Investing in Opportunity for ALL
Financial Support Provided By

Berkshire Bank
Country Bank
Easthampton Savings Bank
First Niagara Bank Foundation
Florence Bank
Greenfield Co-operative Bank
Greenfield Savings Bank
Massachusetts Office of Business Development
MassMutual Financial Group
Monson Savings Bank
Northampton Brewery Community Pint Night
PeoplesBank
People’s United Bank Community Foundation
Rockland Trust Bank
Sam Adams Brewing the American Dream
City of Springfield CDBG Disaster Recovery Program
TD Bank Charitable Foundation
U.S. Economic Development Administration
U.S. Small Business Administration
U.S. Treasury CDFI Fund
Webster Bank
Westfield Bank

FY 2016 Board of Directors

Tim Brennan, Board Treasurer
Pioneer Valley Planning Commission

Jonathan Daen
Australis Aquaculture

Peter Gagliardi, Board Clerk
HAP, Inc.

Jim Hickson, Board President
Berkshire Bank

Clare Higgins
Community Action

Samalid Hogan
Holyoke Innovation District

Jan Klausner-Wise
Office of MA Representative Ellen Story

Jay Leonard
Babson Capital

Georgianna Parkin,
Board Vice-President
MA Small Business Development Ctr

Frank Robinson
Partners for a Healthier Community

Ira Rubenzahl
Springfield Technical Community College

Joseph Steig
Long River Ventures

Kevin Sweeney
Sweeney Strategic Consulting

LEFT: SOME OF OUR COMMON CAPITAL 2016 BOARD MEMBERS
Community First Fund Investors

Anonymous (13)
Michael Abbate
Talia Arnow
Lee Badgett
Raymond Belanger
Tim Brennan
Capital Market Team
Peter and Deborah Christakos
Marlynn Clayton
Common Good Finance
Henry C. and Melinda M. Cropsey
Regina Curtis and Mark Maynard
Belden and Pamela Daniels
Kelly Erwin
Deborah Favreau
Barry Feingold and Marci Yoss
Joel Feinman
Karen and Andrew Fisk
Frances Fund, Inc.
Ezra Fradkin
Adele Franks
Peter Gagliardi
Jack Golden and Lisa Limont
Cleo Gorman
Arlen Gould
James Hickson
Daniel Hodge and Lucille Schmidt
Innovation Path, Inc.
Rita Jaros
Terry Kayne
Janet Klausner-Wise
Joshua Knox
Elizabeth Krogh
Jennifer Ladd
Henry Lappen
Barry Levy and Jackie Wolf
Debbie Lynangale
Christopher and Sue Mastroianni
David Mazor
Joan and Steven Narmontas
New Hope United Methodist Regional Ministry
Samuel Ortiz
Jeffrey Rosen
Daniel Rosenberg and Addie Holland
Thomas Schwab
Pamela Schwartz
Garth Shaneyfelt
Leon and Nancy Shatkin
Walter Shaw
Christopher Sikes
Michele Spring-Moore
Sustainability Group
Michael Tautznik
Temenos Retreat Center
Thomas Timmins
Russell and Lydia Vernon-Jones
Jeanette Voas
Beverly Weeks
Mary Whalen
Wheelock Whitney
Martin Wohl

This year, 74 Investors backed local businesses
COMMON CAPITAL FY 2016

MEETING OUR MISSION

Over the last 5 years, COMMON CAPITAL has:
- Helped business owners create and retain over 500 jobs
- One-on-one assistance was provided to over 250 small businesses
- 40% of our loans were to women-owned businesses
- 70% of our borrowers are low-income

Community Investment almost $1 million via Community First Fund

"Since Common Capital made its investment in Habitat, we have sold two homes and started construction on two more." Megan McDonough, Executive Director

PIONEER VALLEY HABITAT FOR HUMANITY

"Common Capital was there for us when traditional banks were not. Common Capital is not just a lender but a partner."

John L. Grossman, Holoyke Humus Company

This year, Common Capital was there for 21 local small businesses

"Based on ESF Housing & Urban Development"

Statement of Financial Position and Activities

June 30, 2020 with comparative data for 2019

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<thead>
<tr>
<th>2019</th>
<th>2020</th>
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<td>ASSETS</td>
<td>Current Liabilities</td>
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<td>Current Liabilities</td>
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<td>Total Assets</td>
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<td>Liabilities</td>
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Liabilities and Net Assets

Current Liabilities

- Non-trade accounts payable
- Employee compensation
- Accounts Payable
- Interest payable
- Long-term liability

Long-term Liabilities

- Capital leases
- Long-term debt

Net Assets

- Program revenues
- Unrestricted
- Temporarily restricted
- Total Net Assets

This document includes a map of the Commonwealth with various locations marked, and several tables and sections discussing the financial activities and mission of Common Capital, a non-profit organization.