

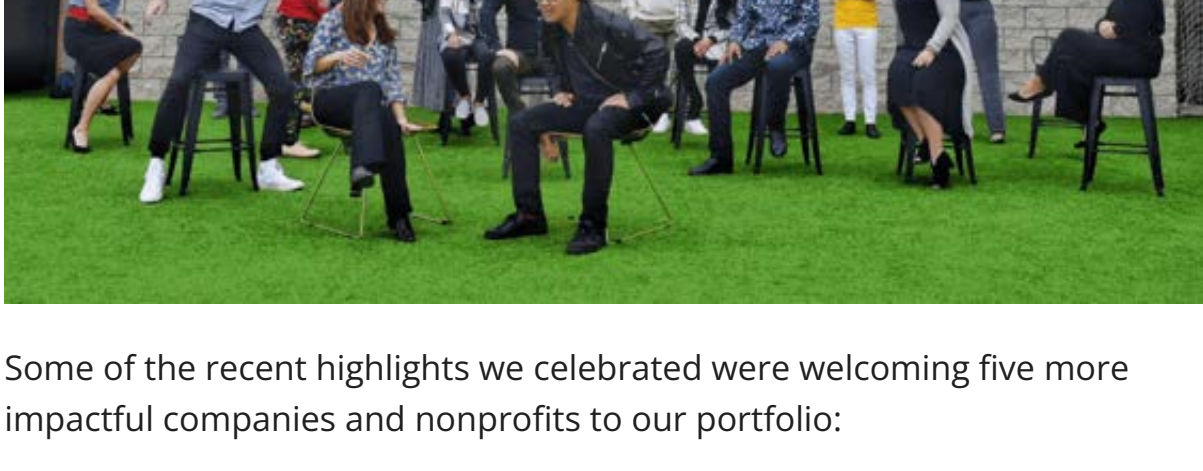
Community Updates



*|IFNOT:ARCHIVE_PAGE|**|IF:FNAME|*Dear *|FNAME|*,
|END:IF| *|END:IF|*

In many ways, 2021 was a tough year. We all came away with scars. But gathering our team together (safely) for our annual business review earlier this month [refilled my well](#). We've been growing like wild, and it was the first time I met half of these teammates outside of our screens!

We shared accomplishments and lessons learned and co-created our vision and goals for this next chapter. [Delicious mission-aligned catering](#), much laughter, perfect San Diego winter weather, and more than a few rapid tests kept us in great spirits.



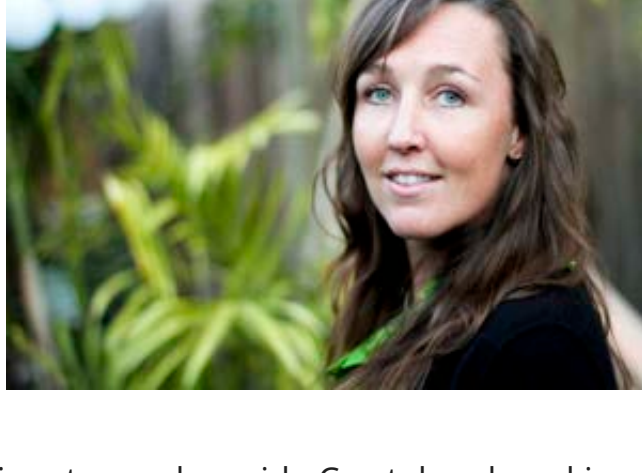
Some of the recent highlights we celebrated were welcoming five more impactful companies and nonprofits to our portfolio:

- [Havana Grill](#), an immigrant woman-led, family-owned restaurant that specializes in authentic Cuban cuisine and offers vegetarian and vegan options
- [ChargeNet](#), a cleantech software company headquartered in San Diego that brings electric vehicle charging to quick-service restaurants, expanding access to EV infrastructure
- [Cairnspring Mills](#), an artisan flour producer that processes high-quality grains from small regenerative farms—our first investment from the new [Regenerative Harvest Fund](#)
- [Think Dignity](#), a San Diego nonprofit that works to advance basic dignity for people experiencing homelessness through advocacy and innovation
- [Heartbeat Music & Performing Arts Academy](#), another San Diego nonprofit that uses music and dance education to uplift youth in inner-city and lower-income communities

The team that gathered two weeks ago looked markedly different from that of our humble beginnings. Employee #1 [Carrie Stokes Holst](#), recently moved on to her next adventure after five jam-packed years establishing a strong foundation together.

The team building on that foundation in 2022 includes both new roles and new members. I am beyond grateful to continue growing with recently promoted teammates [Andrew Moncada](#), [Laura Olivas](#), and [Crystal Sevilla](#).

And I am thrilled to introduce [Catherine Rotchford](#), senior director of portfolio services. Catherine brings a beautiful balance of experience in structured finance, private credit, microfinance, community initiatives, and social enterprise along with an insatiable curiosity and a love of developing others. She'll be leading our borrower services team alongside Crystal and working closely with our client-partners in operationalizing new impact capital strategies.



We continue to add to the incredible team we have assembled. If you know anyone who would be a great addition to Mission Driven Finance as we seek expertise in real estate, knowledge systems, and accounting, [please share these opportunities with them](#).

Be well and take care of one another,

Lauren Grattan
Co-founder & Chief Community Officer

We're Hiring!



[Check the jobs page](#) and follow us on social media for the latest openings.

- [Real Estate Strategist](#)
- [Senior Associate of Knowledge Systems](#)
- [Staff Accountant](#)

Help us spread the word! 📣

👉 I KNOW A GREAT FIT FOR MISSION DRIVEN FINANCE

Financing for Small Businesses & Nonprofits

Who do we invest in?

We invest in impactful small businesses and nonprofits, including—but not limited to—those supporting immigrants, refugees, and survivors of trafficking, businesses transitioning to an employee-ownership model, and entities advancing regenerative agriculture.

- Options for loans, revenue-based financing, or equity
- Islamic financing available
- Flexible payment schedules
- No personal credit scores required
- No personal guarantees required

👉 I WANT TO EXPLORE FINANCING OPTIONS

👉 I WANT TO MEET OTHER IMPACTFUL COMPANIES

Introducing Champion Reward

A borrower referral program

Do you know any tenacious small businesses and nonprofits that are doing great things but need capital?

We've got good news for you: As a way to thank the community champions who introduce us to impact-driven organizations that we haven't met yet, we want to share not only our gratitude but also a **referral bonus of \$250** (upon disbursement of capital to the referred borrower).

If this sounds like you or someone you know, become a champion and reach out to us!

👉 I WANT TO REFER A BORROWER & EARN \$250

What We're Reading

MDF in the headlines:

- [The Case for Investing in Employee Ownership](#) [Stanford Social Innovation Review]
- [Faith-based investing can have meaning only in practice](#) [Pioneers Post]

👉 I WANT TO NERD OUT SOME MORE 📖

Did Someone Smart Forward This to You?

Get our newsletter in your inbox each month or find us on social media, and stay connected to what's happening in the world of inclusive finance.

I DON'T WANT TO MISS OUT

If you know any business owners, entrepreneurs, investors, financial planners, Registered Investment Advisors, nonprofit and philanthropy leaders, and anyone else interested in impact-based lending and investments, please share this email with them or [connect them with us](#).

I WANT TO FORWARD THIS & SHARE THE GOODIES

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