MISSION (CDF’s reason for existing)
CDF’s mission is to provide innovative real estate financing for projects that strengthen low-income neighborhoods and improve lives.

VISION (CDF’s long-term objective)
CDF is at the forefront of redevelopment plans in Greater Cincinnati, helping low-income communities preserve their historic buildings and create vibrant, inclusive neighborhoods.

VALUES (The shared beliefs that guide our work)
- **Integrity**: We are honest with ourselves and others. We tell the truth. We keep our word.
- **Innovation**: We tackle complex financing with a “can do” attitude. We are nimble, creative and responsive to the needs of our borrowers and the communities we serve.
- **Inclusion**: We collaborate with co-workers, borrowers, partners and community leaders. We respectfully listen, learn and respond to the input of all stakeholders.
- **Impact**: We embrace the visions of the neighborhoods we serve, helping them to build inclusive communities with vibrant business districts and quality housing for all.

OBJECTIVE (CDF’s direction for the next 5 years)
CDF will expand its community impact, increase participation/influence in community development issues, and grow loan volume.
- Increase volume of loan originations by a rate of 10%/year on average.
- Increase on-balance-sheet direct (non-pooled) lending portfolio to $40 million by FY 2024.
- Raise an additional $12 million in diverse capital sources.
CDF STRATEGIC PLAN: FYs 2020-2024

Goal 1: Broaden CDF’s influence and build awareness with partners, communities, staff, developers, public

1. Expand CDF’s influence by staying connected with the state of community development and expanding staff engagement in community-wide initiatives
2. Engage with leaders of new/emerging neighborhoods
3. Build staff knowledge/engagement
4. Increase developer awareness/knowledge of CDF products
5. Increase CDF’s visibility and ensure CDF is recognized for projects financed
6. Evaluate Board composition and address any identified gaps; create succession plans

Goal 2: Pursue higher-risk, higher-impact lending

1. Re-evaluate risk profile
2. Explore new products to increase lending/impact
3. Tap new sources of funding (grants) for higher-risk lending

Goal 3: Explore Innovative Growth Opportunities

1. Establish an Innovation Council as a standing board committee
2. Explore rural (non-metro) lending
3. Explore potential new collaborations to grow CDF impact and revenue