


Join in the conversation.
2008 Annual Report





Conversation:

oral exchange of sentiments, observations, opinions or ideas



I recall the first
time I spoke with
Finance Fund
CEO, James Klein.

I was immediately impressed with his passion to reinvigorate distressed urban and rural communities in Ohio. That conversation also inspired me to get involved and make a difference.

Many non-profit organizations are great at fulfilling their missions, but Finance Fund excels at it. They create hope for those who benefit from their programs by engaging in conversations that result in action.

At Finance Fund, there are no boundaries. The organization is driven by its mission to build bridges between resources and the low-income community to improve quality of life for people. If there's not a program to fulfill a need, Finance Fund will create one.

The same goes for helping businesses and organizations get the financing they need. Finance Fund will pick up the phone and figure out a way to make it happen. As a result, Finance Fund has made bold steps in bridging the financing gap for projects in the most distressed and rural areas of our state.

On behalf of the Finance Fund board and staff, thank you for your continued support to improve the economic vitality of our great state. Together, we can make a difference—one conversation at a time.



Jayhue Murdock
Chairman
Board of Directors

Talk.

Chat.



Conversation.



Tête-à-tête.

Whatever you choose to call it –
what is the true value of conversation?

This topic has been debated for centuries by sociologists. Yet millions of conversations occur every second. Each of us speaks an average of 16,000 words a day. That doesn't even count the billions of conversations held daily via email, text messaging and Twitter.

At Finance Fund, we experience the power of conversation daily. By engaging in dialogue with individuals from all walks of life throughout the country, Finance Fund has fostered valuable partnerships. These relationships have sparked ideas for programs and resources that continuously open doors to new opportunity and provide hope for Ohioans in distressed urban and rural communities.

As I look back on 2008, I recall the conversations that led to the creation of two new innovative programs that help non-profits. The ARLOC program helps non-profits address cash flow delays by providing a flexible line-of-credit. And the LandLOC program assists non-profits in gaining site control of vacant and abandoned residential properties.

Just take one look around Finance Fund and you can see the impact of dialogue. From the 30 new jobs created in Ohio's Appalachian region through the Intermediary Relending Program, to generating 1,249 full-time jobs and providing safe child care for 536 children through the New Markets Loan Program.

By engaging in hundreds of conversations each year, Finance Fund has benefited the lives of more than 116,000 Ohioans. But it will take many more conversations to improve the quality of life for all Ohioans. On behalf of Finance Fund, I personally invite you to join in the dialogue. Let's kibitz!



James R. Klein
Chief Executive Officer
Finance Fund



Dialogue.

**FINANCE FUND
ADMINISTRATIVE ASSISTANT**

Jennifer Hunt

"Finance Fund has opened the doors for not only our clients but employees like me."



A National Example of Progress.

Gary Perlow

Reznick Group

Board of Directors, NMTC Coalition

FF: How is Finance Fund different from organizations with similar missions?

GP: Finance Fund puts their mission ahead of the bottom line. They work creatively to ensure that capital gets into the hands of borrowers in the community, while still pleasing investors.

FF: What first comes to mind when you think of Finance Fund?

GP: Finance Fund is the poster child for the New Markets Tax Credit program. They are not concerned with the size or complexity of a transaction. They are solely focused on the need and think out of the box to find a solution.

FF: Provide an example of how Finance Fund thinks outside of the box.

GP: Finance Fund takes on the tougher deals. For example, subsidizing financing for smaller transactions in rural, highly distressed areas. Many similar organizations shy away from these types of deals. Finance Fund embraces the opportunity.

FF: How can organizations nationwide learn from Finance Fund?

GP: Collaborate! By fostering relationships with different organizations, borrowers and public officials, Finance Fund is better able to serve its clients.

FF: Which three words would you use to describe Finance Fund?

GP: Innovative. Collaborative. Compassionate.

FINANCE FUND PROGRAM OFFICER

Michael Thomas

“When talking to our clients, I’m always amazed by their perseverance and commitment to their communities. We hope to echo that in our work.”



Fostering Access to Opportunity.

FF: What's the Finance Fund difference?

RJ: They offer a cadre of products that truly touch folks in the rural and urban areas of Ohio – essentially crossing boundaries. Their clients have the ability to access a unique set of resources and programs that help them succeed. That's what distinguishes Finance Fund.

FF: What three words would you use to describe Finance Fund?

RJ: Unique. Accessible. Diligent.

FF: How does Finance Fund impact change?

RJ: Finance Fund closes the financing gap. Without them, a lot of deals wouldn't get done. For example, they touch those rural markets where there are opportunities that don't fit into the traditional lending box. Finance Fund steps in with a broad paint brush and links these projects to the right funding and resources.

Reginald Johnson

Finance Fund Board of Directors
*Vice President and
Senior Asset Manager
Huntington National Bank*

**FINANCE FUND
ADMINISTRATIVE ASSISTANT**

Larrinda Lyles

“As great as it is to do such rewarding work, it’s even better when we get to do it with such friendly and genuine people. They put a smile on my face every day.”



**Aunt Minnie Sebree and
Claudia Sebree-Brown**
Aunt Minnie's Foods

Making Dreams Real.

FF: Describe your first encounter with Finance Fund.

AMF: We were actually exploring the potential of moving our business to Louisiana because we had given up hope on the possibilities Ohio had to offer. Then, Senator Feder introduced us to Finance Fund. That meeting gave us renewed hope in Ohio.

FF: How did Finance Fund give you hope?

AMF: They were the first organization in Ohio to believe in us. Finance Fund told us that we had a goldmine, and they were going to link us to the resources we needed to help our business grow.

Finance Fund saved our company's life!

FF: What types of unique connections has Finance Fund provided to you?

AMF: They connected us with ONYX, a local CDC here in Toledo, enabling us to secure pre-development funding that we normally would be unable to access as a for-profit organization. Finance Fund granted money to ONYX which they used to purchase equipment we needed. Now they lease that equipment back to us.

FF: Which three words would you use to describe Finance Fund?

AMF: Oh my goodness!!!

Finance Fund has given us *hope*, served as our *lifeline*, and has been our *friend*.

FINANCE FUND CHIEF PROGRAM OFFICER

Jon Moorehead

“As long as I’ve been doing this,
I’m still surprised at the different
ways we are able to help.”



Inspiring Change through Action.

FF: Describe your relationship with Finance Fund?

ZS: We have worked together to benefit the residents of Southern and Eastern Ohio. We can rely on Finance Fund to help us identify solutions that keep people in business and maintain the economic vitality of a challenged region.

FF: How does Finance Fund differ from similar organizations?

ZS: Finance Fund is creative in finding solutions, no matter how complex they seem. They are genuinely concerned, engaged and are willing to do what it takes.

FF: What three words would you use to describe Finance Fund?

ZS: Responsive. Flexible. Innovative.

FF: Parting thoughts?

ZS: I've been impressed with everyone at Finance Fund. They are great people who are willing to go the extra mile. My constituents and I are very happy to have them around.

U.S. Congressman
Zack Space
Ohio's 18th Congressional District

**FINANCE FUND
COMMUNICATIONS MANAGER**

Jennifer Deuber

“The name Finance Fund has become synonymous with innovation and opportunity. That’s a reputation we work hard to live up to.”



Creating Value through Connections.

Cara Dingus Brook

Executive Director

Foundation for Appalachian Ohio

FF: What comes to mind when you think of Finance Fund?

CB: Finance Fund exists to add value to value-creating organizations. It's rare that you find a partner who supports your capacity and helps you find the resources that are needed to meet your mission.

FF: How would you describe your relationship with Finance Fund?

CB: We have collaborated with Finance Fund in a number of ways. We worked together to provide entrepreneurs in the Appalachian Ohio region access to federal funds. They've also linked us to partners who have helped us ensure that our priorities align with our mission and provide the most benefit to the region.

FF: How is Finance Fund different from other organizations?

CB: There is no other organization like Finance Fund. They truly create value through partnerships. By simply opening one door, Finance Fund has connected us to many opportunities.

FF: Three words that you would use to describe Finance Fund are...

CB: Value-creating. Collaborative. Helpful.



www.financefund.org/blog

Join in the
conversation



<http://twitter.com/financefund>



Community Impact

1987-2008 Outcomes Overview

Housing & Economic Development Projects:	683
Housing & Economic Development Investment:	\$78,503,047
Project Funding Leveraged:	\$680,020,742
Housing Units Produced:	15,312
Full-time Jobs Created:	8,923

Early Care & Education Projects:	1,773
Early Care & Education Investment:	\$17,486,428
Project Funding Leveraged:	\$76,915,083
Early Care & Education Rooms:	3,033
Low Income Children Served:	69,377

2008 Outcomes Overview

Housing & Economic Development Projects:	49
Housing & Economic Development Investment:	\$15,484,545
Project Funding Leveraged:	\$65,907,968
Housing Units Produced:	705
Full-time Jobs Created:	701

Early Care & Education Projects:	3
Early Care & Education Investment:	\$1,607,660
Project Funding Leveraged:	\$2,353,220
Early Care & Education Rooms:	12
Low Income Children Served:	358

2008 Outcomes

Linked Deposit Fund

Funded Projects:	1
Funds Invested:	\$325,000
Funds Leveraged:	\$5,530,283
Housing Units:	40

Predevelopment Program

Funded Projects:	24
Funds Invested:	\$446,950
Funds Leveraged:	\$940,756
Housing Units:	333
Full-time Jobs:	84

Economic Development Grant

Funded Projects:	6
Funds Invested:	\$515,500
Funds Leveraged:	\$11,348,500
Full-time Jobs:	96
Commercial Square Footage:	102,926

New Markets Loan

Funded Projects:	7
Funds Invested:	\$11,403,690
Funds Leveraged:	\$25,419,481
Full-time Jobs:	341
Housing Units:	28
Commercial Square Footage:	1,346,269
Children Served:	51

Child Care Facilities Planning Grant

Funded Projects:	1
Funds Invested:	\$3,000
Funds Leveraged:	\$75,000
Early Care & Education Rooms:	0
Children Served:	256

Child Care Capital Fund

Funded Projects:	1
Funds Invested:	\$500,000
Funds Leveraged:	\$1,104,660
Early Care & Education Rooms:	12
Children Served:	51

FCAP

Funded Projects:	4
Funds Invested:	\$2,398,065
Funds Leveraged:	\$11,265,960
Full-time Jobs:	166
Commercial Square Footage:	152,835

Intermediary Relending Program

Funded Projects:	2
Funds Invested:	\$300,000
Funds Leveraged:	\$346,548
Full-time Jobs:	25
Commercial Square Footage:	24,759

ARLOC

Funded Projects:	1
Funds Invested:	\$200,000
Funds Leveraged:	\$200,000
Commercial Square Footage:	5,500

LandLOC

Funded Projects:	5
Funds Invested:	\$1,000,000
Funds Leveraged:	\$12,030,000
Housing Units:	304

Balance Sheet

OHIO COMMUNITY
DEVELOPMENT FINANCE FUND
AND SUBSIDIARY

CONSOLIDATED STATEMENTS
OF FINANCIAL POSITION
AS OF DECEMBER 31, 2008

ASSETS

Current Assets:

	2008
Cash and Cash equivalents	\$ 1,176,839
Cash held for others	41,057
Receivables:	
Accounts	95,814
Notes	177,770
Grants	1,900,000
Marketable securities	9,937,880
Certificates of deposit, short-term	2,677,000
Prepaid expenses	12,626
	<hr/>
Total current assets	16,018,986

Other Assets:

Certificates of deposit, long-term	11,277,079
Accounts receivable, affiliates	1,962,596
Notes receivable, net of current portion	2,097,084
Investments in affiliates	3,876
Total current assets	<hr/> 15,340,635
Total assets	<hr/> <hr/> \$ 31,359,621

LIABILITIES AND NET ASSETS

Current Liabilities:

Accounts payable and accrued expenses	\$ 60,596
Cash held for others	41,057
Current portion of loans payable	1,827,528
Total current liabilities	<hr/> 1,929,181

Long Term Liabilities:

Accrued lease expense	114,291
Loans payable, net of current portion	8,150,891
Total long term liabilities	<hr/> 8,265,182
Total liabilities	<hr/> 10,194,363

Net Assets:

Unrestricted	6,321,776
Temporarily restricted	11,843,482
Permanently restricted	3,000,000
Total net assets	<hr/> 21,165,258
Total liabilities and net assets	<hr/> <hr/> \$ 31,359,621

Sources of Funds

2008 Operating Revenue



2008 Public Investors

2008 Private Investors

2008 Public Investors

Ohio Department of Development	2,710,000	
U.S. Department of Agriculture Rural Development	500,000	
	<hr/>	
	\$2,710,000	45.0%

2008 Private Investors

Detroit Province of the Society of Jesus	200,000	
Congregation of the Sisters of Charity of the Incarnate Word	100,000	
Trinity Health	500,000	
	<hr/>	
	\$800,000	13.0%

2008 Operating Revenue

NMTC Income	1,282,117	
Return on Investments	975,485	
Grant Income	190,000	
Membership Income	35,103	
Contract Income	18,333	
Miscellaneous Income	23,013	
	<hr/>	
	\$2,524,052	42.0%
	<hr/>	
	\$6,034,052	

Distribution of Funds

2008 Operating Expense



2008 Program Expense

2008 Deposit Placements

2008 Program Expense

Housing	457,894	
Economic Development	652,184	
	<hr/>	
	\$1,110,078	25.0%

2008 Deposit Placements

Linked Deposit	764,750	
	<hr/>	
	\$764,750	18.0%

2008 Operating Expense

NMTC Expenses	279,119	
Series Expense	98,693	
Interest Expense	214,351	
Salaries & Fringe Benefits	1,301,218	
Consultant Expense	183,724	
Professional Services	16,855	
Rent & Insurance	148,033	
Office Expense	115,800	
Travel & Public Relations	99,378	
Other	64,820	
	<hr/>	
	\$2,521,990	57.0%
	<hr/>	
	\$4,396,819	



Members

Adams & Brown Counties Economic Opportunities, Inc.
Agape Church on the Move
Akron Summit Community Action, Inc.
Alliance for Children and Families
Alpha Christian Development Corporation
Ashtabula County Community Action Agency
Association for Better Community Development, Inc.
Association for Urban Training Opportunities
Avondale Redevelopment Corporation
Behavioral Connections of Wood County, Inc.
Beth Messiah Congregation
Broken Connections, Inc.
Dingus Brook, Cara
Buckeye Area Development Corporation
Buckeye Community Hope Foundation
Burten, Bell, Carr Development, Inc.
C.H.O.I.C.E., Inc.
Catholic Charities, Diocese of Youngstown
Central City Economic Development Council
Central Community House
Central Ohio Housing Development Organization, Inc.
Central Ohio Minority Business Association
Charisma Community Connection
Charter One Bank
Chen, May Manyu
Child Care Resources, Inc
Child Focus, Inc.
Cincinnati Development Fund
Cincinnati-Hamilton County Community Action Agency
Citizens Financial Group
City of Columbus - Department of Development

Cleveland Housing Network
Coalition on Homelessness and Housing in Ohio
Columbia Gas of Ohio
Columbus Compact Corporation
Columbus Housing Partnership
Common Wealth Inc.
Community Action Commission of Fayette County
Community Action Committee of Pike County
Community Action Organization of Scioto County, Inc.
Community Capital Development Corporation
Community Development Corporation
 Resource Consortium, Inc.
Community Development for All People
Community Family Outreach Complex
Community Treatment and Correction Center
Cornerstone Community Loan Fund
Cornerstone Corporation for Shared Equity
Corporation for Ohio Appalachian Development
Council for Economic Opportunities in Greater Cleveland
Council on Rural Service Programs
County Corporation
Creative Housing, Inc.
Cudell Improvement, Inc.
Cuyahoga Community Land Trust, Inc.
Dayspring Christian Community Development Corporation
DEOS Desting Designs
Detroit Shoreway Community Development
Direct Action for Central Lorain Community
 Development Corporation
East Akron Neighborhood Development Corporation
East Alliance Neighborhood Development Corporation

East Columbus Development Corporation
East End Community Services
East Mound Community Development Corporation
Emerald Rose Corporation
Enterprise Community Partners
Fairfax Renaissance Development Corporation
Faith In Action, Inc.
Famicos Foundation
Family Housing Developers, Inc.
Family Recovery Center
Fifth Third Community Development Corporation
Figgie, Betsy V.
First Federal Savings and Loan Association of Lakewood
First World Architects Studio
Flying High, Inc.
Foundation for the Challenged
Fountain of Hope, Inc.
Franklinton Development Association
Friends of Oberlin Underground Railroad Center, Inc.
Frontier Community Services
Gallia-Meigs Community Action Agency
Glenville Development Corporation
GMN Tri-County Community Action Committee, Inc.
Greater Cleveland Delta Foundation
Life Development Center
Greater Linden Development Corporation
Grimes, Carole
Habitat for Humanity of Fulton Company, Ohio
Habitat for Humanity of Mahoning Company, Ohio
Heiby, Valerie
Helping Hands Community Outreach Center

HHWP Community Action Commission
Hilltop Learning Center
HIT Foundation
Hocking Athens Perry Community Action Agency
Hocking Valley Museum of Theatrical History
Homes Casas Inc.
Horizons Activities Center
Housing Services Alliance
Humility of Mary Housing, Inc.
ICAN, Inc.
Increase Community Development Corporation
Interfaith Home Maintenance Service, Inc.
Ironton-Lawrence County Area Community
Action Organization
ISUS, Inc. (Improved Solutions for Urban Systems Inc.)
Jackson-Vinton Community Action, Inc.
Jarret Consulting Services
Jazzy Kidz Daycare
Jefferson Community Action Council, Inc.
Jefferson Township Community
Development Corporation
Jefferson Township Unity Coalition, Inc.
Jireh Services, Inc.
JR Coleman Family Services Corporation
Katz, Jerry A.
Kenmore Development Partnership
KeyBank
Kno-Ho-Co-Ashland Community Action Committee
Lagrange Development Corporation
Lake Communities Development Corporation
Lancaster-Fairfield Community Action Agency

Lazarus Arise Christian Community
Development Corporation
LEADS Community Action Agency
LifeSavers Development Corporation
Lima/Allen Council on Community Affairs
Lithuanian Center, Inc.
Local Initiatives Support Corporation
Logan-Belle H.A.N.D
Lorain County Community Action Agency
Lorain County Mission
Lorain Metropolitan Housing Authority
Mahoning Youngstown Community Action Partnership
Main Street Van Wert, Inc.
Mary McLeod-Bethune Center
Miami Valley Child Development Centers, Inc.
Miami Valley In-Ovations, Inc.
Microenterprise Organization of Ohio
Miracit Development Corporation
Moore, Cynthia
Mosaic Community of Faith dba/ The Faith Based
Partnership Initiative
Mt. Period Community Development
Mt. Pleasant NOW Development Corporation
Multi-Development Services of Stark County /
Dave Roberts
Muskingum Economic Opportunity Action Group Inc.
National City Bank
Nazareth Housing Development Corporation
Nazareth Towers
Neighborhood Development Services, Inc.

Neighborhood Housing Services of Hamilton, Inc.
Neighborhood Housing Services of Toledo, Inc.
Neighborhoods in Partnership Inc.
New Agrarian Center
New Birth Community Development Corporation
New City Visions, Inc.
New Home Development Co., Inc.
New Hope Pentecostal Church
New Housing Opportunities, Inc.
New Sunrise Properties, Inc.
Newbirth Development Corporation, I
New Birth Ministries, Inc.
Noble Learning Center
North Coast Community Development Corporation
(Lorain National Bank)
North River Development Corporation
Northeast Shores Development
Northeastern Neighborhood Development Corporation
Northside Development Corporation
Northwestern Ohio Community Action Commission
Oakley Community Development Corporation
Ohio Capital Corporation for Housing
Ohio Community Development Corporation Association
Ohio Department of Development
Ohio Heartland Community Action Commission
Ohio Multi-County Development Corporation
Ohio State University Extension
Oriana House
Ottawa Residential Services, Inc.
Over-the-Rhine Housing Network

Paramount Housing & Development Inc.
Peoples Bank
Preferred Properties, Inc.
Revival Development Corporation
Rock of Faith Community Development Corporation
Rural Appalachian Housing Development
Rural Opportunities Housing Corporation of Ohio, Inc.
Samaritan Project Development Corporation
Shared Community Outreach Inc.
Shiloh Family Institute
SOUL Community Development Corporation
South Lorain Community Development Corporation
South Shore Community Development Corporation
Sprec Services
St. Mary Development Corporation
St. Paul Village, Inc.
St. Stephen's Community House
Stark County Out of Poverty Partnerships
Step Forward I, Inc.
Sunday Creek Associates
Sunshine of Warren/Trumbull Area Inc.
Tender Mercies, Inc.
Terra Quest (New Hope Pentecostal Church)
The Christ Hospital
The Community Action Program Corporation of
Washington/Morgan
The Neighborhood House, Inc.
The NOAH Project
The Resident Home Corporation
The Uptown Association, Inc.

The Women's Research and Development Center
Thomas, Susan E.
THR, Inc.
Three Rivers Housing Corporation
Toledo Community Development Corporation
Toledo Warehouse District Association
Training and Group Facilitation
Tri-County Community Action Commission
Union Miles Development Corporation
United Community Builders, Inc.
United North Corporation
University Circle Incorporated
Up With Kids, Inc.
Urban Mission Ministries
Van Wert Community Economic Development
Victory Neighborhood Services Agency, Inc.
Vinton County Community Development Department
Vision, Inc.
Viva South Toledo Community Development Corporation
Warren County Balanced Housing Corporation
Warren County Community Service
Westside Neighborhood Development Corporation
World Outreach Christian Church
Wright Dunbar, Inc.
WSOS Community Action Commission, Inc.
Yellow Springs Home, Inc.
YWCA Columbus
YWCA of Youngstown



Investors

Private

The Congregation of the Sisters of Charity of the Incarnate Word
Columbus Foundation
Detroit Province of the Society of Jesus
Fifth Third Bank
Fifth Third Community Development Corporation
G2G Consulting, LLC
Hahn, Loeser, & Parks, LLP
KeyBank
KeyBank Corporation
M&I Community Development Corporation
Peoples Capital Corporation
Trinity Health Corporation
Patricia Barnes
Richard H. Curry
Roger Deerhake
Dawn Hays
Valerie Heiby
Gay Jackson
Larrinda Lyles
Roger W. McCauley
Ben McLoy & Victoria Green
Julie Nichols
Richard & Linda Omohundro
Su Rowles
Jeff Stiltner

Public

Ohio Department of Development
Ohio Housing Trust Fund
Ohio Housing Finance Agency
United States Department of Agriculture Rural Development
United States Department of the Treasury Community Development Financial Institutions Fund

Staff

JAMES R. KLEIN
Chief Executive Officer

SKY BECKWITH
Public Policy Assistant

CAROL CARTER
Program Officer

JENNIFER DEUBER
Communications Manager

AMANDA FRYE
Administrative Coordinator

CHRISTINA GOODWIN
Business Manager

TAMRA HALL
Program Officer

VALERIE HEIBY
Director of Development

JENNIFER HUNT
Administrative Assistant

SUZETTE JOHNSON-GRANT
Human Resources Manager

RHENA KLAYMAN
Underwriter

LARRINDA LYLES
Administrative Assistant

TIM MARCUM
*Information Technology
Manager*

JON MOOREHEAD
Chief Program Officer

JULIE NICHOLS
*Director of
Internal Auditing*

GINNY PAYTON
Program Assistant

AMBER SEITZ
Research Assistant

AMANDA SPRAGUE
Financial Manager

MICHAEL THOMAS
Program Officer

DIANA TUROFF
Chief Financial Officer

CANDICE VACCA
Internal Auditing Assistant

BEVERLY WARD
Documents Manager

Board of Directors

JAYHUE MURDOCK
~ Chair
*Stark County Out of
Poverty Partnerships, Inc.*

JACK LAVERTY
~ Vice Chair
Columbia Gas of Ohio

RANDY RUNYON
~ Secretary
*Community Action
Commission of Pike County*

GREG KIGER
~ Treasurer
*KeyBank National
Association*

CATHERINE CAWTHON
~ Chair Emeritus
Fifth Third CDC

PATRICIA BARNES
Ohio CDC Association

MARY BURKE RIVERS
*Over-the-Rhine
Community Housing*

VICKI EATON JOHNSON
*Fairfax Renaissance
Development Corporation*

BILL GRAVES
*Ohio Department
of Development*

HUGH GREFE
*Local Initiatives
Support Corporation*

CAROLE GRIMES
Community Representative

REGINALD JOHNSON
*Huntington National Bank
Community Development
Corporation*

JERRY KATZ
*Huntington National Bank
(Retired)*

BEN KENNY
*WSOS Community Action
Commission*

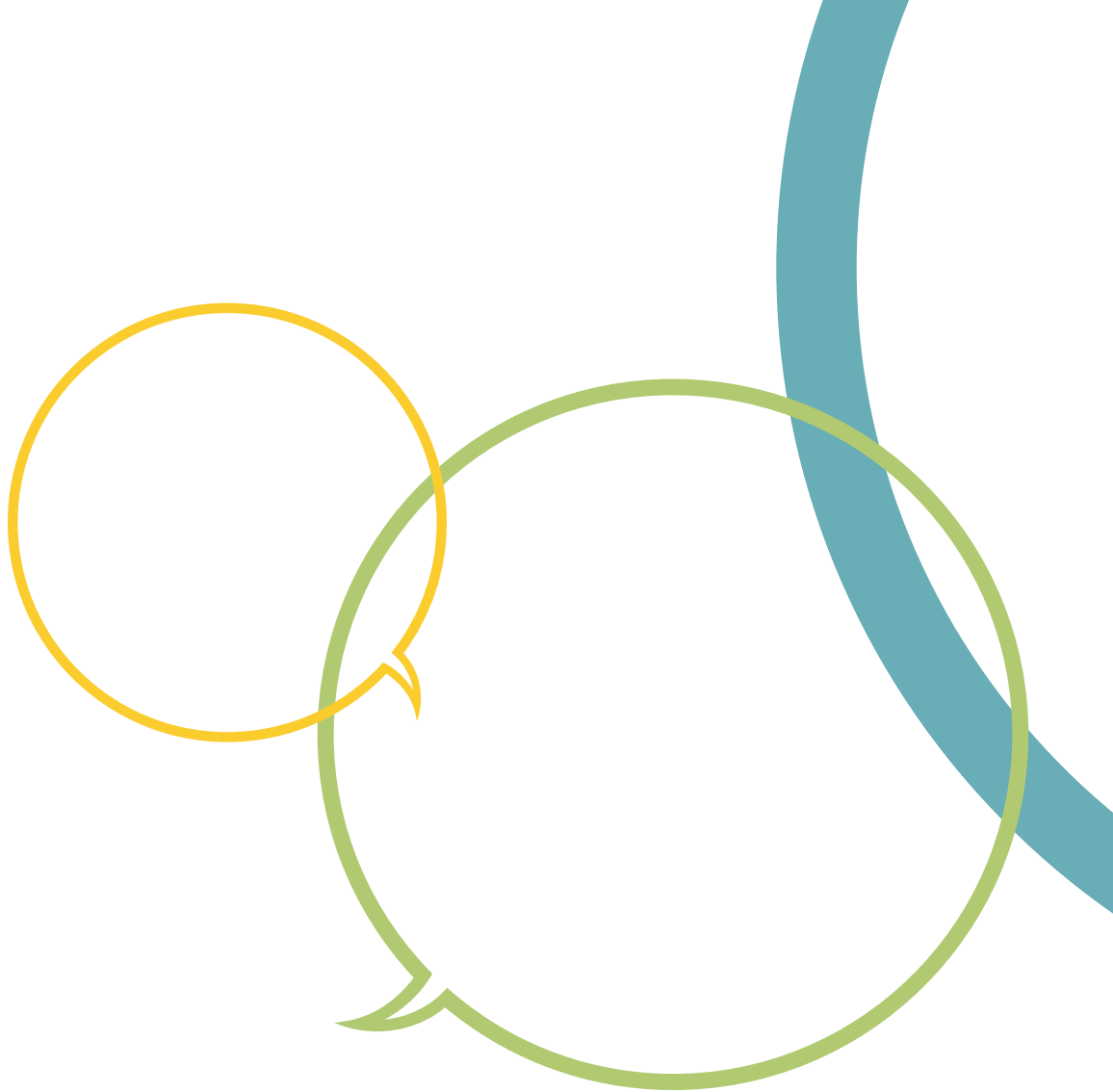
PHILLIP SMITH
Youngstown Choice Homes

Guest Board Advisors

BRENDA STIER ANSTINE
Marketing Works, Inc.

ERIK RICKARD
Squire, Sanders & Dempsey

MARK VAN BENSCHOTEN
Rea & Associates



17 South High Street, Suite 900
Columbus, Ohio 43215
614-221-1114
1-800-959-2333
info@financefund.org
www.financefund.org