



Year in Review Report

We thank you for your partnership!

These are the people that are moving forward fearlessly to serve our borrowers, investors, grantees, and partners across Wisconsin.

We invite you to
contact us.



FCI Staff

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*Wisconsin Housing Preservation
Corp, President and CEO*



Click on an item to learn more.

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Here's A Look at Our Work
Over the Last Decade



Our Mission

FCI is an investor, connector, and advisor to mission-driven organizations and initiatives that reduce racial inequities and socioeconomic disparities throughout Wisconsin.

Our Vision

An equitable and inclusive Wisconsin built on cooperative social action.

Our Values:



Racial Justice



Equity



Authenticity



Integrity



Diversity



Love



Partnership



Accountability

Fun Facts:



*We sent **81 email campaigns** to over **250,000 individuals** across the state.*



*FCI's Lending Committee convened **18 times** to review **33 requests**.*



How FCI Works

FCI's Financial Engine

Since 1994, FCI has raised private investment dollars and leveraged them into loans for mission-based projects in communities across Wisconsin. The result is a modest rate of return for the investor and a major return for local communities.



FCI is grateful to its
129 investors

47 Individuals Investors
82 Institutional Investors

for their
investments of **\$15.5 million**

\$9,800,000 Financial Institutions
\$670,000 Religious Institutions
\$2,200,000 Individuals

\$1,750,000 Foundations
\$1,100,000 Corporations
& Nonprofits



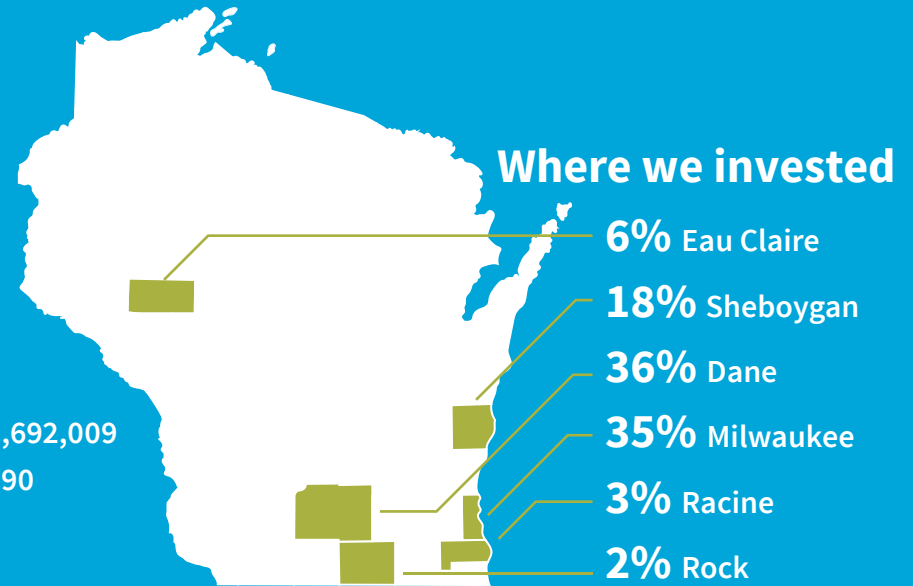
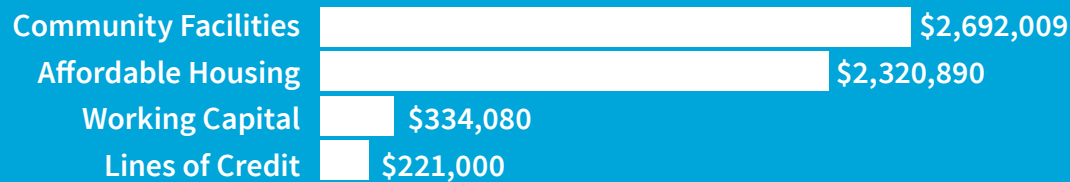
2017 Lending Highlights

[Click here to see our 2016 Information](#)

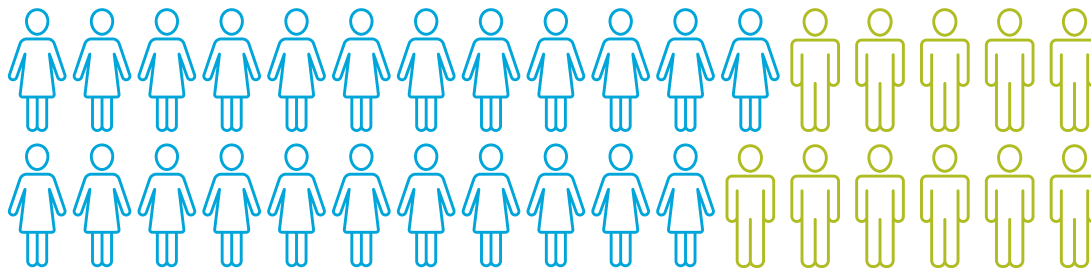


25 loans for \$5.6 million

We invested in



Capacity Building



Outreach and one-on-one training to 34 individuals (67% women; 33% men)

7 webinars / 2,500 eyes

Produced seven webinars, featuring local and national leaders on racial equity and community development. The webinars reached 1,250 individuals from nonprofits, government, academia and the private sector across the Midwest.



Click on an item to learn more.



2017 Borrower Profiles

Our borrowers continue to humble us with the inspiring work they're doing to build healthy, prosperous, & equitable communities around Wisconsin.



Tree Lane Apartments, Madison



Eau Claire Area Hmong Mutual Assistance Association, Eau Claire



Lakeshore Community Healthcare, Sheboygan



Fondy Food Center, Milwaukee



Northside Planning Council, Food Enterprise & Economic Development (FEED) Kitchens, Madison



Greater Galilee Community Development Corporation, Milwaukee



2017 New Market Tax Credits Highlights



NMTC deals closed in Wood, Milwaukee, Dane and Burnett Counties

Fun Facts:



We received **118 video submissions** for our Game Changer Grants in the inaugural year



We served **4,776 cups of coffee** to FCI investors, borrowers, friends and partners



Click on an item to learn more.



2017 NMTC Project Profiles



Marshfield Clinic Health System YMCA,
Marshfield



Milwaukee Rescue Mission / North Campus
Cross Trainers Academy, Milwaukee



Brassworks, Goodman Community Center,
Madison



St. Croix Chippewa Indians of Wisconsin /
St. Croix Tribal Court, Siren & Hertel



St Augustine's Preparatory Academy,
Milwaukee



2017 Accomplishments



Forward
Giving
Program

1

Our Forward Giving Program Launched in 2017

FCI's Forward Giving Program includes three initiatives: First, the Game Changer Grants, an innovative monthly grant program that provides one-time \$3,000 awards to mission-based organizations that are working to promote racial justice. Second, the annual Nan Cheney March for Justice Award given to individuals. And, third, Just In-Time micro-grants for just in-time operating expenses.

In 2017, FCI awarded:

\$36,000 12 Monthly
Game Changer Grants

\$8,500 3 Judy Wilcox
Game Changer Grants

\$6,305 14 Just-In-Time
Grants

\$49,500 Donor Advised Fund
Grants

\$20,000

Nan Cheney
March for Justice Award
to Dr. Karen Menendez Coller,
Executive Director, Centro Hispano
of Dane County





Click on an item to learn more.

2

Received \$1M investment from Kresge Community Finance

3

Awarded \$1.02 million CDFI Fund Financial Assistance award

4



Salli Martyniak received the Federal Home Loan Bank of Chicago's 2017 Community First Pioneer Award

5



FCI provided capacity building to 10 mission-based organizations

6

Hosted seven webinars with local and national thought leaders

7



Invest in Wisconsin (IIW) hosts First Annual CDFI Day at the State Capitol

8



Supported social justice artists

9



Hosted 15 events for our investors, donors, borrowers, and friends

10

Launched our new website

FCI on Social Media:



1170
Followers



1220
Likes



244
Posts



96,295
Facebook Users Reached



Our Commitment to Milwaukee

Every year, approximately one-third of FCI's financial capital and human resources are invested in some of Milwaukee's most challenged zip codes. Here's what our commitment to Milwaukee looked like in 2017:

New Market Tax Credit investments

Our NMTC portfolio in Milwaukee totals \$36.1 million, representing 55% of the \$65 million deployed since 2014



Building capacity

Launched Emerging Developers Loan Program to support diversity in the field of real estate development



Opened an office

in the Lindsey Heights neighborhood and hired Sarah Greenberg, regional director for SE Wisconsin

Hosted a bus trip from Madison to Milwaukee to tour FCI projects

37% (\$6.8 million) of our total loan portfolio is located in Southeast Wisconsin

Lending



Fostering partnerships and relationships

Held our first annual Milwaukee Partner Appreciation Lunch



Traveled to Detroit with a delegation of Milwaukee leaders led by LISC Milwaukee

Sponsored the Social Development Commission's Poverty Summit



Supported Jazz in the Hood in the historic Bronzeville neighborhood





Here's A Look at Our Work Over the Last Decade

312
Total Loans

\$228,008
Average Loan Amount



5,353
Jobs Created/Retained



38
Counties Served

\$71.1 million
Total Loans



679,543
People Served



1,673
Daycare Slots



Community Facilities

\$33.6 million
loans

132 facilities
built

1,296,470 sq ft
built



Affordable Housing

\$29 million
loans

2,443 units
built



Healthcare

\$4.9 million
loans

13 projects
in healthcare/dentistry



Healthy Food

\$3.9 million
loans

18 projects
in healthy food



47% Community Facilities
41% Affordable Housing
12% Economic Development



Since 2010, FCI has served **more than 5,000 nonprofits** via its learning series, webinars and advising services



For every \$1 FCI lends, another **\$4 are leveraged** from outside sources

1



Nan Cheney March for Justice Award \$20,000

The first-ever recipient of the Nan Cheney March for Justice Award was Dr. Karen Menendez Collier whose work at Centro Hispano of Dane County is desperately needed in this time of immigrant divisiveness. Karen exemplifies what it means to work fearlessly for justice, especially given the pronounced rhetoric against immigrants in the US. According to Karen, receiving the March for Justice Award invigorated her spirit and "provided a big lift, knowing that we are not alone in this fight for our lives."



FCI's 2017 Game Changer Grants

Fit Oshkosh

Racial Literacy Training

Workers' Rights Center

*Wage Theft
Monitoring Program*

Michael Fields Agricultural Institute

*Growing Urban Leaders
in Food Systems Program*

Latino Workforce Development

*Bilingual Construction
Program*

Neighborhood House of Milwaukee

*Teens on the Move
Canvassing Project*

Justice & Justice Media

We Are Icons

Beloit Historical Society

Bury the 'N' Word

JONAH

*Ex Prisoners Organizing
and Immigration Task
Force Programs*

Fondy Park

Public Art Project

Voces de la Frontera

Madison Chapter

Program the Parks

*Sherman Park Youth
Initiative*

Health Connect Corp

Health Connect.Link



Judy Wilcox Game Changer Grants Totaling \$8,500

Three Housing Game Changer Grants were awarded in the memory of Judy Wilcox, a community leader who spent a lifetime fiercely advocating for quality affordable housing for all.

Operation Fresh Start

Housing Initiatives

YWCA of Madison

Click here for more
information about the
winning grants.



② FCI received a \$1M award from Kresge Community Finance to invest in disinvested communities in



KRESGE COMMUNITY FINANCE
SOCIAL INVESTMENT PRACTICE

FCI received a \$1 million investment and a \$50,000 supporting grant from the Kresge Foundation's Community Finance initiative. FCI intends to use the funds to help revitalize some of Milwaukee's most disinvested zip codes in support of building healthy, equitable communities.

③ FCI received CDFI fund award

FCI was the recipient of a \$1,016,500 Financial Assistance (FA) Award from the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund. FCI was one of six CDFIs in Wisconsin to receive an FA award and one of 298 awards received across the U.S.

FCI will use its award to leverage other investor dollars and increase its volume of lending for affordable housing development across Wisconsin. This award comes at a time when the inventory of quality affordable housing is at an all-time low and working families are challenged with finding adequate housing at affordable rates.

In its 23-year history, FCI has been the recipient of multiple CDFI Fund awards, including three back-to-back New Market Tax Credit allocations totaling \$75 million.

4



Salli Martyniak received the Community First Pioneer Award from the Federal Home Loan Bank of Chicago

Salli Martyniak, FCI's President, received a \$10,000 Community First Pioneer Award from the Federal Home Loan Bank of Chicago (FHLBC). Salli is credited with growing FCI from a small revolving loan fund into a well-respected statewide organization. The nomination was made by Paul Hoffmann, president and CEO of Monona Bank, a long-time supporter of FCI.

"Salli is a consensus builder with a steadfast vision; she truly embodies the spirit of a pioneer," said Suzi Thackston, FHLBC Community Investment Officer. "We appreciate the opportunity to celebrate the lasting impact Salli, FCI, and Monona Bank have made in Wisconsin."

5



FCI provided capacity building to Wisconsin nonprofits

FCI staff provided tailored capacity building workshops to nonprofits from across the state. In addition, FCI borrowers received one-on-one technical assistance and advice on topics ranging from managing cash flow to monitoring construction budgets to developing multi-year projections.

"FCI staff was outstanding. I'm grateful to them for their time and patience throughout this informative process. Great work!"

"Very enjoyable and informative. I felt it [action planning training] was broken down into manageable parts and presented beautifully, but not at all condescendingly."

⑥ FCI held seven webinars with local and national thought leaders

FCI hosted seven webinars, reaching 1,250 individuals throughout the Midwest. The webinars featured national and local leaders working on challenges at the intersection of community development, racial, socioeconomic, and health equity.

A Discussion on Racial Inequity and Economic Insecurity Through a Black Males Lens, Professor David Pate, Associate Professor at UW-Milwaukee, Helen Bader School of Social Welfare and an affiliated Associate Professor of the Institute for Research on Poverty at UW-Madison

Understanding Rural Resentment Toward Cities, Katherine Cramer, Ph.D., Director of the Morgridge Center for Public Service and a Professor in the Department of Political Science at UW-Madison

Our Communities: Ourselves CDFI's as Agents of Equity & Well-Being, Dr. Renee Canady, Chief Executive Officer, Michigan Public Health Institute

Making Change through Advocacy at the State and Local Levels, Carousel Bayrd, Partner Herrick & Karsdorp

Women of Color Leading Change, a discussion led by Vanessa McDowell, Executive Director of the YWCA Madison; Annahid Dashtgard, Co-Founder of Anima Leadership; Sagashus T. Livingston, Founder of Infamous Mothers and Sabrina "Heymiss Progress" Madison, Socialpreneur

Community Development: Beyond Needs and Assets, Randy Stoecker, Professor in the Department of Community and Environmental Sociology at UW-Madison.

Opportunities at the Intersection of Achievement Gaps & Racial Disparities, Greg Markle, Executive Director of Operations Fresh Start

⑦



CDFI Day at the Wisconsin State Capitol

On May 9th, 2017, 30 people attended the first-ever Community Development Financial Institution (CDFI) Day at the Wisconsin State Capitol. The event was organized by Invest in Wisconsin (IIW), a JP Morgan Chase PRO Neighborhoods collaborative of four Wisconsin CDFIs that includes FCI, Community Assets for People, Wisconsin Women's Business Initiative Corporation (WWBIC) and First American Capital Corporation.

The day included visits with state legislators and a presentation about the impact of Wisconsin's 24 CDFIs:

\$1.9 billion
in lending to individuals,
businesses and nonprofits

7,884
business start-ups and
expansions

12,056
consumer loans

6,000 units
of affordable housing

76,000 jobs
created or retained

8



FCI supports social justice artists

FCI uses its walls to display the important work of social justice artists. The community is invited to view the art during office hours or at special events hosted by FCI. This year we featured the art of Dar'Ren Morris, a young man who was only 17 when he was sentence to life in prison; he has since spent more than half of his life in maximum security Wisconsin prisons.

"In the years to come I want to create art that will help save youth from making thoughtless choices. I also want to create art that will help you on the outside understand what we face on the inside-the very real need for prison reform in Wisconsin and elsewhere and the very real need to involve more people in working toward prisoner rehabilitation rather than punishment."
- DarRen Morris

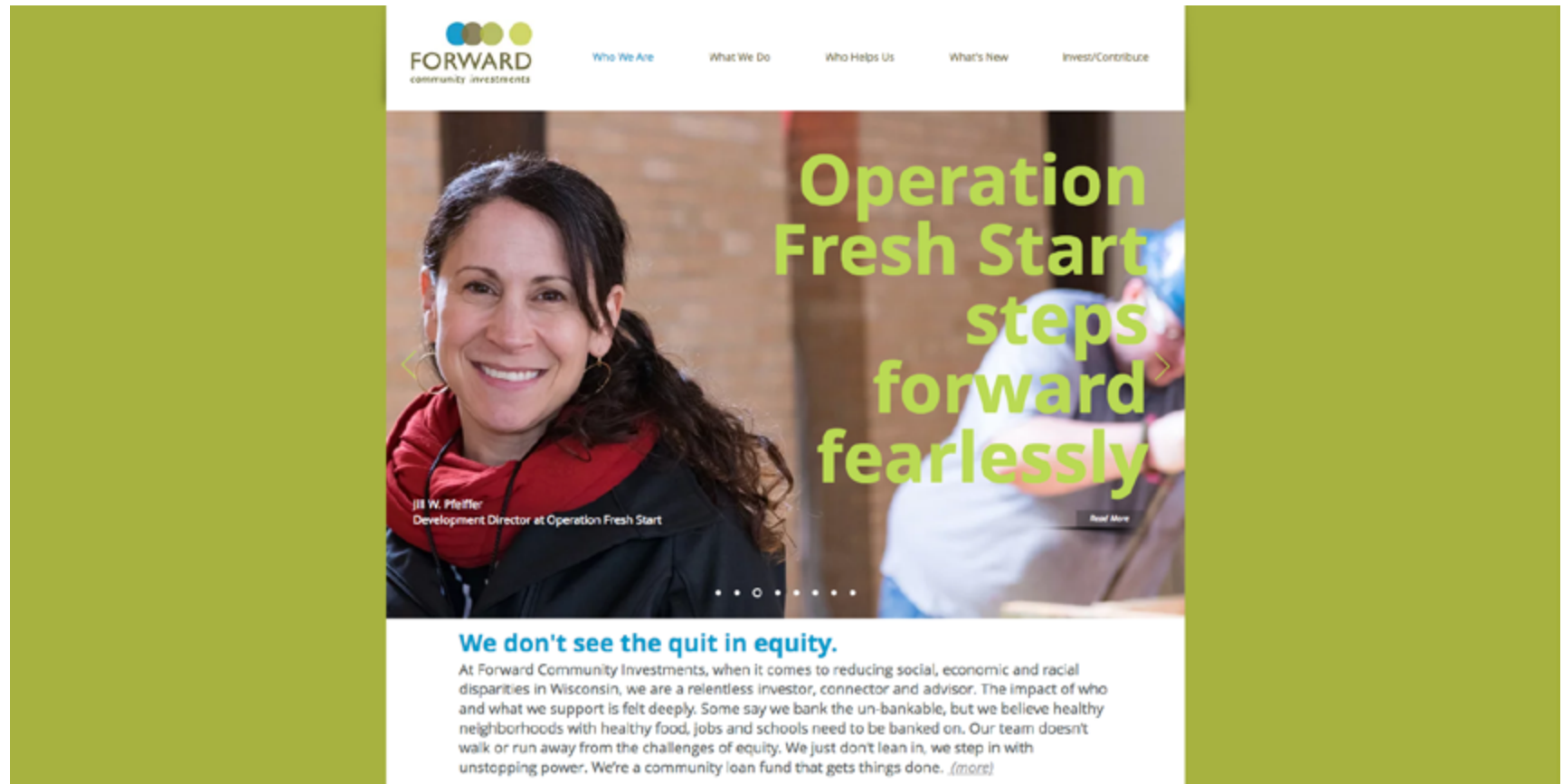
9



FCI hosted 15 events for our investors, donors, borrowers, and friends

FCI “broke bread” at 15 events attended by 240 investors, donors, borrowers and friends. The purpose of the events is to inform, engage and connect.

10



FCI launched our new website. Check it out at www.forwardci.org

Tree Lane Apartments Madison

Tree Lane Apartments, a partnership between Heartland Housing, YWCA Madison and the City of Madison, is designed to promote wellness and independence for formerly homeless and low-income families. In addition to 45 apartments, the development will include approximately 4,000 square feet of community space and will integrate the housing with services designed to support residents' self-sufficiency.

The project follows the "Housing First" model that aims to solve chronic homelessness by providing housing to those who need it, followed by supportive services. While Heartland Housing, a long-time developer of high-quality affordable housing, is developing and managing the project, the YWCA Madison will be providing the wrap-around services to the tenants. Tree Lane Apartments is scheduled to open in mid-2018.



In 2017, FCI provided Tree Lane Apartments, LLC, a development of Heartland Housing, with a loan for pre-development expenses related to a 45-unit permanent supportive housing development for families moving out of homelessness

Northside Planning Council Food Enterprise & Economic Development (FEED) Kitchens Madison

Northside Planning Council (NPC), a nonprofit community development corporation serving Madison's northside neighborhoods, opened the doors to FEED Kitchens in 2013. FEED was developed to provide nascent food vendors – bakers, caterers, professional chefs, coffee roasters, meat smokers, sauce makers, spice mixers and cake decorators – with affordable and professional commercial kitchen space.

FEED primarily targets low-income minority business owners; more than one-third of their tenants are low-income business owners of color and 55% percent are women. In 2016, NPC added the *FEED Bakery Training Program and Healthy Food for All*, providing training opportunities to low-income residents on the northside and beyond.

Reflecting on her experience with FCI, NPC's Executive Director, Abha Thakkar, says that the relationship is FEED Kitchens' "most valuable partnership".

In 2017, FCI provided the Northside Planning Council, owner and operator of FEED Kitchens, with an operating line of credit



"At every turn, FCI has provided everything we need – consolidation and refinancing, support, great interest rates, New Market Tax Credits, staff time, and sound advice. The staff at FCI treated us with such respect – even when I didn't have the financial vocabulary. We love our relationship with FCI because we never have to worry; they never try to sell us anything. Rather, they work to facilitate our mission, and we wouldn't be here without them".

Lakeshore Community Health Care Sheboygan

As a federally qualified health center, Lakeshore Community Health Care, Inc. (LCHC) is dedicated to improving the health and well-being of their community by making quality health care services available to everyone without regard for their ability to pay. Approximately two-thirds of LCHC's patients have income at or below 200 percent of the Federal Poverty level. One-third of LCHC's patients are uninsured and the remaining two-thirds are enrolled in Medicaid. In 2015, LCHC served a racially and ethnically diverse group of 9,387 patients.

The FCI loan made in participation with Primary Care Development Corporation, a national CDFI dedicated to providing transformative funding to primary care providers, supported the renovation of a property in Sheboygan, giving LCHC the ability to expand its primary care, dental, and behavioral health services for people living in Sheboygan and Manitowoc counties.

In 2017, FCI provided a loan to Lakeshore Community Health Care, Inc. to help finance a significant renovation of an LCHC property



Fondy Food Center Milwaukee

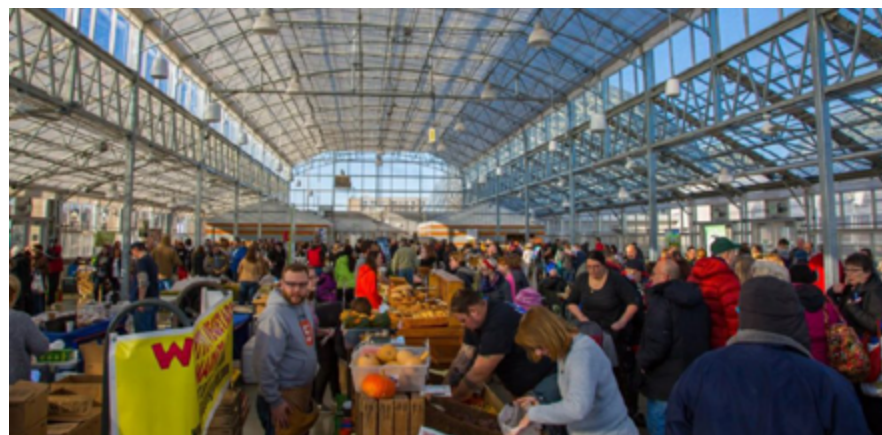
The Fondy Food Center (FFC) connects Greater Milwaukee residents to local, fresh food – from farm to market to table – so that children learn better, adults live healthier and communities celebrate cultural food traditions. FFC does this by operating year-round local farmers markets and supporting small-scale farmers and food producers, all of which contributes to building a better food system that improves food security and food justice.

Venues operated by FFC include the Fondy Farmers Market, serving a predominately Black community that lacks affordable access to healthy food, Milwaukee Winter Farmers Market, Fondy Market @ Schlitz Park, and the Fondy Farm.

The Fondy Farmers Market was the first market in Wisconsin to accept SNAP/EBT and is a nationally recognized leader in connecting fresh food to low-income shoppers.



In 2017, FCI provided a seasonal line of credit to Fondy Food Center



Eau Claire Hmong Area Mutual Assistance Association Eau Claire

The Eau Claire Area Hmong Mutual Association's (ECAHMAA's) is a culturally competent developer with an innate knowledge of the Hmong community. They offer bilingual affordable housing and services including down payment assistance, food assistance, youth programming, domestic assault counseling, and translation services. ECAHMAA models good homeownership by upgrading dilapidated housing that benefits their tenants and the entire community.

**Less than half of Wisconsin's growing
Hmong community owns their own home**

**Nearly one-third of the Hmong population
lives in overcrowded housing**

**The percent of Hmong families living in poverty is
nearly twice the rate of poverty for Wisconsin families**

**Cultural differences make it challenging
for Hmong families to live in shelters**



*In 2017, FCI provided
a loan to ECAHMAA
to purchase an 8-unit
affordable housing
complex for occupancy
by their clients*



The Greater Galilee Community Development Corporation Milwaukee

The Greater Galilee Community Development Corporation (GGCDC) has its roots in the Greater Galilee Missionary Baptist Church, one of the oldest Black churches in Milwaukee. Both are located in Milwaukee's poorest zip code, 53206, where there are few services and programs available for community members.

GGCDC's programming provides comprehensive and family-focused community-based supports that address spiritual, psychological, social and physical needs of central city residents.

The new center is designed to promote and provide quality intergenerational care and community-based health and educational services for youth and seniors.

FCI's loan was part of a larger financing package assembled with IFF, a regional CDFI, Columbia Savings & Loan Association and members of the Church.



In 2017, the Greater Galilee Community Development Corporation received a loan from FCI for the construction of a 20,000-square foot facility

Marshfield Area YMCA

Marshfield

For more than 30 years, the Marshfield Area YMCA has been working in Wood and surrounding rural counties, offering residents ways to get healthy and stay connected. In 2014, the YMCA conducted a Community Needs Assessment that identified a critical need for expanded childcare and recreation services. Following community input, the YMCA and Marshfield Clinic joined together to renovate the existing center and provide coordinated community services for its rural residents.

Impact

Upon completion, the renovation and expansion project will result in an increase in square footage from 62,000 SF to 110,000 SF. This new space will be home to expanded access to healthcare, education, childcare, social services, job/vocational training and healthy foods.

The reimagined YMCA will serve 144 more children via the addition of new rooms for the Wood County Head Start program (including 20 spaces for a birth to 3-years program), a Youth Net program that offers afterschool programming and space for the Marshfield Alternative School for 45 at-risk youth. The project is expected to be completed by third quarter 2018.

NMTC Sources:
\$7.8 Million
Forward Community
Investments
\$7.2 Million
Cinnaire

NMTC Investor:
JPMorgan Chase

Project:
\$15 Million
Expansion and
Renovation



Milwaukee Rescue Mission

Milwaukee

Since 1893, the Milwaukee Rescue Mission (MRM) has served the homeless and very poor of Milwaukee. MRM offers homeless men, women, and children with emergency access to food, shelter, clothing, long-term assistance, child care and education. For parents and their children, MRM provides K5 to grade 10 schooling via the Cross Trainers Academy (CTA), a private Christian school where roughly one-quarter of students are currently or have been homeless.

Impact

The project includes the expansion of CTA and the addition of grades 11 and 12. It will result in an 89% increase in student enrollment (grades K5 to 12) and a 67% increase in the number of children enrolled in the Child Enrichment Center, a state-licensed YoungStar-rated preschool and childcare center serving children 6 weeks to 4 years young. It's expected that Phase I of construction will be completed by third quarter 2018.



NMTC Sources:
\$6.5 Million
Forward Community
Investments
\$0.5 Million
JPMorgan Chase

NMTC Investor:
JPMorgan Chase

Project:
\$7 Million
Building Purchase
and Renovation



St. Augustine's Preparatory Academy

Milwaukee

St. Augustine's Preparatory Academy was developed, in large part, to serve the educational needs of Milwaukee's growing Latino community. Built on principles of faith, family, academics and athletics and major gifting from the Gus Ramirez family (Milwaukee), the school reaches out to low-income students in Milwaukee neighborhoods where access to excellent learning opportunities is limited. All students attend school via the Milwaukee Parental Choice program which provides state-funded vouchers for low- and middle-income students to attend private schools.

Impact

The construction of St. Augustine's will positively and measurably impact the community in many ways:

More than 1,000 students will attend St. Augustine's during the first four years of operation

At least 85% of the students are eligible for the free and reduced lunch program

The school is expected to serve more than 2,000 K4-12 students by 2021

Nearly all the students are at 300% of the poverty level and use vouchers

NMTC Sources:

\$5 Million

Forward Community Investments

\$10 Million

Greater Wisconsin Opportunity Fund (WHEDA)

\$10 Million

BMO Harris

NMTC Investor:

JPMorgan Chase

Project:

\$25 Million Building Construction



The project, located in a medically underserved area, includes partnership with a local healthcare organization that is providing lower-cost health services to students, faculty and the community. The project opened its doors in September 2017.

St. Croix Chippewa Indians of Wisconsin Siren and Hertel

The St. Croix Chippewa Indians of Wisconsin (Tribe) recently invested in a \$20+ million two-phased economic development project located in Siren and Hertel. In Siren, the project included the expansion of Fourwinds Market into a 23,000 square foot full-service grocery store along with several smaller initiatives. In Hertel, the second phase of the project involved a recreational vehicle park and an 850-seat outdoor amphitheater for tribal use. Also included is the re-purposing of an existing building into a judicial building which houses a court house and social service functions, including the reservation's police department, child welfare services and a domestic violence office.

According to Tribal Chairman Lewis Taylor, "One of the things we did as a tribal council was invest heavily in Burnett County for the future of our people – to generate the revenue we need to operate our great tribe and our nation. We have committed to lay the foundation of economic success for the seventh generation of our unborn."



*St. Croix Chippewa
Indians of Wisconsin*

Impact

The Tribe is spread across four Wisconsin counties and has 1,054 enrolled members; as a major economic force, the Tribe employs more than 2,000 persons in northwestern Wisconsin. This is especially important to people living in Burnett County where almost one in five residents live at or below the poverty line. It's one reason why the quality jobs offered by the Tribe are in high demand to the 15,500 people living in the county.

This project will not only add employment opportunities for low- to mid-income tribal members and other community residents, it will also expand access to affordable, healthy food, improve access to critical social services, revitalize a community facility and provide supportive services for families in crisis.

NMTC Sources:
\$8 Million
Forward Community
Investments
\$5 Million
Greater Wisconsin
Opportunity Fund
(WHEDA)
\$6 Million
Bremer Bank

NMTC Investor:
JPMorgan Chase

Project:
\$19 Million
Building
Construction and
Renovation

Goodman Community Center, Brassworks Madison

The Goodman Community Center (GCC) is a community center with a rich 50+ year history of serving residents on Madison's east and north sides. GCC is a place where people from all backgrounds, races, ethnicities and socioeconomic status come together as a community.

In December 2015, GCC purchased the Madison Brass Works building that sits across the street from the current center, the Ironworks Building. The Center's expansion plans include gutting and renovating the historic Brass Works building and reconfiguring Ironworks to increase its program capacity.

Impact

This project will allow GCC to add early childhood and elementary classrooms, consolidate all wellness programs, create additional spaces for senior programming, enlarge the food pantry and add more community space. As a result of the expansion, the project will add 15 permanent FTE positions and 30 youth employment opportunities. The project will be completed by fourth quarter 2018.

NMTC Sources:
\$5.5 Million
Forward Community
Investments
\$7 Million
Cinnaire
\$0.5 Million
PNC Bank

NMTC Investor:
PNC Bank

Project:
\$13 Million
Building Purchase
and Renovation

