The Community Investment Note®

A fixed income security that finances solutions to inequality and climate change in communities around the world.

Consistent fixed income*

Measurable social and environmental returns

Low minimums

100% repayment of principal and interest since 1995*

ABOUT US

Calvert Impact Capital is a nonprofit investment firm helping individuals, institutions, and financial professionals invest in solutions that people and our planet need.

Our Community Investment Note® has a 30 year history of providing positive social and environmental impact and financial returns on more than $3 billion of investor capital.*
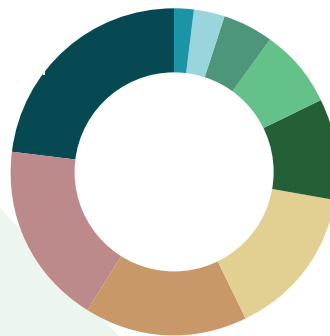
INVESTMENT STATS

- Current number of investors: **7,077**
- Lifetime number of investors: **20,000+**
- Current Note balance: **$594 mil**
- Total amount invested: **Over $3 bil**
- Investor repayment rate: **100%***

PORTFOLIO DIVERSIFICATION

Community Investment Note® proceeds are invested in support of mission-driven organizations that advance social, economic, and environmental justice. We invest across nine impact sectors based on the needs and opportunities in communities, as well as investor interest. Rigorous credit and impact risk management has contributed to a less than 1% loss rate in this portfolio since 1995.

See our Portfolio List for impact stories and photos.

IMPACT SECTORS

20.8%	Renewable Energy
28.5%	Small Business
15.7%	Affordable Housing
16.3%	Microfinance
8.1%	Community Development
6.8%	Sustainable Agriculture
3.6%	Environmental Sustainability
0.1%	Health
0.1%	Education

GEOGRAPHIC IMPACT

56% Domestic	44% International

As of Q2 2025

WHY DO INDIVIDUALS AND ORGANIZATIONS INVEST WITH US?

64%
Drive Environmental Sustainability

37%
Increase Renewable Energy

32%
Advance Racial Justice

26%
Affordable Housing

Select metrics from our 2024 Investor Survey

WE DELIVER DEEP COMMUNITY IMPACT

SELECT METRICS FROM OUR 2024 IMPACT REPORT:

163 mil
end clients served

78%
of end clients are women

72%
of end clients are people of color

6.4 mil
metric tons CO2 reduced

1.3 mil
jobs created or retained

19,154
affordable homes created or preserved

32.2 mil
people with improved access to clean energy

8.1 mil
small businesses financed

HOW DO WE MANAGE RISK?

Calvert Impact Capital's team of investment professionals employs rigorous due diligence and monitoring practices to manage our portfolio. Over our 30 year history, over 99% of the underlying portfolio loans have been repaid, and no investor has ever lost principal or interest.* The Community Investment Notes are supported by the Issuer's net assets, subordinated loans, loan guarantees, and grants that are subordinate to the Notes.

HOW TO INVEST

BROKERAGE ACCOUNT

$1,000 MINIMUM

Notes can be purchased in brokerage accounts by calling your fixed income desk with the CUSIPs that accompany each offering. The latest offerings are available at calvertimpact.org/brokerage.

DIRECT

$20 MINIMUM

Notes can be purchased in minutes online, or by sending a check or wire along with our application form at: calvertimpact.org/CINote.

Calvert Impact™

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* Past performance is no guarantee of future results. The Notes are unsecured general obligations of Calvert Impact Capital.