WHAT IS A CDFI?

CDFIs fight for economic opportunity for all.

Community development financial institutions (CDFIs) provide responsible financial products and services in rural, urban, Native, and other communities where mainstream finance doesn’t traditionally invest. There are more than 1,100 CDFIs nationwide with more than $222 billion under management. Opportunity Finance Network (OFN) is a leading national network of more than 340 member CDFIs.

CDFIs HELP BUILD STRONG COMMUNITIES

CDFIs tailor services to the unique people and places they serve across America. CDFI financing supports:

- Small businesses
- Affordable homes
- Healthcare facilities, supermarkets, senior centers, charter schools, and other community facilities
- Energy efficient community development
- Long-term, quality jobs

SOURCES OF CAPITAL

CDFIs partner with public and private sources of capital to create impact, including:

- Financial Institutions
- Foundations
- Federal and State Government
- Corporations
- Individuals

CDFIs RECYCLE CAPITAL

As borrowers repay their loans, CDFIs recycle the money back into the community through new borrowers.

84% Low-income
60% People of Color

CDFIs LEND WHERE IT COUNTS

CDFIs serve Black, Latinx, Native, and rural communities, and other areas of persistent poverty.

50% Women
28% Rural

PARTNER WITH CDFIs. INVEST IN CDFIs. EXPAND OPPORTUNITY WITH CDFIs.

Learn how at OFN.org.