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Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2012

Open to Public Inspection

A For the 2012 calendar year, or tax year beginning 07-01-2012 , 2012, and ending 06-30-2013

B Check if applicable
- Address change
- Name change
- Initial return
- Terminated
- Amended return
- Application pending

C Name of organization
NEW HAMPSHIRE COMMUNITY LOAN FUND INC

Doing Business As

Number and street (or P O box if mail is not delivered to street address) Room/suite
7 WALL STREET

City or town, state or country, and ZIP + 4
CONCORD, NH 03301

D Employer identification number
22-2524015

E Telephone number
(603) 224-6669

G Gross receipts $ 10,720,834

F Name and address of principal officer
JULIANA EADES
7 WALL STREET
CONCORD,NH 03301

H(a) Is this a group return for affiliates? ☐ Yes ☑ No

H(b) Are all affiliates included? ☐ Yes ☐ No
If "No," attach a list (see instructions)

H(c) Group exemption number ▶

I Tax-exempt status ☑ 501(c)(3) ☐ 501(c) ( ) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

J Website: ▶ WWW COMMUNITYLOANFUND ORG

K Form of organization ☑ Corporation ☐ Trust ☐ Association ☐ Other ▶

L Year of formation 1983 **M** State of legal domicile NH

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities
TO SERVE AS A CATALYST, LEVERAGING FINANCIAL, HUMAN AND CIVIC RESOURCES TO ENABLE TRADITIONALLY UNDERSERVED PEOPLE TO ATTAIN AFFORDABLE HOUSING, QUALITY JOBS AND CHILD CARE, AND BECOME FINANCIALLY INDEPENDENT WE DO THIS BY PROVIDING LOANS, CAPITAL AND TECHNICAL ASSISTANCE, COMPLEMENTING AND EXTENDING THE REACH OF CONVENTIONAL LENDERS AND PUBLIC INSTITUTIONS, AND BRINGING PEOPLE AND INSTITUTIONS TOGETHER TO SOLVE PROBLEMS

2 Check this box ▶☐ if the organization discontinued its operations or disposed of more than 25% of its net assets

3	Number of voting members of the governing body (Part VI, line 1a)	3	14
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	13
5	Total number of individuals employed in calendar year 2012 (Part V, line 2a)	5	58
6	Total number of volunteers (estimate if necessary)	6	33
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
b	Net unrelated business taxable income from Form 990-T, line 34	7b	0

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	4,203,462	4,680,786
	9	Program service revenue (Part VIII, line 2g)	4,813,074	5,185,291
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	134,314	71,473
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	0	508,866
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	9,150,850	10,446,416
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	1,757,352	2,119,978
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	3,746,768	3,918,190
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶157,680		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	4,372,298	3,475,942
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	9,876,418	9,514,110
	19	Revenue less expenses Subtract line 18 from line 12	-725,568	932,306

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	83,468,454	87,926,503
	21	Total liabilities (Part X, line 26)	63,794,046	67,575,165
	22	Net assets or fund balances Subtract line 21 from line 20	19,674,408	20,351,338

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here

****** 2013-11-01
Signature of officer Date

JULIANA EADES PRESIDENT
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
THOMAS WASHBURN CPA		2013-10-25		P00537319

Firm's name ▶ ALEXANDER ARONSON FINNING & CO PC Firm's EIN ▶ 04-2571780

Firm's address ▶ 21 EAST MAIN STREET
WESTBORO, MA 01581
Phone no (508) 366-9100

May the IRS discuss this return with the preparer shown above? (see instructions) ☑ Yes ☐ No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response to any question in this Part III . . . . ☑

1 Briefly describe the organization's mission

TO SERVE AS A CATALYST, LEVERAGING FINANCIAL, HUMAN AND CIVIC RESOURCES TO ENABLE TRADITIONALLY UNDERSERVED PEOPLE TO ATTAIN AFFORDABLE HOUSING, QUALITY JOBS AND CHILD CARE, AND BECOME FINANCIALLY INDEPENDENT WE DO THIS BY PROVIDING LOANS, CAPITAL AND TECHNICAL ASSISTANCE, COMPLEMENTING AND EXTENDING THE REACH OF CONVENTIONAL LENDERS AND PUBLIC INSTITUTIONS, AND BRINGING PEOPLE AND INSTITUTIONS TOGETHER TO SOLVE PROBLEMS ESTABLISHED IN 1983, THE COMMUNITY LOAN FUND WAS ONE OF THE FIRST COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS IN THE NATION, AND IS RECOGNIZED AS A NATIONAL LEADER FOR ITS INNOVATION, SOCIAL IMPACT, FINANCIAL STRENGTH AND PERFORMANCE THE COMMUNITY LOAN FUND WAS THE 2009 RECIPIENT OF THE NEXT AWARD FOR OPPORTUNITY FINANCE, THE HIGHEST HONOR IN OUR FIELD

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? . . . . ☐ Yes ☑ No

If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? . . . . ☐ Yes ☑ No

If "Yes," describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses $ 5,219,195 including grants of $ 2,104,595) (Revenue $ 5,191,460)

AFFORDABLE HOUSING - SEE SCHEDULE O

4b (Code) (Expenses $ 2,476,888 including grants of $ 0) (Revenue $ 0)

CAPITALIZATION AND PHILANTHROPY - SEE SCHEDULE O

4c (Code) (Expenses $ 725,544 including grants of $ 0) (Revenue $ 418,027)

ECONOMIC OPPORTUNITY - SEE SCHEDULE O

(Code) (Expenses $ 158,788 including grants of $ 15,383) (Revenue $ 312,737)

SINCE 1984, OUR COMMUNITY FACILITIES FINANCING HAS SUPPORTED ESSENTIAL SERVICES, WITH A SPECIAL FOCUS ON NONPROFIT AND HOME-BASED CHILD DEVELOPMENT SERVICES, BY HELPING NONPROFIT ORGANIZATIONS BUY, RENOVATE, OR BUILD FACILITIES IN FISCAL YEAR 13, THE COMMUNITY LOAN FUND MADE TWO COMMUNITY FACILITIES LOANS TOTALING $103,000, SUPPORTING 36 JOBS AND CREATING OR PRESERVING 203 CHILD CARE SPACES AND MORE THAN 15,000 SQUARE FEET OF SPACE ONE LOAN WAS TO THE KINGSTON CHILDREN'S CENTER, WHICH HAS PROVIDED FOR 41 YEARS FOR THE EARLY EDUCATION NEEDS OF ITS COMMUNITY, REGARDLESS OF CHILDREN'S ABILITIES AND FAMILIES' INCOME AND NON-TRADITIONAL SCHEDULES ALMOST ALL OF ITS CHILDREN ARE FROM WORKING FAMILIES, FOR WHOM PRESCHOOL EDUCATION AND CHILD CARE ARE ESSENTIAL WHEN THE CHILDREN'S CENTER BADLY NEEDED TO INSULATE AND RESHINGLE ITS 130-YEAR-OLD WALLS, A HANDFUL OF LOCAL BUSINESSES CONTRIBUTED CASH AND VOLUNTEERS THE COMMUNITY LOAN FUND FOUND AN ENERGY-EFFICIENCY GRANT AND MADE A LOAN TO COMPLETE THE PROJECT THE WORK WAS FINISHED IN LATE WINTER AND ITS BENEFITS WERE FELT IMMEDIATELY PREVIOUSLY DRAFTY ROOMS WERE WARM AND COMFORTABLE THE OIL FURNACE AND THE AIR CONDITIONING DON'T COME ON NEARLY AS OFTEN A BIG FACTOR IN KEEPING TUITION AFFORDABLE

4d Other program services (Describe in Schedule O)
(Expenses $ 158,788 including grants of $ 15,383) (Revenue $ 312,737)

4e **Total program service expenses** ▶ 8,580,415

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	Yes	
2	Is the organization required to complete *Schedule B, Schedule of Contributors* (see instructions)?	2	Yes	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		No
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4	Yes	
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? *If "Yes," complete Schedule C, Part III*	5		No
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		No
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		No
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		No
9	Did the organization report an amount in Part X, line 21 for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		No
10	Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? *If "Yes," complete Schedule D, Part V*	10		No
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI.*	11a	Yes	
b	Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b		No
c	Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c	Yes	
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		No
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	Yes	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	Yes	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	Yes	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		No
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		No
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		No
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		No
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or assistance to any organization or entity located outside the United States? *If "Yes," complete Schedule F, Parts II and IV*	15		No
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or assistance to individuals located outside the United States? *If "Yes," complete Schedule F, Parts III and IV*	16		No
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I (see instructions)*	17		No
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		No
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		No
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		No
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
21	Did the organization report more than $5,000 of grants and other assistance to any government or organization in the United States on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	Yes	
22	Did the organization report more than $5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22	Yes	
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23		No
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25*	24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3) and 501(c)(4) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		No
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		No
26	Was a loan to or by a current or former officer, director, trustee, key employee, highest compensated employee, or disqualified person outstanding as of the end of the organization's tax year? *If "Yes," complete Schedule L, Part II*	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		No
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? *If "Yes," complete Schedule L, Part IV*	28b		No
c	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? *If "Yes," complete Schedule L, Part IV*	28c		No
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29	Yes	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? *If "Yes," complete Schedule R, Part I*	33		No
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		No
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		No
b	If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		No
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? **Note.** All Form 990 filers are required to complete Schedule O	38	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response to any question in this Part V . . . . ☐

					Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	1a	388			
b	Enter the number of Forms W-2G included in line 1a *Enter -0-* if not applicable	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c	Yes	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	58			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? **Note.** If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)			2b	Yes	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?			3a		No
b	If "Yes," has it filed a Form 990-T for this year? *If "No," provide an explanation in Schedule O*			3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			4a		No
b	If "Yes," enter the name of the foreign country ▶ See instructions for filing requirements for Form TD F 90-22 1, Report of Foreign Bank and Financial Accounts					
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			5a		No
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b		No
c	If "Yes," to line 5a or 5b, did the organization file Form 8886-T?			5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?			6a		No
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?			6b		
7	**Organizations that may receive deductible contributions under section 170(c).**					
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?			7a		No
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?			7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			7c		No
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d				
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			7e		No
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			7f		No
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?			7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?			7h		
8	**Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.** Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?			8		
9	**Sponsoring organizations maintaining donor advised funds.**					
a	Did the organization make any taxable distributions under section 4966?			9a		
b	Did the organization make a distribution to a donor, donor advisor, or related person?			9b		
10	**Section 501(c)(7) organizations.** Enter					
a	Initiation fees and capital contributions included on Part VIII, line 12	10a				
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b				
11	**Section 501(c)(12) organizations.** Enter					
a	Gross income from members or shareholders	11a				
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b				
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?			12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b				
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**					
a	Is the organization licensed to issue qualified health plans in more than one state? **Note.** See the instructions for additional information the organization must report on Schedule O			13a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b				
c	Enter the amount of reserves on hand	13c				
14a	Did the organization receive any payments for indoor tanning services during the tax year?			14a		No
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation in Schedule O*			14b		

Part VI **Governance, Management, and Disclosure** *For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.*

Check if Schedule O contains a response to any question in this Part VI . . . ☑

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year . . .	1a 14			
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O				
b	Enter the number of voting members included in line 1a, above, who are independent . . .	1b 13			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? . . .		2		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person? .		3		No
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? . . .		4		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets? .		5		No
6	Did the organization have members or stockholders? . . .		6		No
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? . . .		7a		No
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? . . .		7b		No
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following				
a	The governing body? . . .		8a	Yes	
b	Each committee with authority to act on behalf of the governing body? . . .		8b	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses in Schedule O* . . .		9		No

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates? . . .	10a		No
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? . . .	11a	Yes	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990 . . .			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13* . . .	12a	Yes	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? . . .	12b	Yes	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe in Schedule O how this was done* . . .	12c	Yes	
13	Did the organization have a written whistleblower policy? . . .	13	Yes	
14	Did the organization have a written document retention and destruction policy? . . .	14	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official . . .	15a	Yes	
b	Other officers or key employees of the organization . . .	15b	Yes	
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions)			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? . . .	16a		No
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? . . .	16b		

Section C. Disclosure

17 List the States with which a copy of this Form 990 is required to be filed ▶NH

18 Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection Indicate how you made these available Check all that apply

☑ Own website ☑ Another's website ☑ Upon request ☐ Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how), the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization

▶BONNIE SCADOVA 7 WALL STREET CONCORD, NH (603)224-6669

Part VII **Compensation of Officers, Directors,Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response to any question in this Part VII . . . .

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed Report compensation for the calendar year ending with or within the organization's tax year

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees, if any See instructions for definition of "key employee "
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than $100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, or highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee) Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) DEBORAH BUTLER VICE TREASURER	1 00	X		X				0	0	0
(2) JOHN FLANDERS FORMER DIRECTOR	1 00	X						0	0	0
(3) RAY GIROUX VICE SECRETARY	1 00	X		X				0	0	0
(4) CHRISTINA HILL DIRECTOR	1 00	X						0	0	0
(5) LAURA JAMISON DIRECTOR	1 00	X						0	0	0
(6) SARA VARELA DIRECTOR	1 00	X						0	0	0
(7) DEBORAH MILLER FORMER VICE CHAIR	1 00	X		X				0	0	0
(8) LOIS PARRIS SECRETARY	1 00	X		X				0	0	0
(9) PAULA ROGERS CHAIR	1 00	X		X				0	0	0
(10) RANDY ROODY TREASURER	1 00	X		X				0	0	0
(11) MICHAEL SWACK EMERITUS	1 00	X						0	0	0
(12) EDWARD TOMEY VICE CHAIR	1 00	X						0	0	0
(13) JULIANA EADES PRESIDENT	40 00	X		X				115,988	0	18,821
(14) TOM BUNNELL DIRECTOR	1 00	X						0	0	0
(15) DAN MULLER DIRECTOR	1 00	X						0	0	0
(16) PAUL SPANG DIRECTOR	1 00	X						0	0	0
(17) BONNIE SCADOVA CHIEF FINANCIAL OFFICER	40 00			X				95,134	0	17,087

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee) Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
1b Sub-Total ▶										
c Total from continuation sheets to Part VII, Section A ▶										
d Total (add lines 1b and 1c) ▶								211,122	0	35,908

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization ▶1

			Yes	No
3	Did the organization list any **former** officer, director or trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		No
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4		No
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		No

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization Report compensation for the calendar year ending with or within the organization's tax year

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization ▶0

Part VIII Statement of Revenue

Check if Schedule O contains a response to any question in this Part VIII . . . . ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, Gifts, Grants and Other Similar Amounts	1a	Federated campaigns . .	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c				
	d	Related organizations . . .	1d				
	e	Government grants (contributions)	1e 3,166,042				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f 1,514,744				
	g	Noncash contributions included in lines 1a-1f $	542,389				
	h	**Total.** Add lines 1a-1f . . . . ▶		4,680,786			
Program Service Revenue			Business Code				
	2a	INTEREST FROM LOANS	531390	4,918,362	4,918,362		
	b	TRAINING, LOAN AND OTHER FEE	531390	166,753	166,753		
	c	RENTAL INCOME	531120	100,176	100,176		
	d						
	e						
	f	All other program service revenue					
	g	**Total.** Add lines 2a–2f . . . . ▶		5,185,291			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts) . . . . ▶		142,090			142,090
	4	Income from investment of tax-exempt bond proceeds . . ▶					
	5	Royalties . . . . ▶					
			(i) Real / (ii) Personal				
	6a	Gross rents					
	b	Less rental expenses					
	c	Rental income or (loss)					
	d	Net rental income or (loss) . . . . ▶					
			(i) Securities / (ii) Other				
	7a	Gross amount from sales of assets other than inventory	(ii) 203,801				
	b	Less cost or other basis and sales expenses	(ii) 274,418				
	c	Gain or (loss)	(ii) -70,617				
	d	Net gain or (loss) . . . . ▶		-70,617	-70,617		
	8a	Gross income from fundraising events (not including $ ________ of contributions reported on line 1c) See Part IV, line 18 . .	a				
	b	Less direct expenses . . .	b				
	c	Net income or (loss) from fundraising events . . ▶					
	9a	Gross income from gaming activities See Part IV, line 19 . . .	a				
	b	Less direct expenses . . .	b				
	c	Net income or (loss) from gaming activities . . . ▶					
	10a	Gross sales of inventory, less returns and allowances .	a				
	b	Less cost of goods sold . .	b				
	c	Net income or (loss) from sales of inventory . . ▶					
		Miscellaneous Revenue	Business Code				
	11a	LOAN LOSS RECOVERY	900099	508,866	508,866		
	b						
	c						
	d	All other revenue					
	e	**Total.** Add lines 11a–11d . . . . ▶		508,866			
	12	**Total revenue.** See Instructions . . . . . ▶		10,446,416	5,623,540	0	142,090

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns All other organizations must complete column (A)

Check if Schedule O contains a response to any question in this Part IX . . . . ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the United States See Part IV, line 21	1,574,951	1,574,951		
2 Grants and other assistance to individuals in the United States See Part IV, line 22	545,027	545,027		
3 Grants and other assistance to governments, organizations, and individuals outside the United States See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	254,021	160,733	62,691	30,597
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	2,948,578	2,620,632	237,480	90,466
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	78,321	69,829	6,148	2,344
9 Other employee benefits	375,420	251,124	118,412	5,884
10 Payroll taxes	261,850	227,003	25,270	9,577
11 Fees for services (non-employees)				
a Management				
b Legal	14,119	14,076		43
c Accounting	48,145	32,097	14,965	1,083
d Lobbying	6,041	6,041		
e Professional fundraising services See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	291,785	220,204	66,865	4,716
12 Advertising and promotion	28,338	28,338		
13 Office expenses	297,596	251,008	42,818	3,770
14 Information technology	67,313	52,879	13,427	1,007
15 Royalties . .				
16 Occupancy	112,359	57,303	52,809	2,247
17 Travel	112,653	105,067	7,089	497
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	27,362	22,653	4,655	54
20 Interest	2,104,941	2,104,941		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	189,511	108,906	77,315	3,290
23 Insurance	81,675	42,442	37,632	1,601
24 Other expenses Itemize expenses not covered above (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O)				
a PROPERTY EXPENSES	55,759	55,759		
b TRAINING	38,345	29,402	8,439	504
c				
d				
e All other expenses				
25 **Total functional expenses.** Add lines 1 through 24e	9,514,110	8,580,415	776,015	157,680
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation Check here ▶ ☐ if following SOP 98-2 (ASC 958-720)				

Part X **Balance Sheet**

Check if Schedule O contains a response to any question in this Part X . . . . ☐

			(A) Beginning of year		(B) End of year
Assets	1	Cash—non-interest-bearing		1	
	2	Savings and temporary cash investments	9,780,430	2	11,096,742
	3	Pledges and grants receivable, net	930,224	3	596,966
	4	Accounts receivable, net	327,358	4	476,316
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L		6	
	7	Notes and loans receivable, net		7	
	8	Inventories for sale or use		8	
	9	Prepaid expenses and deferred charges	26,491	9	42,019
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D — 10a: 5,693,710			
	b	Less accumulated depreciation — 10b: 1,180,592	4,584,672	10c	4,513,118
	11	Investments—publicly traded securities	7,568,665	11	6,294,254
	12	Investments—other securities See Part IV, line 11		12	
	13	Investments—program-related See Part IV, line 11	60,169,313	13	64,801,482
	14	Intangible assets		14	
	15	Other assets See Part IV, line 11	81,301	15	105,606
	16	**Total assets.** Add lines 1 through 15 (must equal line 34)	83,468,454	16	87,926,503
Liabilities	17	Accounts payable and accrued expenses	1,507,220	17	1,630,197
	18	Grants payable		18	
	19	Deferred revenue	1,211,551	19	771,428
	20	Tax-exempt bond liabilities		20	
	21	Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22	Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23	Secured mortgages and notes payable to unrelated third parties		23	
	24	Unsecured notes and loans payable to unrelated third parties	51,475,275	24	57,073,540
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D	9,600,000	25	8,100,000
	26	**Total liabilities.** Add lines 17 through 25	63,794,046	26	67,575,165
Net Assets or Fund Balances		**Organizations that follow SFAS 117 (ASC 958), check here ▶ ☑ and complete lines 27 through 29, and lines 33 and 34.**			
	27	Unrestricted net assets	7,747,227	27	8,849,460
	28	Temporarily restricted net assets	4,234,600	28	4,048,293
	29	Permanently restricted net assets	7,692,581	29	7,453,585
		Organizations that do not follow SFAS 117 (ASC 958), check here ▶ ☐ and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds		30	
	31	Paid-in or capital surplus, or land, building or equipment fund		31	
	32	Retained earnings, endowment, accumulated income, or other funds		32	
	33	Total net assets or fund balances	19,674,408	33	20,351,338
	34	Total liabilities and net assets/fund balances	83,468,454	34	87,926,503

Part XI Reconcilliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI . . . . ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	10,446,416
2	Total expenses (must equal Part IX, column (A), line 25)	2	9,514,110
3	Revenue less expenses Subtract line 2 from line 1	3	932,306
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	19,674,408
5	Net unrealized gains (losses) on investments	5	-255,376
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	0
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	20,351,338

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII . . . . ☑

			Yes	No
1	Accounting method used to prepare the Form 990 ☐ Cash ☑ Accrual ☐ Other ________ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		No
	If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	Yes	
	If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both ☑ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes," to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	Yes	
	If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a	Yes	
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits	3b	Yes	

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SCHEDULE A (Form 990 or 990EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization
NEW HAMPSHIRE COMMUNITY LOAN FUND INC

Employer identification number
22-2524015

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is (For lines 1 through 11, check only one box)

1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**

2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E)

3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**

4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state

5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II)

6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**

7 ☑ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II)

8 ☐ A community trust described in **section 170(b)(1)(A)(vi)** (Complete Part II)

9 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2).** (Complete Part III)

10 ☐ An organization organized and operated exclusively to test for public safety See **section 509(a)(4).**

11 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h

a ☐ Type I **b** ☐ Type II **c** ☐ Type III - Functionally integrated **d** ☐ Type III - Non-functionally integrated

e ☐ By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)

f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box ☐

g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

		Yes	No
(i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?	**11g(i)**		
(ii) A family member of a person described in (i) above?	**11g(ii)**		
(iii) A 35% controlled entity of a person described in (i) or (ii) above?	**11g(iii)**		

h Provide the following information about the supported organization(s)

(i) Name of supported organization	**(ii)** EIN	**(iii)** Type of organization (described on lines 1- 9 above or IRC section **(see instructions))**	**(iv)** Is the organization in col **(i)** listed in your governing document?		**(v)** Did you notify the organization in col **(i)** of your support?		**(vi)** Is the organization in col **(i)** organized in the U S ?		**(vii)** Amount of monetary support
			Yes	**No**	**Yes**	**No**	**Yes**	**No**	
Total									

Part II **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**
(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants ")	5,375,662	3,452,998	7,474,108	4,203,462	4,680,786	25,187,016
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	5,375,662	3,452,998	7,474,108	4,203,462	4,680,786	25,187,016
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						2,408,081
6 **Public support.** Subtract line 5 from line 4						22,778,935

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
7 Amounts from line 4	5,375,662	3,452,998	7,474,108	4,203,462	4,680,786	25,187,016
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	191,293	145,285	146,943	151,560	142,090	777,171
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)	11,623	1,602	557			13,782
11 **Total support** (Add lines 7 through 10)						25,977,969

12 Gross receipts from related activities, etc (see instructions) | 12 | 18,003,889

13 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and **stop here** . . . . ▶☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2012 (line 6, column (f) divided by line 11, column (f)) | 14 | 87 690 %

15 Public support percentage for 2011 Schedule A, Part II, line 14 | 15 | 87 100 %

16a **33 1/3% support test—2012.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶☑

b **33 1/3% support test—2011.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶☐

17a **10%-facts-and-circumstances test—2012.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and **stop here.** Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization ▶☐

b **10%-facts-and-circumstances test—2011.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and **stop here.** Explain in Part IV how the organization meets the "facts-and-circumstances" test The organization qualifies as a publicly supported organization ▶☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶☐

Part III **Support Schedule for Organizations Described in Section 509(a)(2)**
(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants ")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support** (Subtract line 7c from line 6)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
13 **Total support.** (Add lines 9, 10c, 11, and 12)						

14 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and **stop here** ▶☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2012 (line 8, column (f) divided by line 13, column (f))	15	
16 Public support percentage from 2011 Schedule A, Part III, line 15	16	

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2012** (line 10c, column (f) divided by line 13, column (f))	17	
18 Investment income percentage from **2011** Schedule A, Part III, line 17	18	

19a **33 1/3% support tests—2012.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶☐

b **33 1/3% support tests—2011.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ▶☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ▶☐

Part IV **Supplemental Information.** Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

Facts And Circumstances Test

Explanation

SCHEDULE C (Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Political Campaign and Lobbying Activities

For Organizations Exempt From Income Tax Under section 501(c) and section 527

▶ Complete if the organization is described below. ▶ Attach to Form 990 or Form 990-EZ.
▶ See separate instructions.

OMB No 1545-0047

2012

Open to Public Inspection

If the organization answered "Yes" to Form 990, Part IV, Line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered "Yes" to Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered "Yes" to Form 990, Part IV, Line 5 (Proxy Tax) or Form 990-EZ, Part V, line 35c (Proxy Tax), then

- Section 501(c)(4), (5), or (6) organizations Complete Part III

Name of the organization	Employer identification number
NEW HAMPSHIRE COMMUNITY LOAN FUND INC	22-2524015

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1 Provide a description of the organization's direct and indirect political campaign activities in Part IV

2 Political expenditures ▶ $

3 Volunteer hours

Part I-B Complete if the organization is exempt under section 501(c)(3).

1 Enter the amount of any excise tax incurred by the organization under section 4955 ▶ $

2 Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ $

3 If the organization incurred a section 4955 tax, did it file Form 4720 for this year? ☐ Yes ☐ No

4a Was a correction made? ☐ Yes ☐ No

b If "Yes," describe in Part IV

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

1 Enter the amount directly expended by the filing organization for section 527 exempt function activities ▶ $

2 Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities ▶ $

3 Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b ▶ $

4 Did the filing organization file **Form 1120-POL** for this year? ☐ Yes ☐ No

5 Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments For each organization listed, enter the amount paid from the filing organization's funds Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC) If additional space is needed, provide information in Part IV

(a) Name	**(b)** Address	**(c)** EIN	**(d)** Amount paid from filing organization's funds If none, enter -0-	**(e)** Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0-

Part II-A **Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).**

A Check ▶ ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures)

B Check ▶ ☐ if the filing organization checked box A and "limited control" provisions apply

	Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)	**(a)** Filing organization's totals	**(b)** Affiliated group totals
1a	Total lobbying expenditures to influence public opinion (grass roots lobbying)	932	
b	Total lobbying expenditures to influence a legislative body (direct lobbying)	5,109	
c	Total lobbying expenditures (add lines 1a and 1b)	6,041	
d	Other exempt purpose expenditures	9,810,934	
e	Total exempt purpose expenditures (add lines 1c and 1d)	9,816,975	
f	Lobbying nontaxable amount Enter the amount from the following table in both columns	640,849	

If the amount on line 1e, column (a) or (b) is:	**The lobbying nontaxable amount is:**
Not over $500,000	20% of the amount on line 1e
Over $500,000 but not over $1,000,000	$100,000 plus 15% of the excess over $500,000
Over $1,000,000 but not over $1,500,000	$175,000 plus 10% of the excess over $1,000,000
Over $1,500,000 but not over $17,000,000	$225,000 plus 5% of the excess over $1,500,000
Over $17,000,000	$1,000,000

		(a)	(b)
g	Grassroots nontaxable amount (enter 25% of line 1f)	160,212	
h	Subtract line 1g from line 1a If zero or less, enter -0-	0	
i	Subtract line 1f from line 1c If zero or less, enter -0-	0	
j	If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?	☐ **Yes**	☐ **No**

4-Year Averaging Period Under Section 501(h)
(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 2a through 2f on page 4.)

Lobbying Expenditures During 4-Year Averaging Period

	Calendar year (or fiscal year beginning in)	**(a)** 2009	**(b)** 2010	**(c)** 2011	**(d)** 2012	**(e)** Total
2a	Lobbying nontaxable amount	524,733	715,850	643,821	640,849	2,525,253
b	Lobbying ceiling amount (150% of line 2a, column(e))					3,787,880
c	Total lobbying expenditures	15,876	9,977	5,563	6,041	37,457
d	Grassroots nontaxable amount	131,183	178,963	160,955	160,212	631,313
e	Grassroots ceiling amount (150% of line 2d, column (e))					946,970
f	Grassroots lobbying expenditures	409	191	930	932	2,462

Part II-B **Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).**

For each "Yes" response to lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.		(a) Yes	(a) No	(b) Amount
1	During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of			
a	Volunteers?			
b	Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?			
c	Media advertisements?			
d	Mailings to members, legislators, or the public?			
e	Publications, or published or broadcast statements?			
f	Grants to other organizations for lobbying purposes?			
g	Direct contact with legislators, their staffs, government officials, or a legislative body?			
h	Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?			
i	Other activities?			
j	Total Add lines 1c through 1i			
2a	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?			
b	If "Yes," enter the amount of any tax incurred under section 4912			
c	If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A **Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).**

			Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?	1		
2	Did the organization make only in-house lobbying expenditures of $2,000 or less?	2		
3	Did the organization agree to carry over lobbying and political expenditures from the prior year?	3		

Part III-B **Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."**

1	Dues, assessments and similar amounts from members	1	
2	Section 162(e) nondeductible lobbying and political expenditures **(do not include amounts of political expenses for which the section 527(f) tax was paid).**		
a	Current year	2a	
b	Carryover from last year	2b	
c	Total	2c	
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5	Taxable amount of lobbying and political expenditures (see instructions)	5	

Part IV **Supplemental Information**

Complete this part to provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, Part II-A (affiliated group list), Part II-A, line 2, and Part II-B, line 1 Also, complete this part for any additional information

Identifier	Return Reference	Explanation

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SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047
2012
Open to Public Inspection

Name of the organization
NEW HAMPSHIRE COMMUNITY LOAN FUND INC

Employer identification number
22-2524015

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate contributions to (during year)		
3	Aggregate grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply)

☐ Preservation of land for public use (e g , recreation or education)
☐ Preservation of an historically important land area
☐ Protection of natural habitat
☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

			Held at the End of the Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶______

4 Number of states where property subject to conservation easement is located ▶______

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ▶______

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ▶ $ ______

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1 ▶ $ ______

(ii) Assets included in Form 990, Part X ▶ $ ______

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items

a Revenues included in Form 990, Part VIII, line 1 ▶ $ ______

b Assets included in Form 990, Part X ▶ $ ______

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange programs
e ☐ Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII

5 During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ **Yes** ☐ **No**

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ **Yes** ☐ **No**

b If "Yes," explain the arrangement in Part XIII and complete the following table

		Amount
c Beginning balance	**1c**	
d Additions during the year	**1d**	
e Distributions during the year	**1e**	
f Ending balance	**1f**	

2a Did the organization include an amount on Form 990, Part X, line 21? ☐ **Yes** ☐ **No**

b If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII . . . . ☐

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current year	**(b)** Prior year	**b (c)** Two years back	**(d)** Three years back	**(e)** Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as

a Board designated or quasi-endowment ▶

b Permanent endowment ▶

c Temporarily restricted endowment ▶

The percentages in lines 2a, 2b, and 2c should equal 100%

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by

		Yes	No
(i) unrelated organizations	**3a(i)**		
(ii) related organizations	**3a(ii)**		
b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?	**3b**		

4 Describe in Part XIII the intended uses of the organization's endowment funds

Part VI Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of property	**(a)** Cost or other basis (investment)	**(b)** Cost or other basis (other)	**(c)** Accumulated depreciation	**(d)** Book value
1a Land		321,461		321,461
b Buildings		4,709,502	722,754	3,986,748
c Leasehold improvements				
d Equipment		647,177	457,838	189,339
e Other		15,570		15,570
Total. Add lines 1a through 1e *(Column (d) must equal Form 990, Part X, column (B), line 10(c).)* ▶				4,513,118

Part VII Investments—Other Securities. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
Other		
Total. *(Column (b) must equal Form 990, Part X, col (B) line 12)* ▶		

Part VIII Investments—Program Related. See Form 990, Part X, line 13.

(a) Description of investment type	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1) LOANS RECEIVABLE	62,815,425	F
(2) ROC USA	1,520,592	F
(3) OTHER PROGRAM-RELATED EQUITY INVESTMENTS	465,465	F
Total. *(Column (b) must equal Form 990, Part X, col (B) line 13)* ▶	64,801,482	

Part IX Other Assets. See Form 990, Part X, line 15.

(a) Description	(b) Book value
Total. *(Column (b) must equal Form 990, Part X, col.(B) line 15.)* . . . . ▶	

Part X Other Liabilities. See Form 990, Part X, line 25.

1 (a) Description of liability	(b) Book value
Federal income taxes	
EQUITY EQUIVALENTS PAYABLE	8,100,000
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ▶	8,100,000

2. Fin 48 (ASC 740) Footnote In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740) Check here if the text of the footnote has been provided in Part XIII ☑

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements			1	6,038,626
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a	-255,376		
b	Donated services and use of facilities	2b	72,505		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII)	2d	-4,224,919		
e	Add lines **2a** through **2d**			2e	-4,407,790
3	Subtract line **2e** from line **1**			3	10,446,416
4	Amounts included on Form 990, Part VIII, line 12, but not on line **1**				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII)	4b			
c	Add lines **4a** and **4b**			4c	0
5	Total revenue Add lines **3** and **4c.** (This must equal Form 990, Part I, line 12)			5	10,446,416

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements			1	5,361,696
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a	72,505		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII)	2d			
e	Add lines **2a** through **2d**			2e	72,505
3	Subtract line **2e** from line **1**			3	5,289,191
4	Amounts included on Form 990, Part IX, line 25, but not on line **1:**				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII)	4b	4,224,919		
c	Add lines **4a** and **4b**			4c	4,224,919
5	Total expenses Add lines **3** and **4c.** (This must equal Form 990, Part I, line 18)			5	9,514,110

Part XIII Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b Also complete this part to provide any additional information

Identifier	Return Reference	Explanation
DESCRIPTION OF UNCERTAIN TAX POSITIONS UNDER FIN 48	PART X, LINE 2	THE COMMUNITY LOAN FUND FOLLOWS THE ACCOUNTING FOR UNCERTAINTY IN INCOME TAXES STANDARD, WHICH REQUIRES THE COMMUNITY LOAN FUND TO REPORT UNCERTAIN TAX POSITIONS, RELATED INTEREST AND PENALTIES, AND TO ADJUST ITS ASSETS AND LIABILITIES RELATED TO UNRECOGNIZED TAX BENEFITS AND ACCRUED INTEREST AND PENALTIES ACCORDINGLY AS OF JUNE 30, 2013, THE COMMUNITY LOAN FUND DETERMINED THAT THERE ARE NO MATERIAL UNRECOGNIZED TAX BENEFITS TO REPORT THE COMMUNITY LOAN FUND DOES NOT EXPECT THAT THE AMOUNTS OF UNRECOGNIZED TAX BENEFITS WILL CHANGE SIGNIFICANTLY WITHIN THE NEXT TWELVE MONTHS INFORMATION RETURNS FILED FOR THE PRIOR THREE YEARS REMAIN SUBJECT TO EXAMINATION BY THE INTERNAL REVENUE SERVICE AND THE STATE OF NEW HAMPSHIRE
PART XI, LINE 2D - OTHER ADJUSTMENTS		INTEREST EXPENSE -2,104,941 PASS THROUGH GRANTS TO OTHERS -2,119,978
PART XII, LINE 4B - OTHER ADJUSTMENTS		INTEREST EXPENSE 2,104,941 PASS THROUGH GRANTS TO OTHERS 2,119,978

Schedule I (Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments and Individuals in the United States

Complete if the organization answered "Yes," to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization
NEW HAMPSHIRE COMMUNITY LOAN FUND INC

Employer identification number
22-2524015

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . . ☑ **Yes** ☐ **No**

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

(a) Name and address of organization or government	**(b)** EIN	**(c)** IRC Code section if applicable	**(d)** Amount of cash grant	**(e)** Amount of non-cash assistance	**(f)** Method of valuation (book, FMV, appraisal, other)	**(g)** Description of non-cash assistance	**(h)** Purpose of grant or assistance
(1) COMMUNITY ACTION PROGRAM BELKNAP-MERRIMACK COUNTIES INC PO BOX 1016 2 INDUSTRIAL PARK DRIVE DRIVE CONCORD, NH 03302	02-0270376	501C3	1,559,568		CASH		WEATHERIZATION
(2) CHILD DEVELOPMENT COUNCIL DBA KINGSTON CHILDREN'S CENTER 12 CHURCH ST KINGSTON, NH 03848	23-7173500	501C3	15,383		CASH		ENERGY EFFICIENT IMPROVEMENTS

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table . . . . ▶

3 Enter total number of other organizations listed in the line 1 table . . . . ▶

Part III **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22. Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	**(b)** Number of recipients	**(c)** Amount of cash grant	**(d)** Amount of non-cash assistance	**(e)** Method of valuation (book, FMV, appraisal, other)	**(f)** Description of non-cash assistance
(1) IDA MATCHED SAVINGS GRANTS	77	368,101			
(2) MANUFACTURED HOUSING INFILL GRANTS	13	176,926			

Part IV **Supplemental Information.**

Complete this part to provide the information required in Part I, line 2, Part III, column (b), and any other additional information

Identifier	**Return Reference**	**Explanation**
PROCEDURE FOR MONITORING GRANTS IN THE U S	PART I, LINE 2	SCHEDULE I, PART I, LINE 2 PROGRAM MANAGERS OVERSEE GRANT PROGRAMS AND MONITOR THE USE OF FUNDS BY GRANTEES THROUGH A VARIETY OF MEANS INCLUDING PERFORMANCE REPORTS, FINANCIAL REPORTS, INVOICES, PHOTOGRAPHY AND OTHER FORMS OF SUBSTANTIATING DOCUMENTATION

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SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

▶Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
▶Attach to Form 990.

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization
NEW HAMPSHIRE COMMUNITY LOAN FUND INC

Employer identification number
22-2524015

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art—Works of art				
2 Art—Historical treasures .				
3 Art—Fractional interests . .				
4 Books and publications . .				
5 Clothing and household goods				
6 Cars and other vehicles . .				
7 Boats and planes				
8 Intellectual property . . .				
9 Securities—Publicly traded .				
10 Securities—Closely held stock .	X	10	93,522	FAIR MARKET VALUE
11 Securities—Partnership, LLC, or trust interests				
12 Securities—Miscellaneous . .				
13 Qualified conservation contribution—Historic structures				
14 Qualified conservation contribution—Other . . .				
15 Real estate—Residential .				
16 Real estate—Commercial . .				
17 Real estate—Other . . .				
18 Collectibles				
19 Food inventory . . .				
20 Drugs and medical supplies .				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens . .				
24 Archeological artifacts . . .				
25 Other ▶ (NON-CASH GRANTS INCENTIVE TO PAY BACK LOAN BEFORE)	X	1	400,000	FAIR MARKET VALUE
26 Other ▶ (NON-CASH GRANTS CONVERTED FROM LOANS PAYABLE BY DO)	X	7	48,867	FAIR MARKET VALUE
27 Other ▶(____________)				
28 Other ▶ (____________)				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement . . . | **29** |

			Yes	No
30a	During the year, did the organization receive by contribution any property reported in Part I, lines 1-28 that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period?	**30a**		No
b	If "Yes," describe the arrangement in Part II			
31	Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?	**31**	Yes	
32a	Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	**32a**		No
b	If "Yes," describe in Part II			
33	If the organization did not report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II			

Part II **Supplemental Information.** Complete this part to provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

Identifier	Return Reference	Explanation

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or to provide any additional information.
▶ Attach to Form 990 or 990-EZ.

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization	Employer identification number
NEW HAMPSHIRE COMMUNITY LOAN FUND INC	22-2524015

Identifier	Return Reference	Explanation
PROGRAM SERVICE STATEMENT	FORM 990, PT III, LINE 4A	FOUR COMMUNITY LOAN FUND PROGRAMS ADDRESS NEW HAMPSHIRE'S NEED FOR HOUSING FOR WORKING FAM ILIES AND FOR FAMILIES WITH LOW INCOMES 1 ROC-NH PROVIDES LOANS, ALONG WITH EDUCATIONAL AND TECHNICAL SUPPORT, TO BUILD LONG-TERM VALUE AND SECURITY FOR RESIDENTS OF NEW HAMPSHIR E'S MANUFACTURED-HOME COMMUNITIES SINCE 1984, ROC-NH HAS PROVIDED TECHNICAL ASSISTANCE AN D FINANCING FOR COMMUNITY PURCHASE AND IMPROVEMENT TO HELP HOMEOWNERS PURCHASE, MANAGE AND IMPROVE THEIR COMMUNITIES AS COOPERATIVE CORPORATIONS AS OF JUNE 30, 2013, 105 RESIDENT-OWNED COMMUNITIES IN NEW HAMPSHIRE WERE HOME TO 5,750 (PRIMARILY LOW-INCOME) HOUSEHOLDS D URING FISCAL YEAR 2013, THE COMMUNITY LOAN FUND, THROUGH ROC-NH, MADE 18 LOANS TOTALING $1 0,067,000 IN DOING SO, IT PRESERVED 96 HOUSING UNITS AND PROVIDED 20,248 HOURS OF TECHNIC AL ASSISTANCE TO RESIDENT-OWNED COMMUNITIES IN MAY 2013, THE RESIDENTS OF SILVER FOX ESTA TES IN PEMBROKE, N H SAW THREE YEARS OF WORK PAY OFF WHEN THEY PURCHASED THEIR 21-UNIT CO MMUNITY SILVER FOX HOMEOWNERS COOPERATIVE BECAME NEW HAMPSHIRE'S 105TH RESIDENT-OWNED MAN UFACTURED-HOME COMMUNITY USING FUNDING, EDUCATION AND TECHNICAL ASSISTANCE AND TRAINING F ROM THE NEW HAMPSHIRE COMMUNITY LOAN FUND, RESIDENTS HAD ORGANIZED AND FORMED THE COOPERAT IVE IN NOVEMBER 2010 IN ORDER TO CONVERT THEIR PRIVATELY OWNED PARK TO RESIDENT OWNERSHIP THE COOPERATIVE THEN NEGOTIATED FOR THE FINAL PURCHASE PRICE OF $675,000 BEFORE FINALIZIN G THE DEAL WITH A MORTGAGE FROM THE COMMUNITY LOAN FUND "NOW THE MEMBERS OF THE COMMUNITY CAN LOOK FORWARD TO MAKING THE NECESSARY UPGRADES TO HAVE A HOME OF WHICH WE CAN BE PROUD", SAID CO-OP PRESIDENT 2 BECAUSE THEY ARE RELATIVELY AFFORDABLE AND AVAILABLE IN RURAL COMMUNITIES, MANUFACTURED HOMES ARE, FOR SOME NEW HAMPSHIRE FAMILIES, THE HOUSING OPTION O F LAST RESORT THEY ALSO PROVIDE AN AFFORDABLE OPTION FOR ELDER COUPLES WHO ARE DOWNSIZING AND YOUNG COUPLES BEGINNING FAMILIES THE COMMUNITY LOAN FUND'S WELCOME HOME LOANS PROVID E REAL FIXED-RATE MORTGAGE PRODUCTS FOR A GROUP OF HOMEOWNERS THAT DON'T OTHERWISE HAVE AC CESS TO SUCH LOANS MOST BUYERS OF MANUFACTURED HOMES HAVE TO USE PERSONAL PROPERTY LOANS, EVEN WHEN THEY OWN THE LAND THE HOUSE WILL OCCUPY, OR WHEN THEY HAVE SECURED THE LAND THR OUGH COOPERATIVE OWNERSHIP IN MAKING NEARLY $30 MILLION IN LOANS SINCE 2002, WELCOME HOME LOANS HAVE SHOWN THESE BORROWERS TO BE BETTER-THAN-AVERAGE RISKS, WITH A CUMULATIVE LOSS RATE OF JUST 1 88 PERCENT DURING FY 13, WELCOME HOME LOANS PROVIDED $5 MILLION IN FINANCI NG TO 109 HOMEOWNERS EIGHTY-FOUR HOMEOWNERS WERE IN 48 RESIDENT-OWNED COMMUNITIES, 25 ON THEIR OWN LAND IN 2009, OUR WELCOME (THEN CALLED COOPERATIVE) HOME LOANS EARNED THE COMMU NITY LOAN FUND THE HIGHEST HONOR GIVEN TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS TH E NEXT AWARD FOR OPPORTUNITY FINANCE. THE PROGRAM'S STRONG PERFORMANCE HAS ALSO ATTRACTED OTHER CONVENTIONAL RESIDENTIAL LENDERS, INCLUDING USDA, NH HOUSING FINANCE AUTHORITY AND F ANNIE MAE, TO THIS EMERGING MARKET WE WERE CONTACTED BY A WOMAN WHO SURVIVED DOMESTIC ABU SE SO SEVERE THAT SHE HAD BEEN HOSPITALIZED, HAD LOST MUCH OF HER HEARING AND HAD A DAMAGE D JAW AND MISSING TEETH SHE WAS EVEN HOMELESS FOR A BRIEF TIME BEFORE BEING TAKEN IN AT A LOCAL SHELTER BECAUSE HER EX-HUSBAND HADN'T ALLOWED HER TO HAVE ANY SAVINGS, CREDIT CARD S, OR LOANS IN HER NAME, SHE HAD NO CREDIT WITH WHICH TO BUY A HOME. WHEN SHE APPLIED FOR A WELCOME HOME LOAN TO BUY A MANUFACTURED HOME IN ONE OF NEW HAMPSHIRE'S 105 RESIDENT-OWNE D COMMUNITIES, SHE WAS ABLE TO SHOW THAT SHE HAD PAID HER UTILITY BILLS ON TIME FOR THE PR EVIOUS YEAR SHE RECEIVED A WELCOME HOME LOAN BASED ON THAT PAYMENT RECORD SHE HAS MADE E VERY MORTGAGE PAYMENT ON TIME. AS A HOMEOWNER, SHE'S PAYING $175 A MONTH LESS FOR HER MORT GAGE THAN SHE DID TO RENT HER APARTMENT 3 THE COMMUNITY HOUSING PROGRAM EXPANDS NEW HAMP SHIRE'S SUPPLY OF INCREASINGLY SCARCE AFFORDABLE HOUSING - WITH THE GOAL OF KEEPING IT PER MANENTLY AFFORDABLE - BY PROVIDING LOANS AND TECHNICAL ASSISTANCE TO NONPROFIT HOUSING DEV ELOPMENT ORGANIZATIONS SINCE 1989, COMMUNITY HOUSING HAS HELPED CREATE AND NURTURE A NOW- MATURE NETWORK OF NONPROFIT DEVELOPERS, WHILE ASSISTING COMMUNITY GROUPS TACKLING THEIR FI RST PROJECTS, TO CREATE CAPACITY IN ONE OF THE LEAST AFFORDABLE STATES IN THE NATION ALTH OUGH THE PROGRAM'S MOST-CRITICAL FUNCTION IS FILLING FINANCING GAPS, IT ALSO ADVOCATES FOR LOW-INCOME HOUSEHOLDS ON HOUSING-RELATED POLICY ISSUES AND IS A LEADING MEMBER OF A STATE WIDE ADVOCACY COALITION, ONE OF MANY COLLABORATIONS IT HAS HELPED CREATE. THE GILE HILL HO USING DEVELOPMENT IN HANOVER, N H WAS CALLED "MONUMENTAL", "PIONEERING", AND "THE MOST IM PORTANT AFFORDABLE HOUSING PROJECT IN NEW ENGLAND" IN A COMMUNITY WHERE RENTAL APARTMENTS ARE BOTH SCARCE AND PRICEY, TWIN PINES HOUSING TRUST, A NONPROFIT HOUSING DEVELOPER, PLAN NED TO BUILD 120 RENTALS AND CONDOMINIUMS HALF WOULD BE AFFORDABLE FOR WORKING FAMILIES, AND THE "GREEN" HOUSING, BUILT TO ENERGY STAR STAN

Identifier	Return Reference	Explanation
PROGRAM SERVICE STATEMENT	FORM 990, PT III, LINE 4A	DARDS, WAS LOCATED ON A REGIONAL BUS ROUTE AND WITHIN AN EASY WALK OR BIKE RIDE OF THE ARE A'S LARGEST EMPLOYER THE COMMUNITY LOAN FUND MADE A LOAN TO LAUNCH THE PROJECT, THEN TO B RIDGE A CONSTRUCTION FINANCING SHORTFALL WHEN THE RECESSION HIT, CONDO SALES SLOWED TO A CRAWL AND PRICES DIPPED THE PROJECT'S OTHER MAJOR FINANCING PARTNER THREATENED TO FORECLO SE KNOWING THE NEED FOR WORKFORCE HOUSING IN THIS COMMUNITY AND THE IMPORTANCE OF THE DEV ELOPER'S WORK IN THE REGION, THE COMMUNITY LOAN FUND CHANGED ITS LOAN AGREEMENTS, DELAYED REPAYMENT AND EXTENDED FLEXIBLE CAPITAL TO KEEP THE PROJECT AFLOAT THE COMMUNITY LOAN FUN D'S PATIENCE, TECHNICAL ASSISTANCE, PARTNERSHIP AND MORAL SUPPORT WERE CRITICAL, SAID TWIN PINES EXECUTIVE DIRECTOR ANDREW WINTER "TWIN PINES COULD NOT HAVE COMPLETED THIS EXCEEDI NGLY COMPLEX AND CHALLENGING PROJECT WITHOUT THE COMMUNITY LOAN FUND BESIDE US EVERY STEP OF THE WAY " THE RESULT WILL BE 76 MORE FAMILIES IN APARTMENTS THEY CAN AFFORD, 44 MORE WH O OWN HOMES WITHIN WALKING DISTANCE TO GOOD JOBS, AND A HIGH-FUNCTIONING NONPROFIT CONTINU ING TO PROVIDE AFFORDABLE HOUSING IN A MARKET THAT WOULD NOT OTHERWISE HAVE IT SINCE 1989 THE COMMUNITY LOAN FUND HAS MADE OVER $22 MILLION IN LOANS, RESULTING IN THE CREATION OF OVER 1,379 AFFORDABLE APARTMENTS VALUED AT MORE THAN $191 MILLION THE NONPROFIT DEVELOPER S IT SUPPORTS HAVE DEVELOPED OVER 2,000 UNITS OF AFFORDABLE HOUSING, AN INVENTORY THAT WOU LD COST WELL OVER $300 MILLION TO RECREATE 4 INDIVIDUAL DEVELOPMENT ACCOUNTS (IDA) PROVI DE MATCHED SAVINGS AND FINANCIAL TRAINING FOR PEOPLE WITH LOW INCOMES WHO WANT TO SAVE TO BUY OR REPAIR A HOME, BUY A CAR, OR TO CONTINUE THEIR EDUCATION SINCE 2001, THE NEW HAMPS HIRE IDA PROGRAM HAS PROVIDED MORE THAN $3 1 MILLION TO MATCH THE SAVINGS OF PROGRAM PARTI CIPANTS, INCLUDING MORE THAN $1 9 MILLION TO HELP 370 PEOPLE PURCHASE HOMES ONE SAVER WAS A 42-YEAR-OLD SINGLE MOM WHOSE JOB WAS CUT TO PART-TIME DURING THE RECESSION WITH HER EA RNINGS DWINDLING, SHE FELT HER DREAM OF OWNING A HOME FOR HERSELF AND HER YOUNG DAUGHTER S LIPPING AWAY HER ADVISER AT A LOCAL HUMAN SERVICES AGENCY AGREED THAT GETTING A COLLEGE D EGREE MIGHT RESULT IN A BETTER-PAYING JOB, WHICH WOULD ALLOW HER TO PURSUE HER OTHER LONG- TERM GOALS, INCLUDING HOMEOWNERSHIP SHE USED HER IDA SAVINGS TO ENROLL AT A LOCAL COMMUNI TY COLLEGE, WHERE SHE EARNED HER ASSOCIATES DEGREE AND RECEIVED THE PRESIDENT'S AWARD OF E XCELLENCE SHE THEN ENROLLED AT ANOTHER NEARBY COLLEGE, WHERE SHE MADE DEAN'S LIST AND GRA DUATED IN SPRING OF 2012 WITH A DEGREE IN HUMAN SERVICES ALONG THE WAY, SHE RECEIVED A WO RK PROMOTION AND A RAISE ALTHOUGH SHE USED HER IDA SAVINGS FOR EDUCATION, THE FINANCIAL T RAINING SHE RECEIVED HELPED HER SAVE FOR AND BUY A MANUFACTURED HOME IN A NEARBY RESIDENT-OWNED COMMUNITY "IDAS", SAID THE PARTICIPANT, "ARE A GOOD OPPORTUNITY FOR SOMEONE WITH MO TIVATION AND DRIVE TO MOVE FORWARD " "WITHOUT THE SUPPORT AND GUIDANCE I RECEIVED, I MIGHT HAVE BECOME FRUSTRATED", THE PARTICIPANT SAID BUT BECAUSE SHE WAS ABLE TO COMPLETE THE P ROGRAM, SHE SAYS, "MY LIFE HAS CHANGED A LOT! I'M VERY GRATEFUL "

Identifier	Return Reference	Explanation
PROGRAM SERVICE STATEMENT	FORM 990, PT III, LINE 4B	THE COMMUNITY LOAN FUND IS ROOTED IN TWO BELIEFS - SOME FINANCIAL OBSTACLES PEOPLE FACE ARE NOT DUE SOLELY TO LOW INCOMES, BUT ALSO TO LACK OF CREDIT - MANY PEOPLE WITH CAPITAL WILL INVEST IN BASIC HUMAN NEEDS IF THERE IS A WAY TO DO SO THE PHILANTHROPY PROGRAM WORKS ON THE SECOND PART OF THAT EQUATION IT SEEKS TO MAKE THE COMMUNITY LOAN FUND A CONDUIT THROUGH WHICH PEOPLE, ORGANIZATIONS, FOUNDATIONS AND CORPORATIONS SAFELY AND SECURELY INVEST IN NEW HAMPSHIRE'S PEOPLE AND COMMUNITIES THE COMMUNITY LOAN FUND IS NEARLY ALONE AMONG COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS IN ACCEPTING INVESTMENTS-IN THE FORM OF UNSECURED LOANS, FROM PRIVATE INDIVIDUALS, AS WELL AS FROM INSTITUTIONS LARGE AND SMALL INVESTMENTS ARRIVE FROM RETIREES AND COMMUNITY CHURCH GROUPS, ALL THE WAY UP TO NATIONAL FOUNDATIONS ABIGAIL EASTERLY AND SCOTT SILBERFELD OF MANCHESTER, N H SAY THEY INVEST IN THE COMMUNITY LOAN FUND BECAUSE THEY WANT THEIR INVESTMENTS TO REFLECT THEIR VALUES THEY MADE THEIR FIRST INVESTMENT AS A COUPLE, THEN EACH INVESTED SOME OF THEIR RETIREMENT SAVINGS COMMUNITY LOAN FUND INVESTORS CHOOSE A FIXED INTEREST RATE TIED TO THE LENGTH OF THEIR INVESTMENT, UP TO 5% FOR 10 OR MORE YEARS ALTHOUGH INVESTMENTS ARE UNSECURED AND UNINSURED BY THE FEDERAL DEPOSIT INSURANCE CORP , THE COMMUNITY LOAN FUND HAS MAINTAINED A PERFECT REPAYMENT RECORD FOR 30 YEARS "WE FEEL CONFIDENT INVESTING IN THE COMMUNITY LOAN FUND", SAID SCOTT BOTH ARE ENTHUSIASTIC AMBASSADORS WHAT KEEPS THEM ENERGIZED, THEY SAY, IS KNOWING HOW THEIR MONEY HELPS OTHERS SUCCEED "IT MAKES US FEEL GOOD", SAID SCOTT "IT'S A MISTAKE FOR ANYONE TO THINK WE'RE DOING THIS BECAUSE WE'RE HUMANITARIANS-WERE GETTING WAY MORE OUT OF THIS THAN YOU GUYS ARE! TO BE ABLE TO FIND A GOOD INVESTMENT VEHICLE AND HELP PEOPLE AT THE SAME TIME IS A WIN-WIN FOR US " INVESTMENTS IN THE COMMUNITY LOAN FUND RANGE FROM $1,000 TO $5 MILLION IN A CHALLENGING ECONOMY, THE PHILANTHROPY PROGRAM BROUGHT IN $8 64 MILLION FROM 77 NEW INVESTMENTS IN FY 13, PUSHING THE TOTAL NUMBER OF INVESTORS IN THE COMMUNITY LOAN FUND TO 512

Identifier	Return Reference	Explanation
PROGRAM SERVICE STATEMENT	FORM 990, PT III, LINE 4C	THE COMMUNITY LOAN FUND OFFERS FINANCING FOR BUSINESSES RANGING FROM SELF-EMPLOYED TRADESMEN TO HIGH-GROWTH, HIGH-MARGIN COMPANIES BUSINESS BUILDER LOANS CAN BE USED TO IMPROVE OR GROW A BUSINESS TRAINING OR TECHNICAL SUPPORT MAY BE PROVIDED BY SOME COMBINATION OF A BUSINESS PERFORMANCE COACH, CONSULTANT, AN ADVISORY BOARD OR A BUSINESS PEER GROUP VESTED FOR GROWTH INVESTMENTS PROVIDE RISK-TOLERANT CAPITAL, BUSINESS EDUCATION, AND PEER-LEARNING OPPORTUNITIES TO HELP OWNERS OF ESTABLISHED SMALL BUSINESSES INCREASE PROFITS AND CREATE HIGHER-QUALITY JOBS IN FISCAL YEAR 13, OUR BUSINESS FINANCE TEAM MADE SIX INVESTMENTS TOTALING NEARLY $2 24 MILLION EIGHTEEN BUSINESS OWNERS PARTICIPATED IN CEO PEERLINK, A GROUP IN WHICH CEOS MEET MONTHLY TO SHARE BEST PRACTICES, PROVIDE SUPPORT AND SOLVE BUSINESS PROBLEMS FOR FOUR YEARS, A FARM FAMILY HAD PROVIDED HEALTHY, ORGANIC, HEALTHY FOOD TO RESIDENTS ALONG NEW HAMPSHIRE'S SEACOAST THEN THEY LEARNED THAT THE LEASE ON THEIR FARMLAND WOULDN'T BE RENEWED IN FEBRUARY 2012, THE COMMUNITY LOAN FUND PROVIDED A LOAN TO HELP THEM BUY A PARCEL OF LAND ALONG A FERTILE RIVERBED AND RENOVATE AN EXISTING DAIRY FARM THERE WE ALSO LOANED THEM MONEY TO FINANCE NEW EQUIPMENT THE LOANS, TOTALING $500,000, SAVED 10 JOBS AND CREATED A HANDFUL OF CONSTRUCTION JOBS AND FIVE PART-TIME SEASONAL JOBS ON THE FARM, ALL WHILE PRESERVING OPEN LAND AND ENCOURAGING SUSTAINABLE FAMILY FARMING

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION B, LINE 11	THE FORM 990 IS PREPARED BY STAFF AND THE AUDIT FIRM A DRAFT OF THE COMPLETED FORM 990 IS REVIEWED BY THE FINANCE COMMITTEE WITH QUESTIONS ADDRESSED AND RESOLVED BY THE AUDIT FIRM THE FINANCE COMMITTEE VOTES TO RECOMMEND FOR ACCEPTANCE TO THE FULL BOARD, AND MINUTES OF THE COMMITTEE MEETING ARE PRODUCED TO DOCUMENT THE REVIEW AND THE VOTE A COPY OF THE FORM 990 IS PROVIDED TO THE FULL BOARD OF DIRECTORS THE BOARD VOTES TO ACCEPT THE FORM 990 BEFORE IT IS FILED WITH THE IRS

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION B, LINE 12C	THE ORGANIZATION REQUIRES EMPLOYEES AND BOARD MEMBERS TO COMPLETE ANNUAL CONFLICT OF INTEREST SURVEYS

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION B, LINE 15	COMPENSATION DATA REGARDING THE TWO TOP EXECUTIVE POSITIONS WAS GATHERED NATIONALLY, REGIONALLY AND LOCALLY NATIONAL COMPARATIVE DATA WAS OBTAINED FROM THE CHARITY NAVIGATOR 2010-2011 CEO COMPENSATION STUDY WHICH WAS MADE UP OF A POOL OF 3,500 NATION-WIDE NON-PROFIT ORGANIZATIONS WITH 501(C)3 DESIGNATIONS THAT FILE 990S REGIONAL DATA INCLUDED EVALUATION OF SEVERAL NEW ENGLAND NON-PROFIT INSTITUTIONS SIMILAR TO THE COMMUNITY LOAN FUND IN EITHER SIZE OR ACTIVITY THIS INFORMATION WAS LOCATED VIA RESEARCH OF THE ORGANIZATIONS' FORMS 990 FOR 2010 AND 2011 LOCAL (NEW HAMPSHIRE) DATA WAS FOUND IN THE 2012 REPORT ON NONPROFIT WAGES & BENEFITS COMPILED BY THE NH CENTER FOR NONPROFITS AN EXECUTIVE COMPENSATION COMMITTEE WAS APPOINTED BY THE BOARD AND CONSISTED OF THREE BOARD MEMBERS, WITH ASSISTANCE FROM THE HUMAN RESOURCES DIRECTOR AFTER A REVIEW OF THE DATA AND DISCUSSION, IT WAS DETERMINED THAT BOTH POSITIONS WERE GENERALLY IN LINE WITH THE DATA REVIEWED AND THAT THE COMPENSATION FOR THE TWO POSITIONS IS APPROPRIATE COPIES OF COMPARABILITY DATA ANALYSIS ARE ON FILE AND RECORDS OF THE EXECUTIVE COMPENSATION COMMITTEE ARE ON FILE

Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION C, LINE 19	THE COMMUNITY LOAN FUND'S FORM 990, YEAR-END AUDITED FINANCIAL STATEMENTS AND ANNUAL REPORTS ARE MADE AVAILABLE TO THE PUBLIC UPON REQUEST AND ARE POSTED ON THE ORGANIZATION'S WEBSITE FOR PUBLIC INSPECTION BYLAWS AND CONFLICT OF INTEREST POLICIES ARE ALSO AVAILABLE TO THE PUBLIC UPON REQUEST THIS IS STATED ON THE ORGANIZATION'S WEBSITE

Identifier	Return Reference	Explanation
	FORM 990 PART XII, LINE 2C	THE FORM 990 IS PROVIDED TO THE BOARD ANNUALLY FOR APPROVAL

Identifier	Return Reference	Explanation
	PT IV, LINE 26 AND PT VI-A, LINE 1B	THE COMMUNITY LOAN FUND'S BYLAWS REQUIRE THE BOARD OF DIRECTORS TO INCLUDE REPRESENTATIVES OF BORROWER ORGANIZATIONS AND LENDERS AMONG ITS MEMBERSHIP DONATIONS AND INVESTMENTS ARE ACCEPTED FROM EMPLOYEES, FROM INDIVIDUAL BOARD MEMBERS, OR FROM ORGANIZATIONS OF WHICH CURRENT AND FORMER MEMBERS ARE SIGNIFICANT EMPLOYEES OR BOARD MEMBERS ALL TRANSACTION DECISIONS FOLLOW STANDARD POLICIES AND PROCEDURES INCLUDING THOSE COVERING CONFLICT OF INTEREST FIVE MEMBERS OF THE BOARD OF DIRECTORS HAVE PROVIDED LOANS TOTALING $213,044 TO THE COMMUNITY LOAN FUND TWELVE EMPLOYEES HAVE PROVIDED LOANS TOTALING $388,423 TO THE COMMUNITY LOAN FUND ALL BOARD MEMBERS AND STAFF ARE TYPICALLY DONORS TO THE COMMUNITY LOAN FUND ONE MEMBER OF THE BOARD OF DIRECTORS IS ALSO A BOARD MEMBER OF AN ORGANIZATION THAT HAS A LOAN FROM THE COMMUNITY LOAN FUND TOTALING $178,060 THE TRANSACTIONS ARE PART OF THE COMMUNITY LOAN FUND'S NORMAL COURSE OF BUSINESS AND ARE OPEN TO THE PUBLIC AT LARGE.