financed 280+ projects through \$278 million in financing, into total projects of \$677 million.

But what these words and numbers really convey is: we are helping to change lives. Here's a peek at 3 recent FCLF loan closings:



Debbie Turner Cancer Care and Resource Center provides counseling for cancer victims and families, but that's just a part of their services. Volunteers here with needs ranging from hair styling to rides to the grocery store and pharmacy. FCLF provided \$515,000 in financing to purchase 2 buildings.

"With help from FCLF we are able to continue services to cancer families and children." - Debbie Turner, Founder & Executive Director

[Click here to learn more about the Debbie Turner Cancer Care and Resource Center.](#)



Homes of Brevard improves quality of life in Polk County where the average income is below the rest of the state. These simple, affordable homes keep building costs low, passing on savings to home buyers. FCLF provided \$170,000 as a revolving line of credit.

"FCLF shares my goal of providing low-income housing in Polk County, providing a flexible, customized loan and increasing my opportunities to invest in neighborhoods." - Bob Karan, Homes of Brevard

[Click here to learn more about Homes of Brevard.](#)



Florida Community Loan Fund

Published by Janet de Guehery [?] · October 16, 2017 ·

Watch for video coming soon... looking forward to telling the FCLF & Operation New Hope story! <http://bit.ly/1TTEbM>



FLORIDA COMMUNITY LOAN FUND

OPERATION NEW HOPE

2. UNDERSTAND YOUR TARGET AUDIENCE

INVESTORS

- Credibility
- Financially Sound
- Longevity & Stability

Home Ab

Investor Resources

Aeris Rating System. This rating and certification system evaluates both financial and social impact performance to enhance investor confidence.

Historical Financial Information.

- 2017 Audited Financial Statements
- 2016 Audited Financial Statements
- 2015 Audited Financial Statements
- 2014 Audited Financial Statements
- 2013 Audited Financial Statements

FCLF Impact. FCLF has social impact statewide through its 3 financing programs and borrowers in every region of the state. Learn more about our impact, or download Our Impact report from our Downloads & Resources page.

Historical Growth Trends.

Components of Capital.

FAQ for Investors. Still have questions? Here are answers to some of most frequently asked questions about investments, or Contact Us.



Components of Capital



Cumulative Financing






Contact Info

Main Office

Our Vision

Vision

Follow Us



Home

FLORIDA COMMUNITY LOAN FUND RECEIVES NMTC AWARD

\$45 MILLION FOR INVESTMENT IN FLORIDA DISTRESSED COMMUNITIES

February 2018 E-news www.fclf.org

Florida Community Loan Fund is pleased to announce an award of \$45 million in New Markets Tax Credit (NMTC) allocation from the U.S. Department of Treasury CDFI Fund. This award – the only award this year to a Florida organization – marks the 8th tax credit allocation for FCLF, and will help us continue to attract capital investments into large scale, high priority, locally determined projects statewide. Our NMTC strategy focuses on high social impact projects, addressing needs such as healthcare, emergency shelter and services, food access, youth education, and job creation.

"With this infusion of \$45 million in tax credits we can create lasting impact in Florida and maximize opportunities for people and places outside of the economic mainstream." – Ignacio Esteban, FCLF CEO

LEARN MORE
about FCLF's NMTC Award

FCLF's NMTC Program has supported projects like the 3 featured below. Click on the images to learn more about these projects in Florida's most distressed communities.



Florida Community Loan Fund added 2 new photos. Published by Janet de Guehery (P) · February 22 at 12:04pm


We were pleased to be a part of Axiom Bank opening of the new Winter Garden location. Thanks for the support! <https://fclf.org/investor-profile/401-axiom-bank>



2. UNDERSTAND YOUR TARGET AUDIENCE

POLICY MAKERS

- Reliable
- Advocacy & Partnerships
- Tenacity & Perseverance



NEW MARKETS TAX CREDIT (NMTC)

FLORIDA CONGRESSIONAL BRIEFING
RELEASED: October 24, 2017
CONTACT: Joy Beaton, Director of Government Relations
941.587.0586 • jbeaton@FCLF.org

FLORIDA MEMBERS ARE URGED TO MAKE NMTC PERMANENT

The New Markets Tax Credit (NMTC) has enjoyed bipartisan support throughout its history from President's and Congressional majorities alike. Created by the Community Renewal Tax Relief Act of 2009 (PL 110-554), NMTC has proven to be an essential tool in driving capital investment into the poorest, most severely distressed urban and rural communities across the country... to grow businesses, create jobs, achieve high social impact, and strengthen local economies.

NMTC is an investor tax credit equal to 39% over just 7 years at an annual rate of 5% over the first 3 years and 6% in years 4-7. If an investor redeems the NMTC investment prior to 7 years, all credits can be recaptured with interest and penalty.

Since inception, NMTC has delivered nearly \$80 billion in capital and created nearly 750,000 jobs at a cost to the federal government of less than \$20,000 per job. Federal tax revenue generated by NMTC also generally more than covers the cost of the credit to taxpayers.

A current 5-year extension of the NMTC under the Path Act of 2015 expires in 2019.


All Florida members are urged to make NMTC permanent as part of tax reform.

To date, nine (9) Florida leading members of the House have signed on to H.R. 1098, the New Markets Tax Credit Extension Act of 2017, calling for permanency of the credit.

IN FLORIDA... NMTC IS WORKING

Florida Community Loan Fund (FCLF), Florida's leading statewide CDFI/CDE, has secured a cumulative \$271 million in NMTC allocations for Florida. In 2016, 29 other CDE investor groups targeted up to \$326 Million in NMTC allocation for business and project investment in Florida to create jobs and finance high impact economic and community facility projects.

These allocations mobilize private investment capital and drive investments into locally determined, high-priority projects that create jobs and significant socio-economic impacts that "but for" the credit could not be achieved.



Making the NMTC credit a permanent part of the Tax Code will help Florida for years to come.

* FCLF NMTC portfolio as of 9/30/2017
* CDFI fund and not a bank

TO SIGN ON TO H.R. 1098, CONTACT:	FOR MORE INFORMATION ON FLORIDA NMTC, CONTACT:
Rep. Pat Tiberi: Whitney Daffner, Legis Director, ph 202-225-5355, Whitney.Daffner@mail.house.gov , or Rep. Richard Neal: Aruna Kalyanam, ph 202-225-4921, Aruna.Kalyanam@mail.house.gov	Rep. Mario Diaz-Balart: Christopher Sweet, Legis Director, ph 202-225-4211, Chris.Sweet@mail.house.gov , or Rep. Carlos Curbelo: Adam Wolf, Legis Director, ph 202-225-2776, Adam.Wolf@mail.house.gov

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Orlando • Jacksonville • Tampa • Sarasota • Fort Lauderdale • Miami

This invitation is an equal opportunity provider 10/26/2017



This is an URGENT Call to Action to Oppose the Repeal of NMTC

Dear Colleague,

Yesterday the House Ways & Means Chairman reaffirmed his intention to eliminate the New Markets Tax Credit Program in his tax reform bill known as the Tax Cuts & Jobs Act. This act specifically repeals the final 2 years of the NMTC program which is currently authorized through 2019.

If eliminated, \$14 billion of credit allocation will be lost over the next 2 years to potential projects, both nationally and in Florida.

The House forecasts that this will save the government \$1.8 billion, but NMTC would actually generate \$1.7 billion in tax revenues from the job-creating and high social impact projects it would support.

If your community has benefited or seeks to benefit from NMTC, please take 3 minutes RIGHT NOW to pick up the phone and call the offices of these 2 members of the House Ways & Means Committee below, and especially your own Florida U.S. Representative:

Rep. Carlos Curbelo • Phone # 202-225-2778
Rep. Vern Buchanan • Phone # 202-225-5016
and Your Representative

CLICK HERE FOR THE LIST of Florida Delegation member phone numbers and email addresses to appropriate Legislative Staff.

If your Representative is supporting NMTC, thank them & tell them to communicate their strong opposition to ANY REPEAL of NMTC to the Chairman of the House Ways & Means Committee James Rosten.

If your Representative is not yet supporting or takes a position on NMTC, ASK THEM TO DO SO.

Here's the message for your phone call or email to your Representative's Office: I'm calling/writing to ask that New Markets Tax Credit not be repealed under the Jobs and Tax Cuts Act. If NMTC is eliminated, Florida will lose access to a credit that we know pays for itself and puts private investment capital into some of the best projects in the toughest, poorest areas in (your city / your county), Florida.

No please tell the Congressman to tell Chair Rosten, Chair of the House Ways & Means Committee, how important we think NMTC is for creating jobs and revitalizing local economies and communities in Florida. And we believe the impact NMTC will have over the next 2 years is far greater than the hassle that could be saved. Thank you.



Florida Community Loan Fund

Published by Janet De Gennaro (7) December 18, 2017

Thank you to Congressional Supporters of permanency for NMTC. The New Markets Tax Credit program brings jobs and economic development to low-income communities. Learn more at NMTC Coalition website: <http://nmtccoalition.org/>...itmtc-preserved-thank-you-to-con...



NMTC Preserved, Thank You to Congressional Supporters - New Markets Tax Credit Coalition

12Dec 2017 by Paul Anderson (instead of repealing the New Markets Tax Credit (NMTC), all was proposed by the House version of the Tax Cuts and Jobs Act.)

NMTCCOALITION.ORG

IN-SESSION EXERCISE

	Target Group #1	Target Group #2	Target Group #3	Vertical Industries	Influencers
What are their key demographics that you should factor into your branding or marketing efforts?					
What are their lifestyle characteristics?					
What selection criteria do they use when considering your program(s)?					
What are their current thoughts about your program(s)?					
How do you want them to think of your program(s)?					
What next step would you like them to take?					
How can you best reach them?					
What is the single most important thing you can tell them to get them to take that next step?					

Your Assessment Examples

CUSTOMIZING FOR OUR AUDIENCE

A longer video is suited for large businesses and legislators; goes in-depth on the program



A shorter version created for social media gives an overview for general viewers

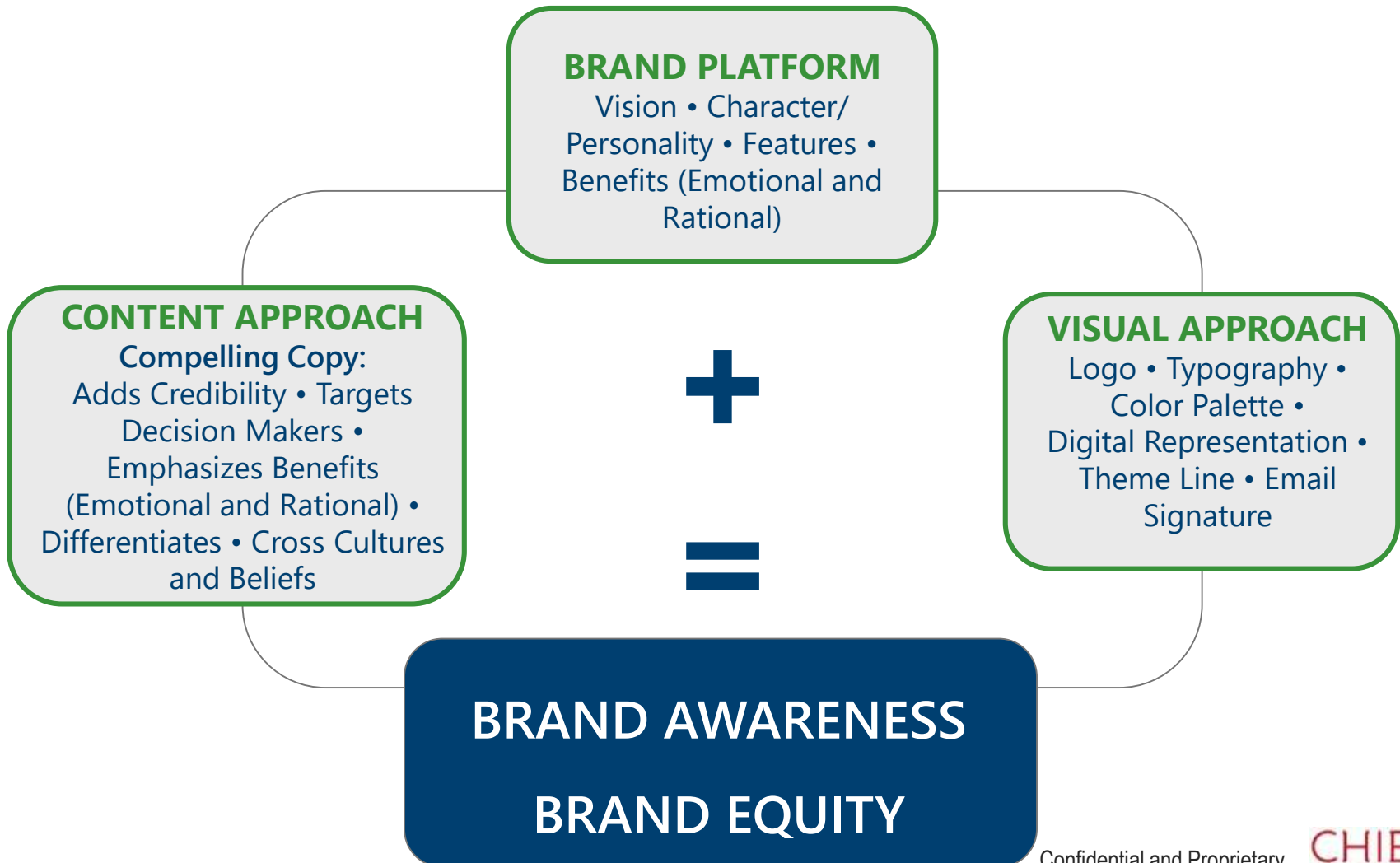
3. BUILD THE COMPONENTS OF YOUR BRAND GUIDE

CONSISTENCY BUILDS BRAND AWARENESS AND GROWS EQUITY

Brand consistency across elements helps create the highest level of awareness and the strongest and most favorable associations possible.

-- Kevin Lane Keller, Professor of Marketing at the Tuck School of Business at Dartmouth College. Author of Strategic Brand Management

CONSISTENCY BUILDS BRAND AWARENESS AND GROWS EQUITY



WHY HAVE A BRAND GUIDE?

Maintain consistency
across the
organization.


Save time and
decrease duplicated
effort.

Boost the likelihood of
messages being
remembered and repeated.

Reduce frustration
and conflict.



FCLF COMMUNICATIONS GUIDE




COMMUNICATIONS GUIDE
2017

Updated 6/1/2017
(formerly "FCLF Style Guide")

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Orlando ■ Jacksonville ■ Sarasota ■ Tampa ■ Fort Lauderdale
This institution is an equal opportunity provider.

**EXPERTISE AND CAPITAL TO
HELP YOUR PROJECT SUCCEED.**



FLORIDA COMMUNITY LOAN FUND
COMMUNICATIONS GUIDE

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This Communications Guide provides an overview of the FCLF brand, guidelines for use of the FCLF logo, colors, fonts, and more. Tools mentioned in this Guide are available on S drive > Loan Fund Information > Logos 2015 Templates Style Guide.

For specific questions please contact Janet de Guehery.

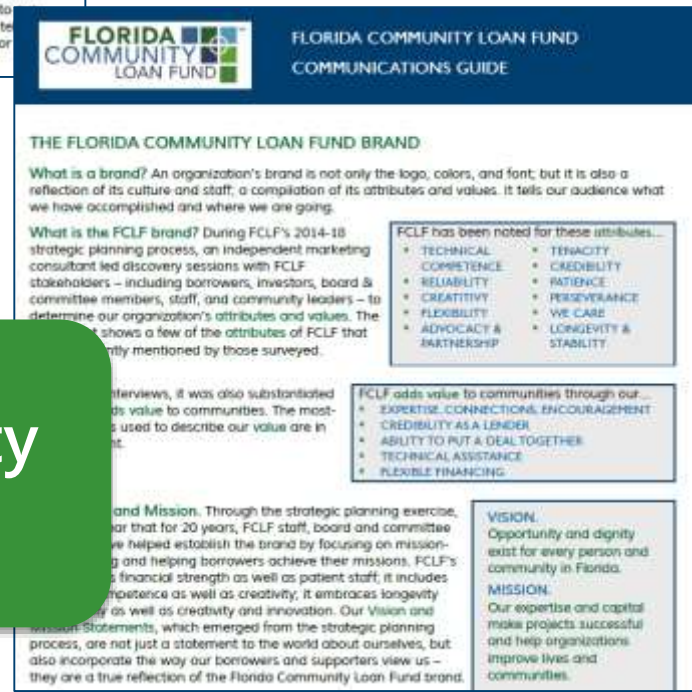
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BRAND PLATFORM



Key Messages

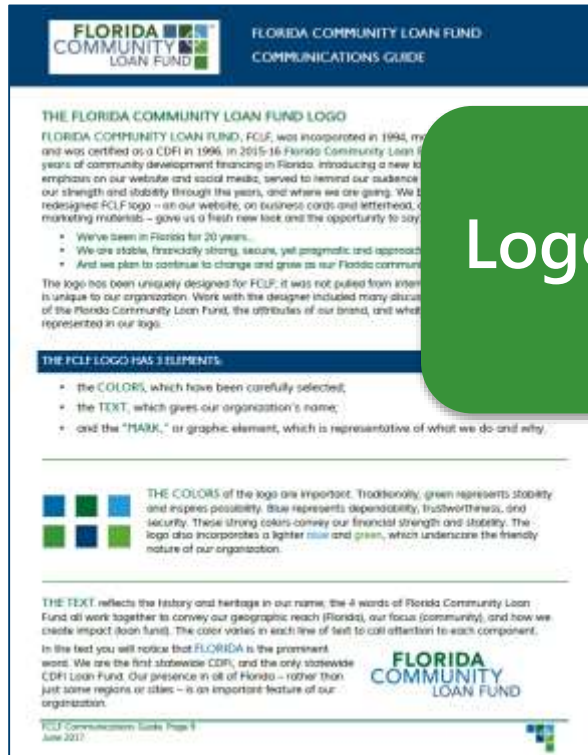
Tone and Personality Vision & Mission



3. BUILD THE COMPONENTS OF YOUR BRAND GUIDE

VISUAL APPROACH

Logo and Name Usage



Fonts and Colors



FLORIDA COMMUNITY LOAN FUND COMMUNICATIONS GUIDE

FCLF COLOR PALETTE DETAILS

These colors appear as part of the FCLF logo and are also used in all communications materials. These colors are pre-installed in the FCLF 2015 Theme. RGB values are used for Microsoft Office products (among other uses). The CMYK, Web Hex and Pantone colors are used for printing and website.

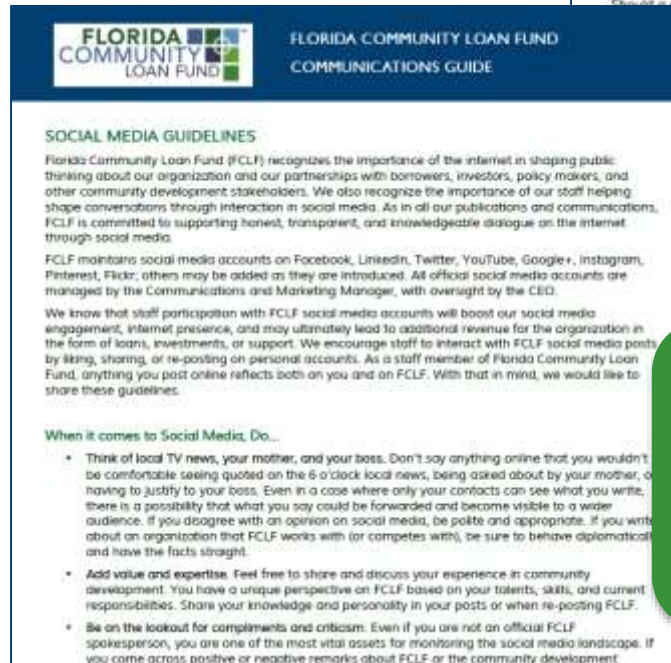
Color Name	RGB	CMYK	Web Hex	Pantone
Light blue	R 40 G 153 B 213	C 34.54 M 25.71 Y 1.74 K 0	#0080D0	P 109-B6
Medium blue	R 0 G 105 B 195	C 91.75 M 36.67 Y 11.58 K 35	#0000AA	P 110-B6
Dark blue	R 0 G 63 B 112	C 91.8 M 60 Y 10 K 45	#003366	P 105-B6
Dark green	R 0 G 107 B 80	C 84.21 M 12.30 Y 100 K 3	#006633	P 154-B6
Light green	R 96 G 146 B 57	C 38 M 22 Y 100 K 4	#008033	P 152-B6
Dark green	R 0 G 105 B 53	C 90.38 M 34.64 Y 82.54 K 27	#006633	P 144-B6
Black (the use in text)	R 0 G 0 B 0	C 75 M 68 Y 67 K 90	#000000	Pantone Process Black-C

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3. BUILD THE COMPONENTS OF YOUR BRAND GUIDE

CONTENT APPROACH

Communications Style



Social Media Guidelines

RESULTS:

Consistency, Brand Awareness, Brand Equity



FLORIDA COMMUNITY LOAN FUND 2017 ANNUAL REPORT

STABILITY & SUCCESS IN FLORIDA COMMUNITIES

Thanks for our supporters, partners, and to the awe-inspiring work of the organizations our financing supports, fiscal 2017 was a successful year for Florida Community Loan Fund (FCLF). FCLF put over \$55 million in new financing to work this fiscal year to support low-income people and communities.

"We are humbled to have been chosen as a finance partner for so many high-impact projects across Florida."

STORIES OF STABILITY AND SUCCESS

Meet the stories of how FCLF partners across the state are helping low-income people and communities thrive. These stories show the impact of FCLF's financing on the lives of people and communities across the state.

CDC OF TAMPA

27th of Tampa's largest and oldest social service organizations, CDC of Tampa, is a nonprofit organization that provides a wide range of services to the community. FCLF is proud to be a financing partner for CDC of Tampa, helping them to provide the best possible care for their clients.



FLORIDA COMMUNITY LOAN FUND

ANNUAL REPORT 2017

www.FCLF.org/2017-annual-report-intro

Thanks to our supporters, partners, and to the awe-inspiring work of the organizations our financing supports, fiscal 2017 was a successful year for Florida Community Loan Fund. FCLF put over \$55 million in new financing to work this fiscal year to support low-income people and communities.

Today we are pleased to share the [Florida Community Loan Fund 2017 Annual Report](http://www.FCLF.org/2017-annual-report). Read the report online to learn more about our accomplishments as an organization – but more importantly, to learn more about 3 of our borrowing partners and the people they serve.

We are humbled to have been chosen as a finance partner for so many high-impact projects across Florida, and we are impressed with the character of the people our borrowers serve. Their resilience and resolve to improve their lives and their communities inspires us to do more. Today, more than ever, FCLF remains committed to honoring this resiliency by bringing stability during times of uncertainty. We strive for a state where all Floridians can live in dignity and each other with respect, no matter the differences between them.


Ignacio Esteban, CEO
FLORIDA COMMUNITY LOAN FUND

[READ THE REPORT ONLINE](http://www.FCLF.org/2017-annual-report-intro)

[DOWNLOAD AS PDF](http://www.FCLF.org/2017-annual-report-intro)



FLORIDA COMMUNITY LOAN FUND

ANNUAL REPORT 2017

www.FCLF.org/2017-annual-report-intro



CDC OF TAMPA CHOSE FCLF AS A FINANCING PARTNER.

View the video and our annual report.
www.FCLF.org/2017-annual-report-intro

FLORIDA COMMUNITY LOAN FUND

Expertise and Capital to Help Your Project Succeed
www.FCLF.org



CDC OF TAMPA

Providing stability to over 200 Tampa neighborhood for 20 years, building homes and other facilities for low-income families.

27%

of Tampa's largest and oldest social service organizations, CDC of Tampa, is a nonprofit organization that provides a wide range of services to the community. FCLF is proud to be a financing partner for CDC of Tampa, helping them to provide the best possible care for their clients.

4. GET THE WORD OUT

MARKETING AND BRANDING ARE EVERYONE'S JOB



NEW STAFF ORIENTATION – COMMUNICATIONS & MARKETING

Fact Sheets & General Information

- Logo Story
- "Elevator Pitch" ideas from Communications Guide
- About FCLF
- Housing
- Facilities
- Healthcare
- NMTC
- Our Impact
- Annual Report (most recent)
- Loan Officer Areas
- FCLF Regions Map
- Investment Opportunities
- Strategic Plan

Communications Guide

- Print copy
- On S drive
- Templates on S
- Install Multi font, FCLF 2015 theme; set Outlook font to Segoe UI
- Review signature software

Website

- Introduction to various sections
- Work on photo & bio for Staff page
- Social media sites

Desk Folder

- Order Business Cards
- Order Nametags

WHAT ABOUT YOUR ELEVATOR SPEECH?

FCLF Communications Guide Elements:

WHY?

We believe that every person in Florida deserves to live with dignity.

HOW?

We provide expertise and capital for a wide range of projects that help low-income people and communities.

WHAT?

With these FCLF tools, projects can be successful, and organizations can better meet their missions of improving lives and communities.

WHO?

We all have a favorite story to tell about one of our borrowing organizations or an individual who was helped through an FCLF loan. These stories help explain to our listening audience how FCLF helps build communities. If you need a story to tell, browse our website www.FCLF.org, look at videos on our YouTube channel, or ask a Loan Officer for a suggested borrower story.

MARKETING AND BRANDING ARE EVERYONE'S JOB



THANK YOU!

Questions?

FLORIDA COMMUNITY LOAN FUND

The logo consists of a 3x3 grid of white squares. The top-right square contains a grey circle with a dot in the center. To the right of the grid is the text "SM".

SM

Janet de Guehery

Communications & Marketing Manager

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