

Community Updates

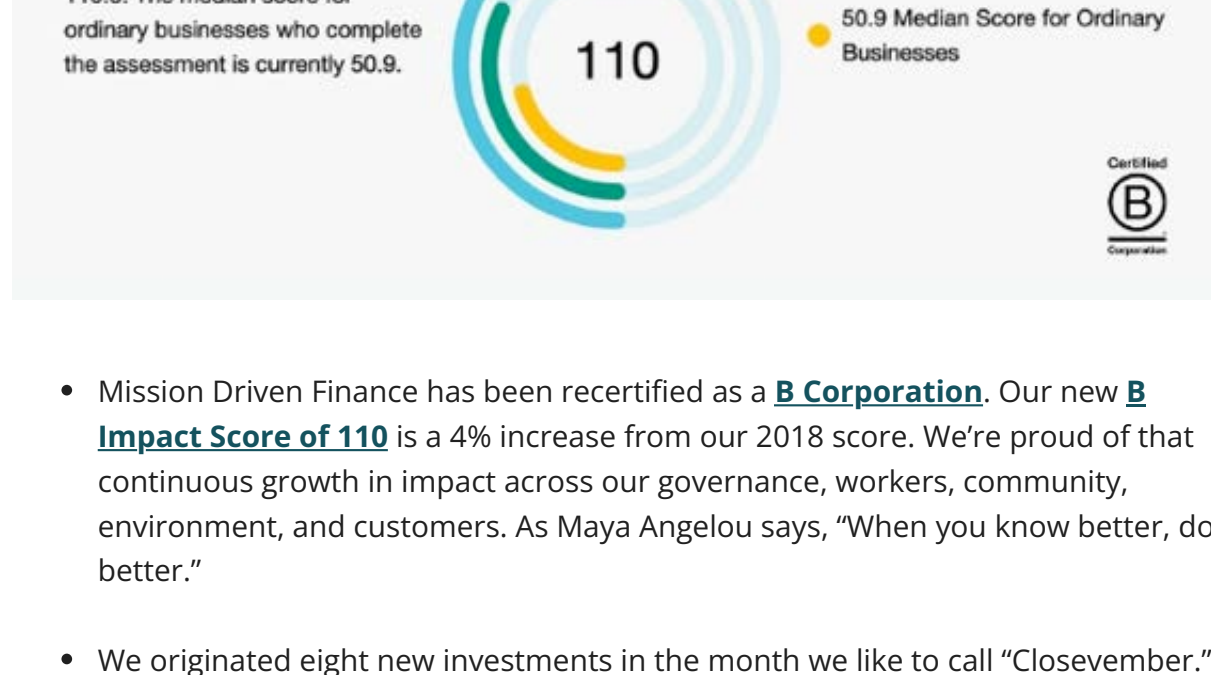


*|IFNOT:ARCHIVE_PAGE|**|IF:FNAME|*Dear *|FNAME|*,
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As we approach the end of the year, the Mission Driven Finance team is thrilled for how far we've come and where we're going in 2023.

- **CARE**, our real estate solution for child care providers, is now accepting interest forms from San Diego providers*! CARE is a new private REIT with an initial \$100 million target. We are starting with four nodes: San Diego, CA; Clark County, NV; Southeast MI; and a national partner for micro-Montessori development. Members of the **CARE San Diego** team from **Mission Driven Finance** and **Child Development Associates** hosted webinars in Spanish and English for local providers.

To receive dedicated updates on CARE, be sure to [sign up here](#).



- Mission Driven Finance has been recertified as a **B Corporation**. Our new **B Impact Score of 110** is a 4% increase from our 2018 score. We're proud of that continuous growth in impact across our governance, workers, community, environment, and customers. As Maya Angelou says, "When you know better, do better."
- We originated eight new investments in the month we like to call "Closevember." Meet some of them below—[Mirka Investments](#), [Hummingbird Wholesale](#), [Nana Joes Granola](#), [Electric Fish Energy Inc.](#), [Hago Energetics, Inc.](#), and [SolarKal](#).
- I am humbled to have been recently named a finalist for [San Diego Business Journal's Business Women of the Year](#) and [Startup San Diego's Investor of the Year](#). These recognize the efforts of our whole team updating mental models of what a "good investment" looks like to better represent our whole community.

To that end, as we look ahead to 2023, we're excited that several new fund strategies centering Indigenous, Black, Latine (tell me what term you prefer!), and other communities of color across the country will be coming online. Stay tuned for those updates.

Wishing you a happy and healthy holiday season,

Lauren

Lauren Grattan
Co-founder & Chief Community Officer

**CARE San Diego is currently accepting interest forms from licensed family child care home providers who are willing to live and operate their child care in Spring Valley, Lemon Grove, La Mesa, and Encanto. Interest forms from licensed center child care providers will be accepted in 2023.*

Welcome New Portfolio Companies



Mirka Investments is an affordable housing developer in San Diego, CA. With its partners, Mirka develops and manages affordable, high-quality, multifamily rental housing for financially struggling families, veterans, seniors, formerly homeless, and developmentally disabled individuals. Capital from **Advance** will support housing initiatives in their queue.



Hummingbird Wholesale is a family-owned organic food manufacturer and distributor rooted in the Pacific Northwest. Hummingbird handpicks their products carefully, considering the sustainability of farming practices, ingredients, and nutritional value. Capital from the **Employee Ownership Catalyst Fund** will support their transition to an employee-owned structure.



Nana Joes produces vegan, paleo, and gluten-free granola with high-quality, farm-direct ingredients from farmers in the U.S. Capital from the **Regenerative Harvest Fund** enables Nana Joes to purchase certified regenerative almonds in bulk, keeping the final price similar to their prior organic almonds while supporting more sustainable farming practices.



ElectricFish Energy Inc. is a climate tech company that builds and deploys distributed energy storage systems for communities to rapidly electrify vehicles. Capital from the **LACI Cleantech Debt Fund** will act as bridge capital and cash flow to fund their projects.

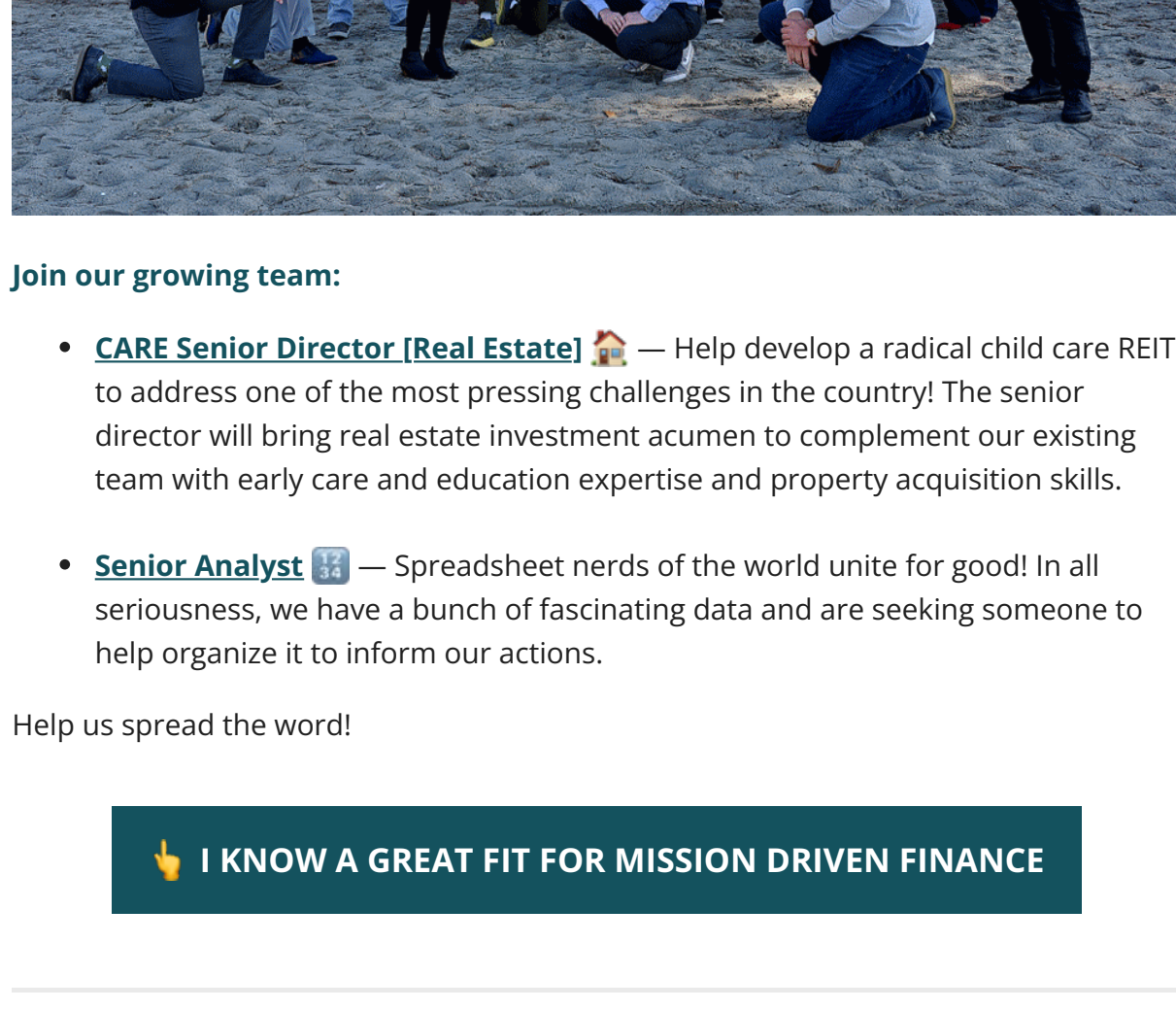


Hago Energetics, Inc. is dedicated to decarbonizing industrial emissions throughout California. Its technology breaks down organic matter into "green hydrogen," which is expected to sell at a lower cost and lower carbon footprint. Capital from the **LACI Cleantech Debt Fund** will be helping Hago advance the commercialization of its technology.



SolarKal offers organizations access to the largest B2B solar energy marketplace in the U.S. Capital from the **LACI Cleantech Debt Fund** will support full-time sales positions and other needs.

We're Hiring!



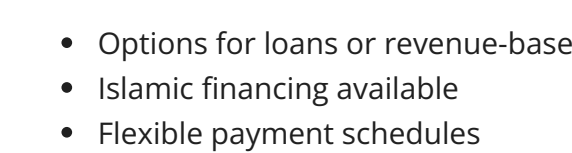
Join our growing team:

- **CARE Senior Director [Real Estate]** 🏡 — Help develop a radical child care REIT to address one of the most pressing challenges in the country! The senior director will bring real estate investment acumen to complement our existing team with early care and education expertise and property acquisition skills.
- **Senior Analyst** 📊 — Spreadsheet nerds of the world unite for good! In all seriousness, we have a bunch of fascinating data and are seeking someone to help organize it to inform our actions.

Help us spread the word!

👉 I KNOW A GREAT FIT FOR MISSION DRIVEN FINANCE

Featured Blog



5 things to know about impact-based loans

At Mission Driven Finance, we use flexible capital to support community leaders like you—changemakers with bold visions and innovative enterprises.

👉 LEARN MORE ABOUT IMPACT-BASED LOANS

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

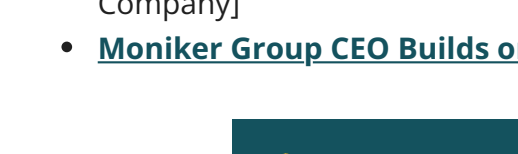
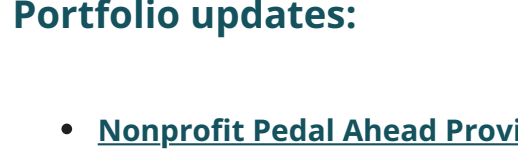
A borrower referral program

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

Events



Friday, January 20, 2023

Vista, CA

[Small Business Expo](#)

What We're Reading

MDF in the headlines:

- **Quality Jobs Count: Three Key Investment Factors to Advance Economic Equity** [Mission Investors Exchange]

Portfolio updates:

- **Nonprofit Pedal Ahead Provides E-bikes for Low-income Study Participants** [ABC7]
- **How This Local Restaurant Is Taking The Patagonia Approach** [Next City]
- **This startup uses microbial fuel cells to clean up wastewater** [Fast Company]
- **Moniker Group CEO Builds on People's Dreams** [San Diego Business Journal]

👉 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 in LinkedIn f Facebook 📷 Instagram

Certified



This company meets the highest standards of social and environmental impact

Corporation

IA 50[®]

2022

MANAGER

A member of

NC3

NATIONAL COALITION for COMMUNITY CAPITAL

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