

Make Change While You Make Money

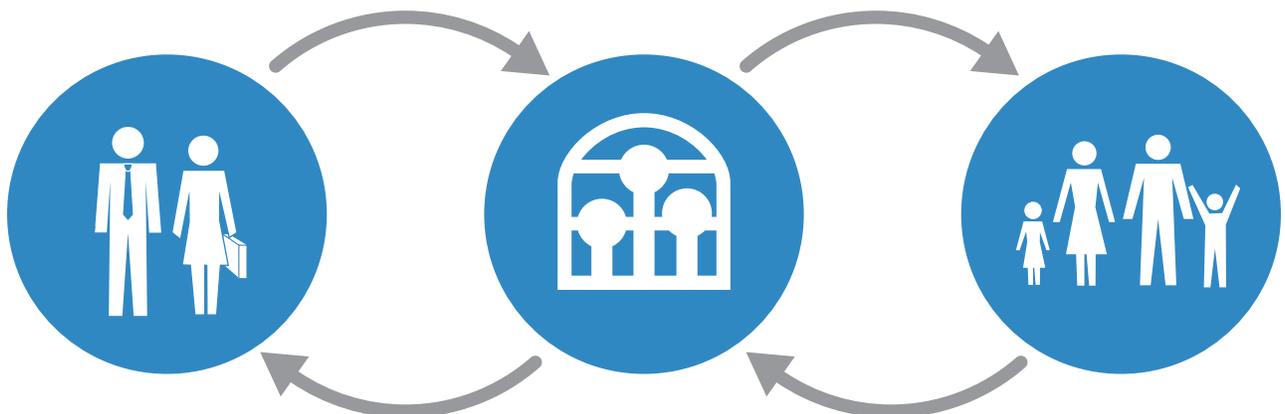
Capital Good Fund® is a non-profit, certified Community Development Financial Institution whose mission is to **provide equitable financial services that create pathways out of poverty.** We offer small loans and one-on-one Financial and Health Coaching to hardworking low-income Americans. To help us deliver life-changing loans, individuals like you lend us between \$500 and \$75,000—**receiving a return on your investment while putting your money to work** to empower low-income families and put predatory companies out of business!



Thanks to an affordable loan from CGF, Brenda was able to pay off her 260% APR payday loan and start fresh.

Invest In the Community

Your investment goes directly into Capital Good Fund's loan pool. From there, the amount will be spread out among multiple families and individuals in need. They pay the loan back with interest and—when your loan comes due—we pay you back, with interest. Simple as that!



See Reverse for More!

How Your Investment Works

How will my money be used?

100% of your investment will be used as loan capital. Our empowered borrowers use the loans to apply for U.S. citizenship; purchase a car or computer; make their home more energy-efficient; pay off high-interest debt; place a security deposit on a safe, affordable residence; etc.

Are my funds safe?

Since 2009, we have closed 887 loans totaling \$811,000.¹ Since January 1, 2013, when we rolled out our current approach to loan underwriting and relationship building with borrowers, our repayment rate has been 90%. In addition, we are continuously improving our portfolio performance through the use of data mining and Financial Coaching for our borrowers. Rather than lend your money to a specific individual, we add it to our loan pool, therefore hedging your risk in the event that our defaults significantly exceed their current rates.

What are the risks?

Your investment is unsecured. It is not insured by the FDIC or any governmental or private entity. Though Capital Good Fund has not lost any investor funds to date, past performance cannot guarantee future performance. Investments in Capital Good Fund may not be redeemed before their due date and there is no known market to sell or trade them before maturity. Interest paid is reported to the IRS and will be taxed by state and federal governments.

What are the terms?

Your investment with Capital Good Fund should earn a better rate of return than a bank CD or savings account while fostering a more just and equal society.² We pay you a fixed interest rate of up to 3.5% (simple interest). You can choose receive your interest in one lump sum at the end of the term, or in annual interest-only payments.

Your Interest Rate...			
Invested Capital	1 Year Investment	2-5 Year Investment	6+ Year Investment
\$500 - \$10k	1%	1.5%	2.5%
\$10k - \$75k	N/A	2.5%	3.5%

Why us?

Capital Good Fund is one of only a few nonprofits that offer a robust suite of consumer loan products—a need that is normally met by predatory lenders. When combined with Financial Coaching, we can set our clients on a path to financial self-sufficiency. What’s more, through a network of community partners we ensure all of our client’s needs are met. Our one-of-a-kind business model allows us to tackle problems largely unaddressed by others, and to do so in a truly holistic way.

I’m Interested. What Next?

To learn more about investing in Capital Good Fund, please contact:



Andy Posner
Founder and CEO
866-584-3651x105
andy@capitalgoodfund.org

¹Portfolio performance current as of August 2015

²Rates current as of August 2015