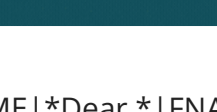


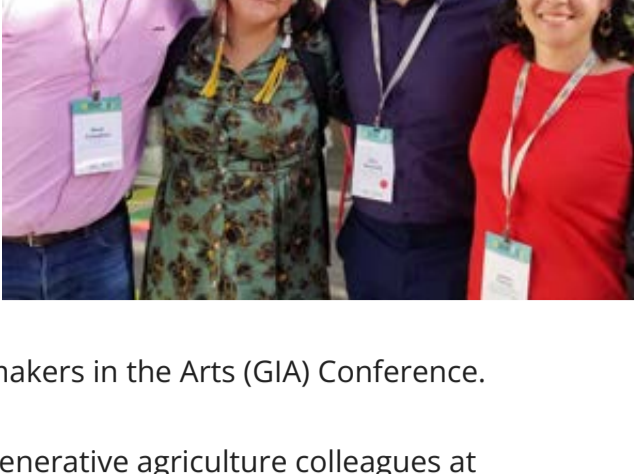
Community Updates



*|FNOT:ARCHIVE_PAGE|**|IF:FNAME|*Dear *|FNAME|*,
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October saw a good chunk of our team traveling for conferences and connecting with our community in person.

- In San Francisco, **Anne Park**, **Sean Campbell**, and I [got to catch up with more than a dozen of our client-partners](#) while attending SOCAP22. I spoke about [Impact-First Investing](#) alongside my colleagues from Community Credit Lab and Possibility Labs.



- In New York the week before, I was honored to [co-facilitate an off-site session](#) for the Grantmakers in the Arts (GIA) Conference.

- David Cooper** went deep with regenerative agriculture colleagues at the [Regenerative Food Systems Investment Forum](#) in Denver.

- And **Laura Kohn**, our co-senior director of care and education, joined a local expert panel at Politifest, talking about the government's role in child care. [Watch the full recording.](#)

While we were on the circuit, the rest of the team was supporting borrowers graduating from our portfolio and closing new deals.

Congratulations to [BrainLeap Technologies](#), [Moniker Group](#), [National Foundation for Autism Research](#), [Angels Foster Family Network](#), [Hilltop Encanto](#), [Chargenet Stations](#), and [Farm Fuel Inc.](#) for successfully paying off their loans! It's been a pleasure working with them and seeing their companies grow.

As portfolio companies exit, we welcome new ones—[Naranja24 LLC](#), [EVmatch](#), and [Local Ocean Seafood](#)—to our portfolio. See below for more.

I'm grateful for this bountiful start to the last quarter of the year.

Wishing you a happy and healthy holiday season,

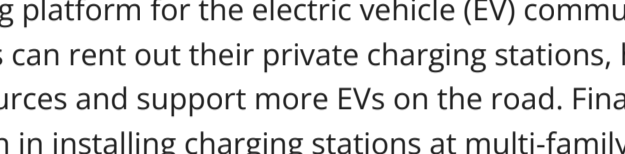
Lauren

Lauren Grattan
Co-founder & Chief Community Officer

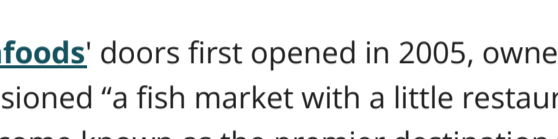
Welcome New Portfolio Companies



We will be supporting [Naranja24 LLC](#) by funding a new construction project, [Creekside Pointe](#). This development aims to provide attainable housing for 24 middle-income families in San Diego.

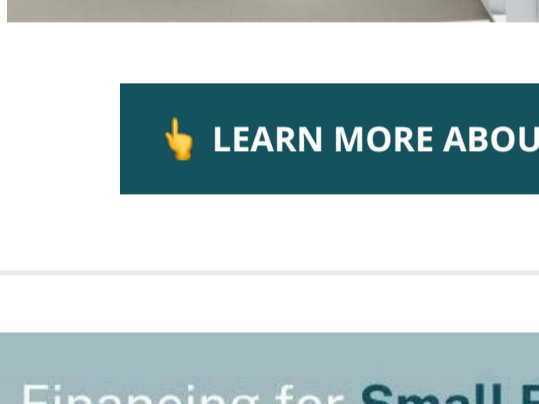


EVmatch is a sharing platform for the electric vehicle (EV) community. Through EVmatch, individuals can rent out their private charging stations, helping communities share charging resources and support more EVs on the road. Financing from [Advance](#) will support EVmatch in installing charging stations at multi-family apartment complexes where there are often limited EV resources.



When [Local Ocean Seafoods'](#) doors first opened in 2005, owners Laura Anderson and fisherman Al Pazar envisioned "a fish market with a little restaurant attached." Over the years, they have become known as the premier destination for seafood on the central Oregon Coast. Their mission is to give customers "the best seafood experience possible." Capital from the [Employee Ownership Catalyst Fund](#) will help Local Ocean to convert to an Employee Ownership Trust.

Where Are They Now?



Three years ago, Access Youth Academy had dreams of transforming an overgrown dirt lot in Southeast San Diego for the benefit of first-generation college-bound students. [Find out how they did and where they are now.](#)

[LEARN MORE ABOUT ACCESS YOUTH ACADEMY](#)

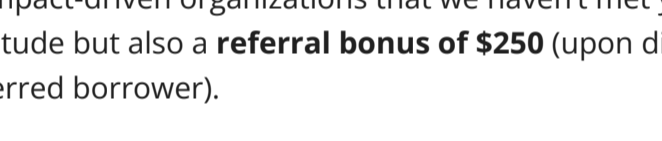
Financing for Small Businesses & Nonprofits

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](#)



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!

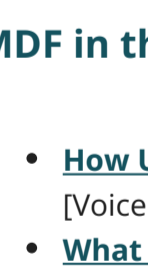
Check the [jobs page](#) and follow us on social media for the latest openings.

- CARE Co-SENIOR Director [Real Estate]** 🏠 — Co-lead the development of our child care REIT to address one of the most pressing challenges in the country! The co-senior director will bring real estate investment acumen to complement our existing team with early care and education expertise and property acquisition skills.
- Staff 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.
- 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.
- Quantitative Analyst** 📊 — The person in this role will build and update financial models, produce other quantitative analyses to facilitate portfolio management decisions, and interpret and present data results to leadership.

Help us spread the word!

[I KNOW A GREAT FIT FOR MISSION DRIVEN FINANCE](#)

Events



Saturday, December 3, 9 a.m.
Escondido, CA
[San Diego Habitat for Humanity Ceremony & Appreciation Event](#)

What We're Reading

MDF in the headlines:

- [How Universal Transitional Kindergarten Is Stressing Our Childcare System](#) [Voice of San Diego]
- [What San Diego says about California](#) [Cal Matters]

Portfolio updates:

- [Encinitas endorses Pedal Ahead's e-bike program for low-income people](#) [The San Diego Union-Tribune]
- [California's 1st Taco Bell® is Officially "Electrified"](#) [Yahoo! Finance]
- [Staff of life: Talking with Bellegarde Bakery's new worker-owners](#) [Uptown Messenger]
- [Celebrating Freedom For Immigrants First Annual Appeal](#) [Freedom for Immigrants]
- [San Diego County Chevrolet dealers and nonprofit Tree San Diego join efforts to plant 100 trees in the community](#) [CBS8]

[I WANT TO NERD OUT SOME MORE](#)

Did Someone Smart Forward This to You?

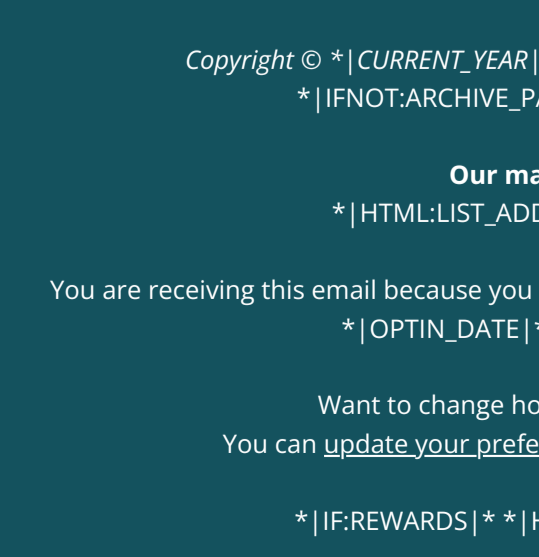
Get our newsletter in your inbox each month or find us on social media, and stay connected to what's happening in the world of inclusive finance.

[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](#)



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