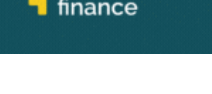


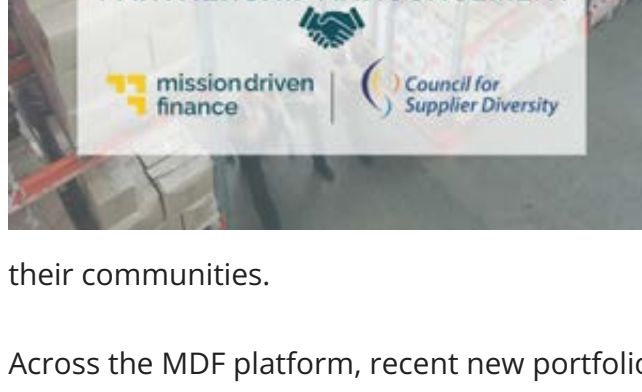
[View this email in your browser](#)

## Community Updates



\*|IFNOT:ARCHIVE\_PAGE|\*\*|IF:FNAME|\*Dear \*|FNAME|\*,  
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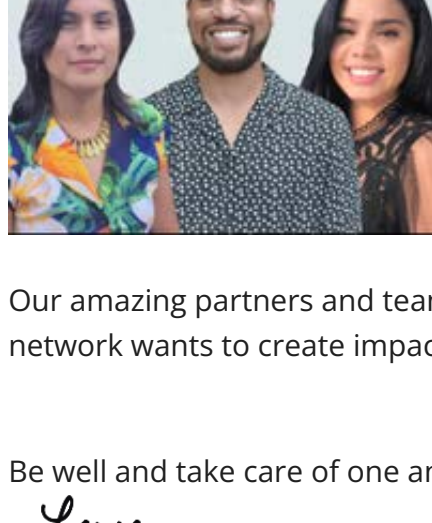
Fall is here and we closed out summer with a bang! In the last few months, four strategies with client-partners made the first investments into the community, we welcomed new partnerships and portfolio companies, and the second cohort of community finance fellows graduated.



I'm thrilled to announce [our new partnership](#) with the [Council for Supplier Diversity](#). We plan to distribute **up to \$10 million** to diverse-owned small businesses in San Diego and Imperial counties to deliver on promising corporate and government procurement contracts and create a positive ripple effect on

their communities.

Across the MDF platform, recent new portfolio additions include [Nile Sisters Development Initiative](#), [Farm Fuel Inc.](#), [Bellegarde Bakery](#), and [Buds and Blossoms Preschool](#). Returning for subsequent loans are [All Across Africa](#), [Creating Coding Careers](#), [Microtek](#), and [The Way Back](#). We're grateful for the trust these impactful companies place in us to support their growth.



Lastly, [we thank Community Finance Fellows David Ritcherson](#) and [Xitlali Villa](#) as they embark on the next chapter of their careers. [Farah Velasquez](#) has joined our team as a capital strategy associate. We had the privilege of seeing all three blossom as they gained experience in impact investing, underwriting, client support, and more. They've left an impact on all of us, our borrowers, and our partners.

Our amazing partners and team make this all possible. If you or someone in your network wants to create impact like this, check out the roles we're [hiring](#) for (below).

Be well and take care of one another,

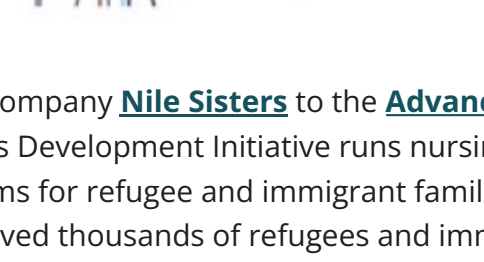
*Lauren*

Lauren Grattan

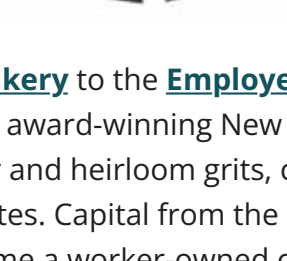
Co-founder & Chief Community Officer

P.S. [Conference season is upon us!](#) Our team will be at many, many events this fall including SOCAP. See who will be where when and please drop a note to sync up if you're attending too!

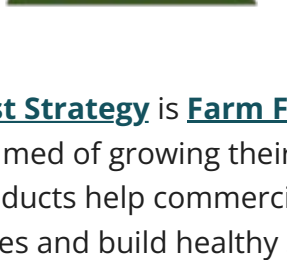
## Welcome New Portfolio Companies



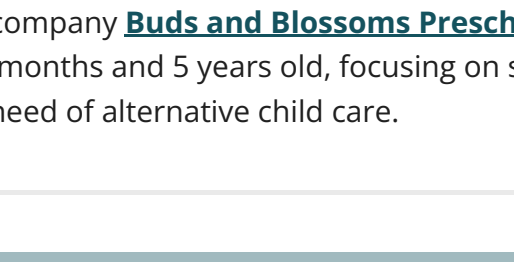
Welcome new portfolio company [Nile Sisters](#) to the [Advance Strategy](#) and [People on the Move](#)! Nile Sisters Development Initiative runs nursing career training and other supportive programs for refugee and immigrant families in San Diego. Since 2001, Nile Sisters has served thousands of refugees and immigrants.



We also welcome [Bellegarde Bakery](#) to the [Employee Ownership Catalyst Fund](#) with Project Equity. This beloved award-winning New Orleans bakery offers freshly baked breads, stone-milled flour and heirloom grits, custom-blended drip coffee, and more throughout the United States. Capital from the Employee Ownership Catalyst Fund helped Bellegarde to become a worker-owned cooperative.



Joining our [Regenerative Harvest Strategy](#) is [Farm Fuel Inc.](#), started by a group of farmers and innovators who dreamed of growing their own fuel. Their fertilizer, soil amendments, and cover crop products help commercial growers and home gardeners embrace organic farming principles and build healthy soil.



New Advance portfolio company [Buds and Blossoms Preschool](#) serves children between the ages of 18 months and 5 years old, focusing on serving front-line workers and military families in need of alternative child care.

## Financing for Small Businesses & Nonprofits

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 or revenue-based financing
- Islamic financing available
- Flexible payment schedules
- No personal credit scores required
- No personal guarantees required

**I WANT TO GROW MY BUSINESS**

**I WANT TO MEET OTHER IMPACTFUL COMPANIES**

**Champion Reward**

*A borrower referral program*

**Do you know any tenacious small businesses and nonprofits in California 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).

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

## We're Hiring!

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

- **CARE Co-Senior Director [Real Estate]** 🏡 — The new Care Access Real Estate Investment Trust (**CARE**) is adding a key member to its leadership team—a co-senior director who will lead CARE's real estate investment and growth strategy. The person in this critical role will actively contribute to establishing strategic priorities and action plans for launching and growing CARE, and be a key driver of our overall investment strategy.
- **Staff Accountant [Real Estate]** 🏡 — This accountant role will capture nuances of real estate accounting, working primarily on the Care Access Real Estate Investment Trust (**CARE**) for early childhood care and education.
- **Senior Investment Analyst** 📈 — The senior investment analyst's primary role is to underwrite and present investment opportunities for various impact-based portfolios. They will also have the know-how to get deals done across industries and investment strategies.
- **Junior Accountant** 📊 — The person in this role will keep our daily financial and accounting operations running smoothly. This is the perfect opportunity for you if you are eager and passionate about broadening your exposure to finance on a growing, mission-driven team.

Help us spread the word!

**I KNOW A GREAT FIT FOR MISSION DRIVEN FINANCE**

**JOIN OUR TALENT POOL**

## What We're Reading

**MDF in the headlines:**

- [Once a small business lands a contract, this San Diego lender helps them finish the job](#) [The San Diego Union-Tribune]
- [Investment Group, Nonprofit Team to Boost Small Businesses](#) [San Diego Business Journal]
- [Investing in Community Infrastructure to Support Thriving Economies](#) [Federal Reserve Bank of San Francisco]
- [St. Louis nonprofit makes 1st investment from fund focused on backing Black, Latino entrepreneurs](#) [St. Louis Inno]

**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**

Website

Twitter

LinkedIn

Facebook

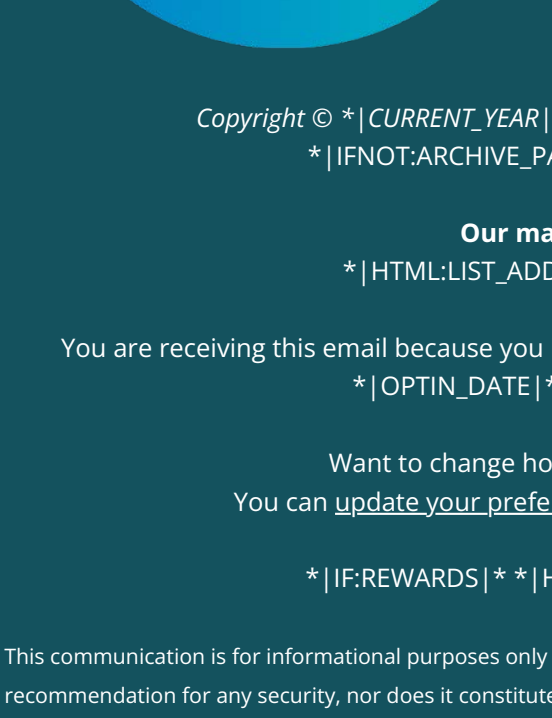
Instagram

**Certified**



This company meets the highest standards of social and environmental impact

**IA 50<sup>®</sup>**  
2022  
MANAGER



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