

**Expanding,
Integrating, and
Measuring Impact**

Peer Perspectives



cityfirst
BANK

a CFBanc Corporation

Why Metrics Matter to City First: Key to building our strategy of Impact, Culture, and Leadership

- Confirmed why we were relevant
- Determined who does or should care about City First including board, staff, customers, investors, local government, other stakeholders and funders
- Learned to tell one distinct City First story to multiple audiences



Why Bother?

Use data and stories to communicate who you are so people can decide if they want to align with you and you can decide whether to align with them

Our Strategic Approach to Impact – Be rooted, compelling, integrated and evolving

Principles of our Approach

Principle 1: Be rooted in the problem we are solving for

Principle 2: Have a compelling approach to solving those problems

Principle 3: Build alliances and partnerships to demonstrate our commitment to and ability to evolve with the issues

Principle 4: Complement our impact data with impact stories

Principle 5: Be visual and emotive

Principle 6: Use multiple channels and venues to tell our story

Principle 1: “Be rooted in the problem we are solving for”

Focus on bringing shared and equitable prosperity to underserved communities in the DC area



Storied history of racial discrimination

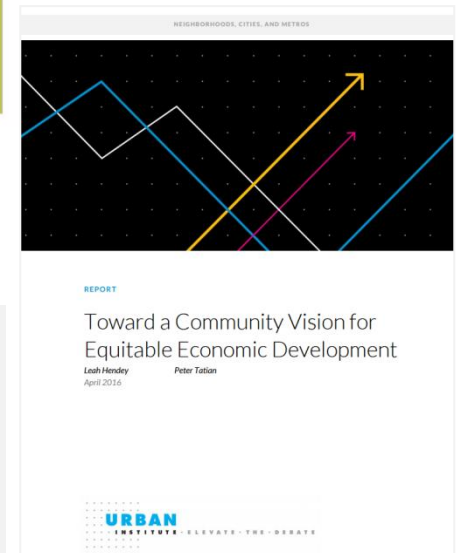
Demographics	Ward 3	Ward 7	Ward 8	Citywide
Minority Residents (African American & Latino)	13.1%	97.7%	95.8%	60.1%
Poverty Rate	8.20%	26%	37%	18%
Average Family Income	\$246,528	\$59,161	\$43,973	\$119,511
Homeownership	51%	41%	23%	42%

Even though the District has experienced tremendous growth, this chart highlights the significant racial and economic disparities for low and moderate income communities that City First Bank intentionally supports.

In DC, the top 10 percent of earners make more than six times the amount of the bottom 10 percent. That disparity in earnings is higher than any of the 50 states.

Continued community and racial disparities

Nuanced articulation of the current problems and proposed community solutions



Principle 2: “Have a compelling approach to solving those problems”

Provide financing to increase the amount of affordable housing, support small minority developers, increase access to community services via community facility financing, and lend in communities others won't

\$141 Million in Small Business Loans & NMTC Investments | Wards 7 & 8

Toward a more equitable DC, City First is missioned to help close the gap in quality of life indicators and opportunities between Wards 7 & 8 and the rest of the city, as cited above. Since 2001, we have channeled over \$141 million dollars financing visionary ideas that stand as beacons today bringing forth more jobs, quality school seats, and a healthier community. Thousands of lives have been impacted by the existence of these facilities through partnerships with leaders who dared to dream.

SMALL BUSINESSES

Employment as the bedrock of stabilizing families

- IHOP
- Alabama Plaza
- DC Dental Development

AFFORDABLE HOUSING

Safe and affordable housing

- Eastbrooke Apartments
- River East at Anacostia
- Blue Skye Apartments

EDUCATION

Competitive Tier 1 curriculum and pathways to college

- DC Prep
- Thurgood Marshall Academy
- Achievement Prep

HEALTH, WELLNESS & THE ARTS

Delivering a holistic quality of life

- THEARC
- So Others Might Eat
- Unity Parkside Health

* Samples above reflect a fraction of the \$141 million invested

Principle 3: “Build alliances and partnerships to demonstrate our commitment to and ability to evolve with the issues”

Many local, national, and global partnerships focused on delivering impact to our community including forming a multi-prong local relationship with the 11th Street Bridge Park, advocating for CDFI industry nationally, and participating in the Global Alliance for Banking on Values (GABV)



Thinking people before profit

Principle 4 & 5: “Complement our impact data with impact stories and be visual and emotive”

City First uses data, stories, pictures, and maps to tell our impact story

Impact



14,672
JOBS CREATED/RETAINED
+ CONSTRUCTION JOBS



590,000
CLIENTS SERVED IN
COMMUNITY FACILITIES



CREATED
13,155
CHARTER SCHOOL SEATS



6,130
UNITS OF
AFFORDABLE HOUSING



In the late 1950's, when the city was still segregated, going downtown for dinner was an option for African Americans.

Ben and Virginia Ali and her husband Ben opened the restaurant in late 1956, they never imagined it would bring people of all backgrounds for the next two generations.

A \$100 investment that she and Ben made to renovate the building that still houses the original Ben's Chili Bowl has grown into a legacy.

"We couldn't go downtown for dinner or to the movies, but we had it going on here on U Street," says Mrs. Ali proudly. "We had our own little hotels - but were confined... to this community." She reminisces about the time, while tabacothed restaurants that inhabited the neighborhood along with first rate theaters, like the Lincoln that remains iconic today.

Integration brought change, but then the riots of 1968 devastated the community. The middle class moved away, drugs moved in. First heroin, then crack, followed by crime.

"We had a good relationship with this wonderful community. We had all the young men who grew up here and knew that this was their place. I think that had a lot to do with our survival during the riots," explains Ali, as to why her restaurant survived amid the inferno that surrounded her building. As one of her three sons, Kamal, remembers it, "Soul Brother" was painted on the window to alert frustrated rioters that theirs was a locally owned business not to be set aflame. "We had very delicious food and more importantly we had a love for people," she delights. Equally, the community loved her and her family's restaurant.

"I still had great faith in this city...this is the nation's capital. I didn't know that it would come back as it has, but it's now good-to-go!"

The Ali family's strong presence, and continued investment into the business over the years, has ensured the restaurant's success, and has made Ben's Chili Bowl a foremost DC landmark. And, as the business grew so did the city.

"It's now very active, thriving actually. It's the place to be! It's the place people want to live. It's amazing to me to experience all of this," says Ali, who at 82 years old, energetically oversees the operations alongside her sons, who have helped expand their parent's vision into a franchise with multiple locations.

Looking back on what H Street in the northeast corridor once represented, Mrs. Ali recounts, "It was also a prominent African American community, and now it's being rejuvenated."

Today, Ben's Chili Bowl has a home on the main thoroughfare, lending its revered name to the many new businesses lining the vibrant corridor. She adds, "I think it's beautiful and it's a great choice that my sons made." City First is proud to have financed this additional home on H Street.

As she taught her sons, she shares with all young visionary entrepreneurs that they should always get to know the neighborhood in which they inhabit. Affirming that it's a group effort that has brought about prolonged success.

CITY FIRST BANK OF DC

Small Business Virginia Ali

Ben's Chili Bowl

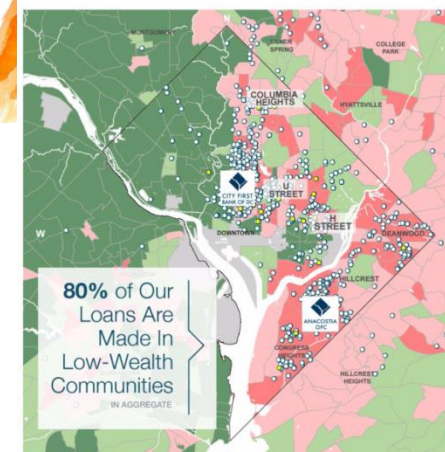
"The banks have always been there for us. It's important to get to know your local neighborhood bank and it's important for them to get to know you," Mrs. Ali pontificates.

As Ali reflects on the near 60 years since she and her husband first opened their doors to serve the public, she remembers fondly the reciprocated affections from customers.

She recalls the day when people lined up around the block to buy a chili dog in celebration of the restaurant's 40 year anniversary. Mrs. Ali thought, "Wow, we really mean something to this community."



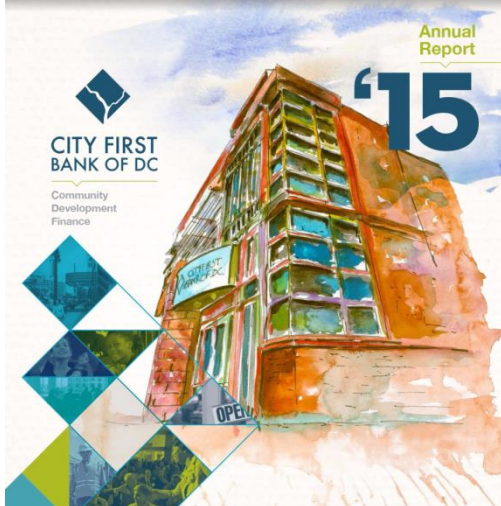
Mapping Our Mission



Since 1998, City First has channeled \$1 Billion in Capital Where It's Needed Most

Principle 6: "Use multiple channels and venues to tell our story"

Annual Report, Roundtables, Stakeholder Project Tours, Annual City First Conference, Stakeholder Convening, Social Media Presence, Press Releases, Anacostia Community Engagement Center



City First @CityFirstDC · Mar 22
Trump Administration Budget to Dismantle \$233 Million Community Development Finance / @CDFIFund #CDFIsInvest ow.ly/KQS430a9Cfj



CDBA, Wacif, LISC DC and 3 others

7 Retweets 3 Likes

The Future is Engaged

In 2015, a movement among the burgeoning population in DC spurred thinking around what it means to be "a local." City First is on that check list of bonafides around their conscious decision to not only shop local and vote local but to also **bank local**. To this end, City First saw huge gains in social media engagement and participation in our external events and activities from this millennial demographic.

70.1%
Increase In Friends

City First @CityFirstDC · 2 Dec 2015
Packed house at @WDCEP as we build more @DCBridgePark champions! #BridgingDC



Get Started - Make the most of the data you have

What data do you already collect?

Customer or project address

Race for HMDA

Loan Amount

Number of Loans

Loan Product and/or Purpose

How can you use it?

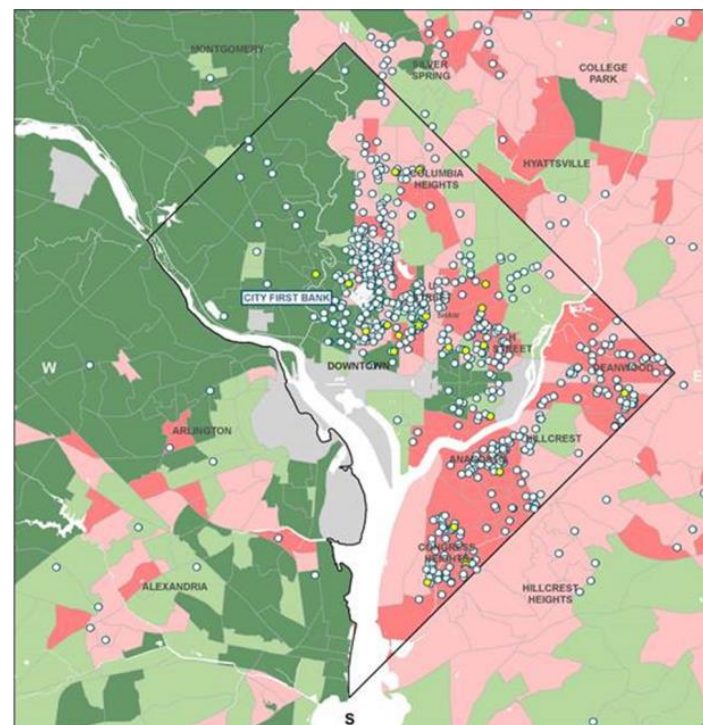
Tag Census tracts of all loans

Access secondary data on state of community via % in poverty, unemployed, minority, low income, etc.

Public Tools include:
[PolicyMap](#) (open map)
[CDFI Fund CIMS](#)
[FFIEC Geocoding System](#)

How do you make the most of the data you have?

Take geocoded data and map it, start by outsourcing mapping



Get it Done - Build systems to intentionally integrate impact into your operations

System Component	CityFirst Bank's Approach
Supportive Governance	Dedicated Community Development Committee that supports the Bank's i) mission based programs, ii) impact measurement, iii) impactful lending strategies, and iv) strategic partnerships
Capacity to manage	Created a position dedicated to impact - reports directly to the CEO
A culture that values our impact	Leadership drives impact discussions across products and services; Relationship Managers incentivized to target mission loans and relationships; Impact team participates in loan committee
Mechanism to communicate impact	Annual presentation to the Board on impact; quarterly impact metrics integrated in management dashboard; annual report highlights impact to external stakeholders
Feedback loop	Reflection integrated into strategic planning process on i) the impact achieved to date, ii) the problems we are solving for, iii) our approach, and iv) impact goals going forward

City First's impact approach in operational action

Action		Stage
Determine if mission loan	<i>at</i>	Loan Application
Track mission loan status	<i>on</i>	Loan Pipeline Report via CRM system
Complete mission loan checklist; build narrative of impact into loan background; and include key impact metrics	<i>before</i>	Management Loan Committee (MLC) presentation - in loan package
Discuss impact narrative and confirm mission loan status	<i>at</i>	Management Loan Committee (MLC)
Update impact narrative	<i>before</i>	Directors Loan Committee
Record impact profile of loan	<i>after</i>	Loan Approval
Aggregate impact; determine best stories; map impact	<i>at</i>	Quarter-end for reporting and marketing

City First continues to evolve and has a roadmap of short and long term impact aspirations

Short Term Aspirations

- Updating systems
 - Integrate impact data capture in new underwriting IT module
 - Avoid data entry duplication (once with RM and again by Impact team),
 - Create auto generated impact reports

Long Term Aspirations

- Evolution of how impact affects decisioning
- Measuring environmental impact
- Tying efforts to the broader ecosystem of solutions working to solve local problems
 - Using the social and economic determinants of health and wellbeing as a framework

Social Determinants of Health

Economic Stability	Neighborhood and Physical Environment	Education	Food	Community and Social Context	Health Care System
Employment	Housing	Literacy	Hunger	Social integration	Health coverage
Income	Transportation	Language	Access to healthy options	Support systems	Provider availability
Expenses	Safety	Early childhood education		Community engagement	Provider linguistic and cultural competency
Debt	Parks	Vocational training		Discrimination	Quality of care
Medical bills	Playgrounds	Higher education			
Support	Walkability				

Health Outcomes

Mortality, Morbidity, Life Expectancy, Health Care Expenditures, Health Status, Functional Limitations

Thank you.

