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.

Investment Stats

- Current number of investors: 5,000+
- Lifetime number of investors: 18,000+
- Current Note balance: Over $474 million
- Total amount invested: Over $2 billion
- Investor repayment rate: 100%

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.

As of Q1 2020
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, guarantees, and subordinated debt.

How to Invest

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<tr>
<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.