FOUR BANDS COMMUNITY FUND
AERIS RATING

Release Date	Impact Performance Rating	Policy Plus	Financial Strength and Performance Rating
1/15	AA	Yes	3

AERIS

IMPACT PERFORMANCE RATING

AA. A CDFI in this group has clear alignment of mission, strategies, activities and data that guides its programs and planning. It accurately tracks appropriate output data that indicate that it is using its resources effectively to benefit its target populations or communities in line with its mission. The CDFI uses its data on an ongoing basis to adjust strategies and activities in accordance with its desired impact. It may track a limited number of impact indicators as well, but impact data tracking may not be rigorous or consistent.

POLICY PLUS

Policy change is an integral part of this CDFI's strategies. The CDFI leads initiatives to change government policy to benefit the community development finance industry or disadvantaged people and communities. The CDFI can provide evidence of its leadership role in recent policy changes that produced benefits beyond additional resources for the CDFI itself, and management can clearly articulate the CDFI's leadership role in current policy activities.

FINANCIAL STRENGTH AND PERFORMANCE RATING

3. The current financial strength and recent performance of this CDFI is satisfactory. It exhibits satisfactory financial strength, performance, and risk management practices relative to its current situation. It is stable but less capable of withstanding fluctuations in its operating environment than a CDFI rated 1 or 2. Generally, most FSP scores for this CDFI are 2s and 3s, although the CDFI may have received a 4.

AERIS RATED SINCE 2014
powered by CARS®

FOR MORE INFORMATION
To receive a sample Aeris Ratings Report™ or additional information about Aeris, e-mail lsylvester@aerisinsight.com.