Calvert Impact Capital's Community Investment Note® is a fixed income product that invests in a global portfolio of intermediaries and funds that finance mission-driven organizations. It blends financial, social, and environmental returns into one accessible product.

- Non-correlated fixed income
- Low minimums
- Meaningful social and environmental returns
- 100% repayment of principal and interest since 1995*

Portfolio Diversification

Calvert Impact Capital's portfolio consists of intermediaries and funds that finance social enterprises, nonprofits, and mission-driven organizations. Best-in-class credit risk management has contributed to a less than 1% portfolio loss rate since 1995.

ABOUT US

Calvert Impact Capital invests to create a more equitable and sustainable world. Through our products and services, we raise money from individual and institutional investors to finance intermediaries and funds that are investing in communities left out of traditional capital markets. During our 25-year history, we have mobilized over $2 billion of investor capital.

Investment Stats

- Current number of investors: 5,000+
- Lifetime number of investors: 18,000+
- Current portfolio balance: Over $415 million
- Total amount invested: Over $2 billion
- Investor repayment rate: 100%*

As of Q4 2019

Calvert Impact Capital, a 501(c)(3) nonprofit, offers the Community Investment Note®, which is subject to certain risks, is not a mutual fund, is not FDIC or SIPC insured, and should not be confused with any Calvert Research and Management-sponsored investment product. Any decision to invest in these securities should only be made after reading the prospectus or by calling 800.248.0337. Due to Blue Sky regulations, the current offering of the Community Investment Note® may not be available in all states. *Past performance is no guarantee of future results.
Social and Environmental Impact Performance

Annually, we collect social and environmental impact data from our portfolio borrowers using impact metrics from Aeris, the IRIS+ database, the CDFI Fund, and other sources. We blend this data with stories from borrowers to produce our Impact Report. In 2018, Calvert Impact Capital’s borrowers created these outcomes:

61,076
homes created or preserved

4.9 million
metric tons of CO₂ reduced

619,836
Smallholder farmers supported

Security and Investor Protections

Calvert Impact Capital’s team of investment professionals employs industry-leading due diligence and monitoring practices to manage a diversified lending portfolio. Over our 25-year history, over 99% of the underlying portfolio loans have been repaid, and no investor has ever lost principal or interest.* Investors are further protected by loan loss reserves and over $100 million in net assets, subordinated investments, and guarantees.

“Calvert Impact Capital’s reputation and solid investments in causes that improve the planet and its inhabitants makes it a natural for my investments.”
—Investor from Connecticut

How to Invest

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<th>BROKERAGE ACCOUNT</th>
<th>DIRECT</th>
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<td>$1,000 minimum</td>
<td>$20 minimum</td>
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Notes can be purchased in brokerage accounts by calling your fixed income desk with the CUSIPs that accompany each offering. The latest offerings are available at calvertimpactcapital.org/invest#brokerage.

Notes can be purchased online at invest.calvertimpactcapital.org starting at $20, or through an application and check with a minimum of $1,000. Download an application at calvertimpactcapital.org/invest.