



**bcl**



# REVOLVING LOAN FUND MANAGEMENT

Rosa Rios Valdez, CEO November 6,  
2018

# ABOUT BCL OF TEXAS

**1990** BCL become a statewide nonprofit business & community lender

**28** Years of Building Strong Communities

**6,000+** Jobs created

**\$148M** Annual payroll impact

**Certified Development Corporation (CDC)** licensed by the US small business administration (SBA) since 1990

**Certified Development Financial Institution (CDFI)** U.S. Treasury 2000, Statewide 2016  
**Texas Licensed Mortgage and Consumer Lender** (November 2014)

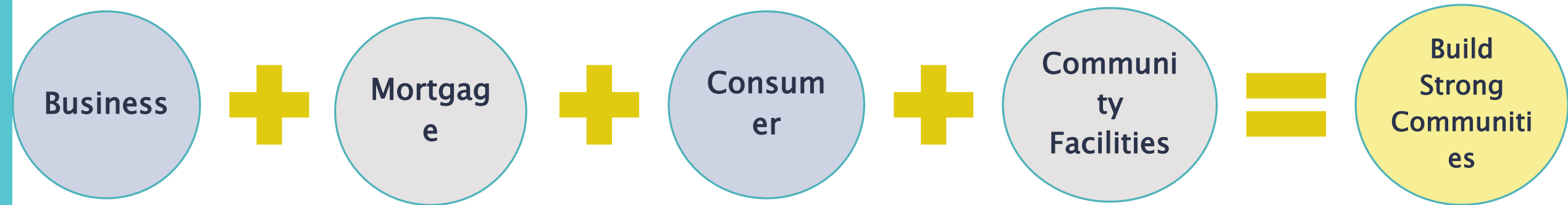
**Most product diverse minority led CDFI in Texas** (Self-Certified April 2018)

**Non-profit economic development organization** committed to improving the lives of Texans

**Full cycle lender** providing TA for the life of the loan  
**Intermediary and Partner** to banks & other lenders



# BCL Loan Products



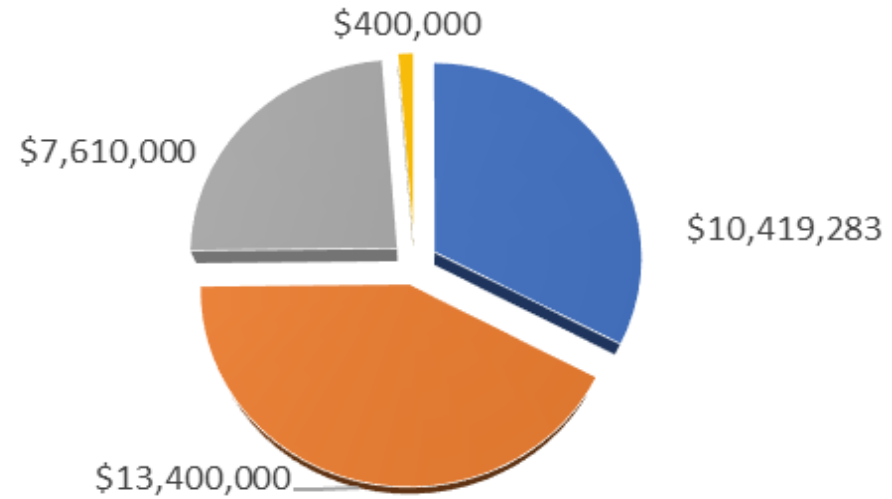
*A leader in lending, the Mission of BCL of Texas is to Build Strong Communities*





**bcl**

## BCL \$31.8 Million of Capital for Lending as of October 31, 2018



2.39% Ave  
Cost of funds

■ Federal /State Funds ■ Grants ■ Bank Loans ■ Foundations

CAPITAL SOURCES

BANK, PUBLIC, FOUNDATIONS

# DEPLOYMENT 2014-2018

## Leaders in transformational lending **bcl**

\$62.1 Million  
deployed

\$608 Million  
Mortgages

14,320 loan  
customers  
in 5 years

35,800 individuals  
impacted

**Consumer loans**  
Deployed \$10,510,508



**HomeOwnership**  
4,116 families achieved



**Property Management**  
40,700 square feet



**Business Growth**  
\$43,640,000  
access to capital



\*Data from BCL performance reports, Fiscal year 2014-2018

### Who We Serve:

- Low-to-moderate income households
- Individuals who face barriers to financial resources
- Racial and ethnic minorities



### The BCL promise:

What differentiates us is our product diversity.  
We create and deliver innovative solutions.  
We embrace diversity and economic equality.  
We believe that strong individuals, families, and businesses build strong communities.  
We empower families to plan for the future and build generational wealth.

# INNOVATIVE LOAN PRODUCTS

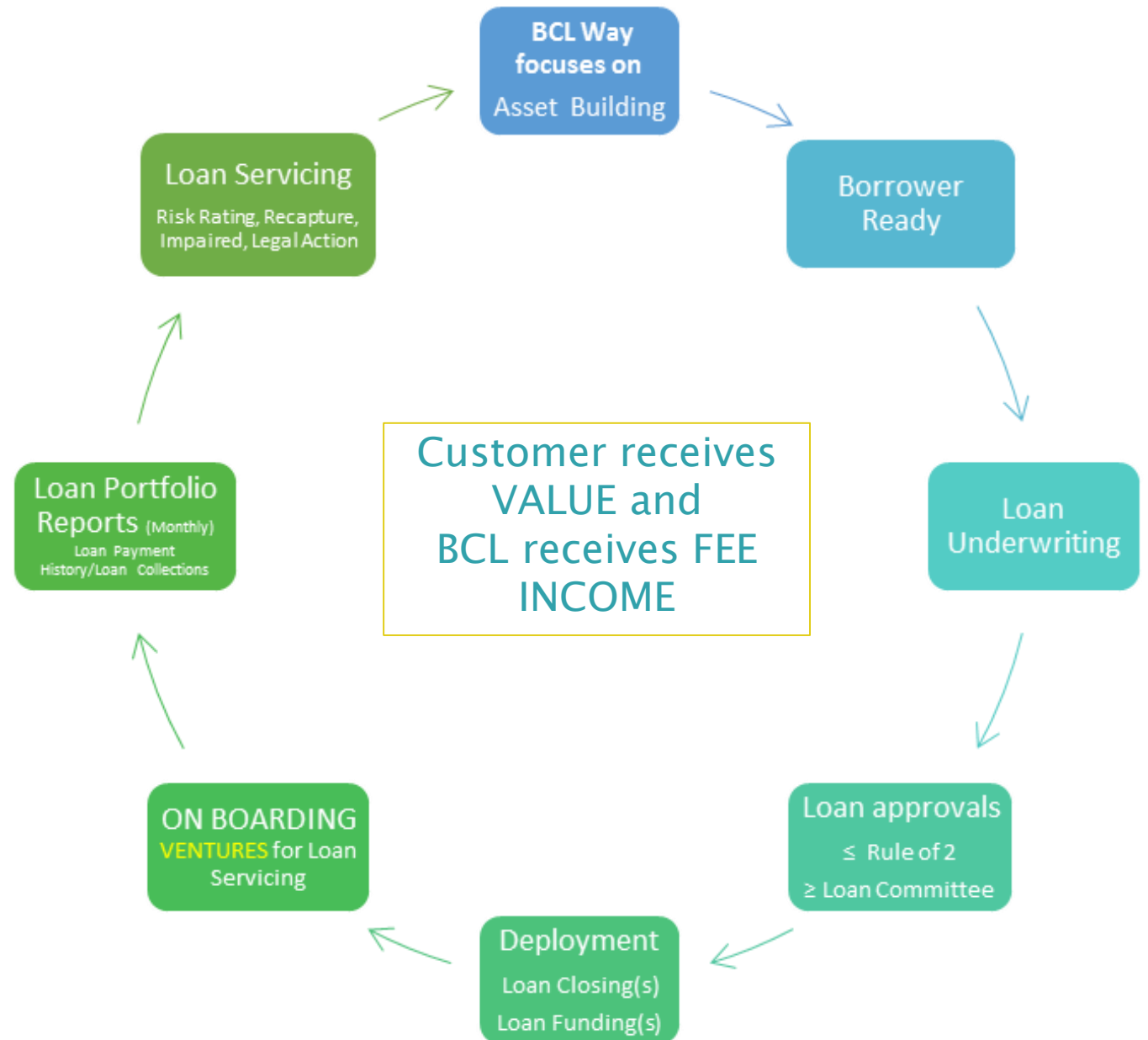
NEW

- **Diversity Fund** (for People of Color, LGBT, Veterans)  
\$2,200,000
- **Mortgage Down Payment Assistance** (Forgivable loans)  
\$8,000,000
- **Small Business Disaster Recovery** (Zero%, 60 mos)  
\$1,000,000
- **Creatives** (music, artist, theatre, non-profits) \$  
200,000
- **Affordable Housing Pre-Development** (multi/single fam) \$  
800,000



# FULL CYCLE LENDING IS TRANSFORMATIONAL

WHY important – ensures “borrower ready”, loan repayment and asset building





Meet our  
Loan  
customers





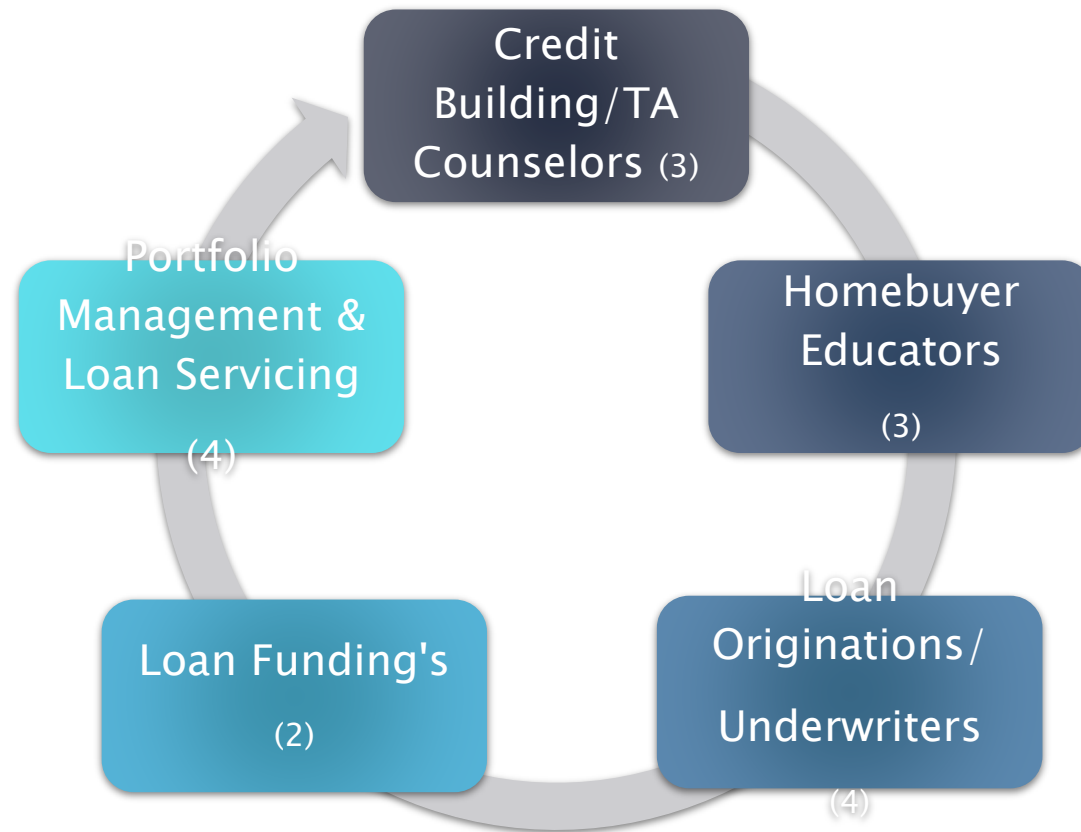
# LOAN FUND MANAGEMENT

- Onboarding – Ventures Software
- Industry Concentrations
- Loan Portfolio Reports – Payment History
- Quarterly Risk Rating
- Non Accruals  $\geq 90$  days  $\geq 120$  days
- Impaired Loans
- Loan Modifications
- Legal Action - Judgements
- Liquidation
- Loan Servicing
- UCC renewals
- Recording Deeds of Trust
- Escrow Payments
- Verification current property insurance
- Verification paid property taxes
- Site inspections
- Business Financial Analysis
- Independent Portfolio Review



# STAFFING SUPPORT

*16 Certified & Trained Professionals*



# PROFESSIONAL CERTIFICATIONS

- Economic Development Finance Professional (EDFP)
- Housing Development Finance Professional (HDFP)
- Commercial & Residential Appraisal Reviews
- Mortgage Underwriting  
Mae, HUD, USDA
- Loan Risk Rating  
Companies
- Loan Liquidations
- Financial Capability & Asset Building
- Entrepreneurship  
Business Consultants
- Homebuyer Education
- Business Finance  
Degrees
- Leadership  
Fellow
- Executive Management  
Business Development

National Development Council  
National Development Council  
Independent Bankers of Texas  
National Mortgage Banks; Fannie

National Assoc. Development

National Assoc. Development Companies  
NeighborWorks America

Association of Accredited Small

NeighborWorks America & HUD  
4 staff with Business Finance

OFN Fellow, NALCAB Fellow, GAHCC



**bcl**

Harvard University



Dependable

*A trusted partner,  
with the customer  
and resources  
communities*

*that make a  
difference.*



Experienced

*BCL has been  
improving lives and  
building communities*

*for 28 years.*



Innovative

*An industry leader  
in lending and creating  
opportunity in*

# WHAT CUSTOMERS AND PARTNERS SAY



# CONTACT US

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