



## a statewide nonprofit financial intermediary

## A Year-End Letter from the CEO »

## "A grateful mind, by owing owes not, but still pays, at once." (John Milton)

It is unfortunate that the values we cherish most are usually those things that we talk about least. The passions of our hearts through ignorance, lack of use, or manipulation, are not always what we have learned to espouse. Published passion in today's world is not in short supply and rampant malleable ideologies grow like weeds. Finance Fund is not immune from the lack of presentation of what we treasure most. It is more likely to hear conversations about credit, rates, deadlines, and resources than "why" we talk about them.

Because Finance Fund has at this point in time the opportunity to put our money where our mouth is and I, herein, have an opportune occasion I would like to say this...

**We believe that people are important**. We value people and must continually remind ourselves that the reason we do what we do is to help the people we help.

We believe we have a responsibility to help people gain equal access to a quality life. It is important to us that everyone, with no regard for economic or social status, has the privilege of basic human rights including access to housing, jobs, and community services. Further, everyone should be afforded the opportunity to access the tenants of human dignity.

We believe we can facilitate positive system change. The nature of economically dysfunctional/distressed communities has less to do with lack capital as it has to do with local mechanisms that capture capital as it is moving through the local economic system. Finance Fund's strategy is to focus on stabilizing, strengthening, and expanding local economic systems rather than focusing resources on the symptoms of dysfunction. We don't fix problems we build solutions.

And finally, this great passion can only be accomplished through the cooperation of our many valued partners. We are deeply grateful and honestly appreciative for the opportunity to work with such an illustrious assemblage of first rate partners.

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"The important work of moving the world forward does not wait to be done by perfect men." (George Eliot)

James R. Klein CEO Finance Fund

Stay tuned for announcements regarding several new initiatives and programs for 2012!

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