



## ■ What is the Bank Acquisition Initiative (BAI)?

The Bank Acquisition Initiative has the goal of investing in or acquiring a bank charter enabling a sustainable, scalable, economic tool to connect resources and low-income communities. The initiative supports Finance Fund's efforts in commercial investment for housing, business and community facilities.

## ■ What are the objectives of the BAI?

The objectives are to:

- mitigate the volatility of resource procurement by using a mission-driven bank to enable and attract investment in low-income communities.
- allow us to make resource decisions based on the market rather than political environments.
- allow for the deployment of resources into local projects that do not fit current product parameters but still meet mission objectives.

## ■ What are the benefits of the BAI?

- Stabilize revenue generation
- Expand public sector partnerships
- Provide more product flexibility
- Expand deployment opportunity
- Increase community impact

## ■ How will Finance Fund utilize BAI?

Since 1987, Finance Fund has been a statewide nonprofit organization with a mission to engage in creative approaches that build bridges between capital markets

and distressed communities throughout Ohio. We serve community based nonprofit organizations and for-profit businesses in distressed urban and rural communities statewide by providing loans and investments in affordable housing, job creating economic development and community facilities projects.

BAI will enable Finance Fund to address issues of increasing demand for capital in distressed communities, more diversity and complexity in projects, increased volatility in resources, shrinking private credit markets, demand for alternate revenue generation, and the natural progression in scaling impact to targeted low to moderate income communities.

## ■ What ways can you support the BAI?

Your involvement will decrease the number of low-income people in Ohio by providing access to essentials necessary to maintain a quality of life. Here's how you can help:

- Become a Depositor/Customer
- Become an Investor (Equity/Debt)
- Become a Lending Partner
- Help spread the word and become a BAI Advocate

## ■ What does this mean for Finance Fund?

It will be business as usual for Finance Fund; its nonprofit status, programs, staff and mission will all remain the same. Finance Fund's role with the affiliate bank will be limited to majority stockholder, providing market insight, and focus on maintaining the mission and guiding activities that will impact targeted communities.

**Please visit our website [www.financefund.org](http://www.financefund.org) and make sure to sign up for our blog updates.**

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