



PARTNERS

IMPACT FOR THE COMMON GOOD

Letter from the CEO

Dear Supporters and Stakeholders:

Since our founding in 2001, Partners for the Common Good (Partners) has remained staunchly committed to promoting economic justice and racial equity. We believe collaboration is key to solving our nation's and the world's most challenging problems. As our investors, members, lending partners, board, staff, and other stakeholders, your commitment and faith in us have powered our work forward in 2022. Thus, we are thrilled to share Partners' 2022 Impact Report.

Partners operates a family of nonprofit enterprises unified by a joint mission of building low-and moderate-income communities that include rural, urban, and people of color. Our 2022 Impact Report highlights a productive and impactful year:

Our lending arm, PCG Capital, originated \$18.6 million in loans and made our first loan origination through our new Economic Justice Partnership (EJP) Fund. Our lending outcomes are diverse and high-impact, benefitting over 11,000 people in communities nationwide. We serve rural, urban, and many persistent poverty areas. To address racial and economic justice, we are purposeful in being inclusive in lending to diverse communities. As a result, 35% of our borrowers were organizations led by people of color, and 24% were women-controlled in 2022. We achieved these and more accomplishments with the help of our investment partners. We raised over \$1 million in grant capital and over \$3 million in debt to support our lending.

Our public policy arm, Community Development Bankers Association (CDBA), the national trade association for the CDFI and mission-focused bank sector, is engaged in education, advocacy, and public policy initiatives. At 110 members strong in 2022, CDBA has proven to be a trusted and respected voice advocating access to capital for underserved people and places.

Our news and networking arm, CapNexus, advanced the community development finance sector by connecting projects and borrowers to funding sources social impact investment opportunities, and sharing industry news, jobs, and events. In 2022, we partnered with digital media publication Next City to publish the 'CDFI Futures' series with articles featuring nationwide community development stories. In 2022, we co-published 36 stories with Next City and experienced 37,000+ page views on our CapNexus website.

Again, thank you for your steadfast support in advancing economic justice and racial equity.

Sincerely,



A handwritten signature in black ink that reads "Jeannine S. Jacokes".

Jeannine S Jacokes
Partners Chief Executive Officer



TABLE OF CONTENTS

2 Letter from the CEO

4 Our Organization

6 PCG Capital

12 Borrower Profiles

31 CDBA

36 Staff Directory



Partners

IMPACT FOR THE COMMON GOOD

We can collectively create a more economically just world by bringing together people and resources to accomplish our economic goals.



PCG CAPITAL IS PROUD TO BE AERIS RATED

Aeris Insight (hereafter Aeris), launched in 2004, is a rating service for non-regulated CDFIs. Aeris evaluates financial performance, risk management, and social impact. In 2017, Aeris developed and published a catalog of impact metrics that are commonly used among CDFI loan funds.

Learn more about Aeris Ratings at aerisinsight.com/about.



PCG CAPITAL IS PROUD TO BE A CERTIFIED CDFI

Community Development Financial Institution (CDFI) Certification is a designation given by the CDFI Fund to specialized organizations that provide financial services in low-income communities and to people who lack access to financing. CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions like loan and venture capital funds.

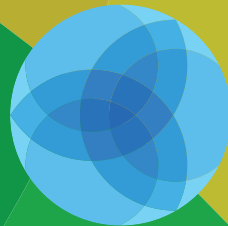
Learn more about the CDFI Fund at www.cdfifund.gov/about.



PCG

CAPITAL

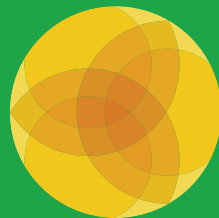
PCG Capital's mission is to advance economic justice and racial equity by partnering with and strengthening financial institutions to bring capital, create opportunity, and build wealth.



CDBA

POLICY

Community Development Bankers Association (CDBA), the national trade association of the community development bank sector, is the voice and champion of banks and thrifts with a mission of serving low and moderate-income communities.



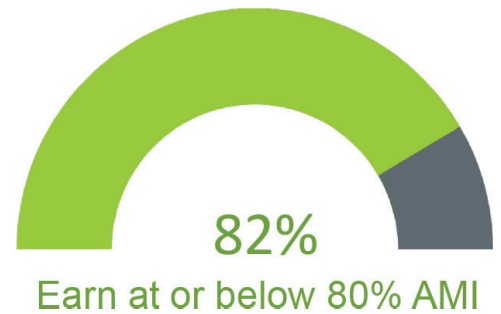
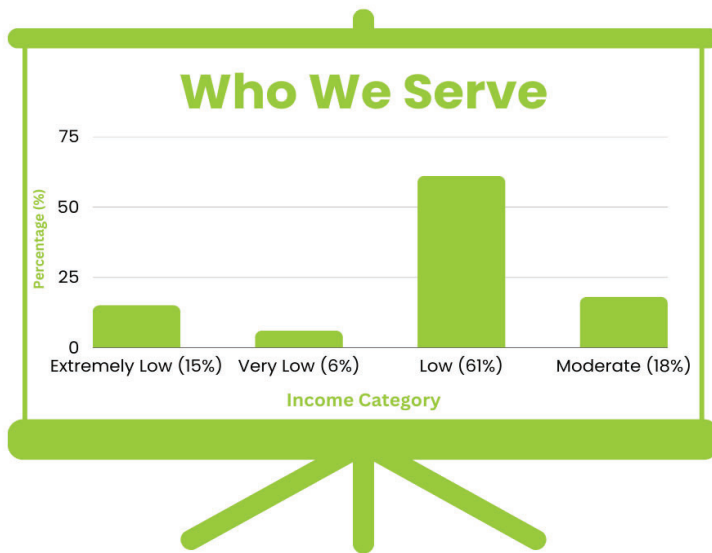
CapNexus

NEWS

CapNexus' is an online information platform for community development finance practitioners.



NEARLY 11,200 BENEFICIARIES



Our Borrowers

BIPOC Owned/Controlled:
35%

Woman Owned/Controlled:
24%



Our Beneficiaries

5% Asian
55% Black
1% Native American
21% White
23% Hispanic/Latino
Served



41% of the loans originated
by PCG Capital serve people
with disabilities



41% of projects funded
by PCG Capital address
environmental
sustainability



Education

Students Served: 954

Qualified For Free/Reduced Lunch: 91%

Black & Indigenous People of Color: 70%



Housing

Beneficiaries Served: 4,200

Units Financed: 2,154

Low-Income Residents: 70%



Community Services

Skills Training/Job Placement: 100%

Youth: 45%

Formerly/At-Risk Homeless: 23%

Quality Jobs Created & Retained

527 Jobs Created



90% Living Wage

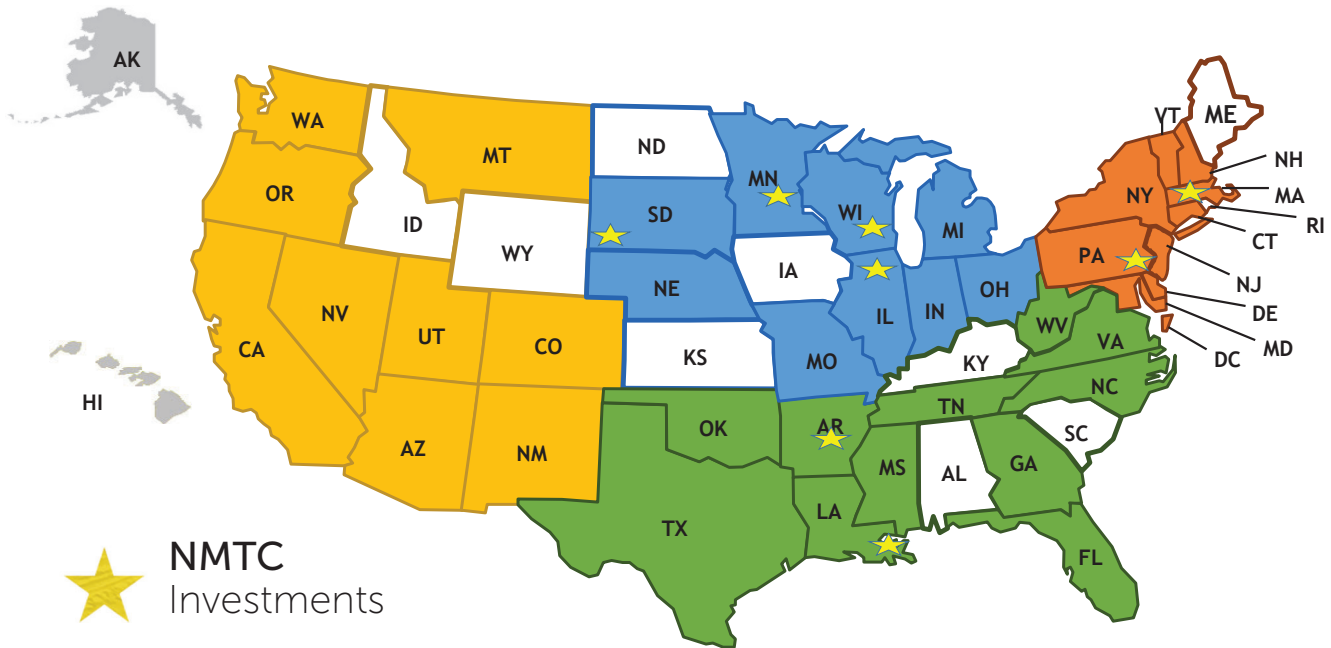


85% Health Insurance

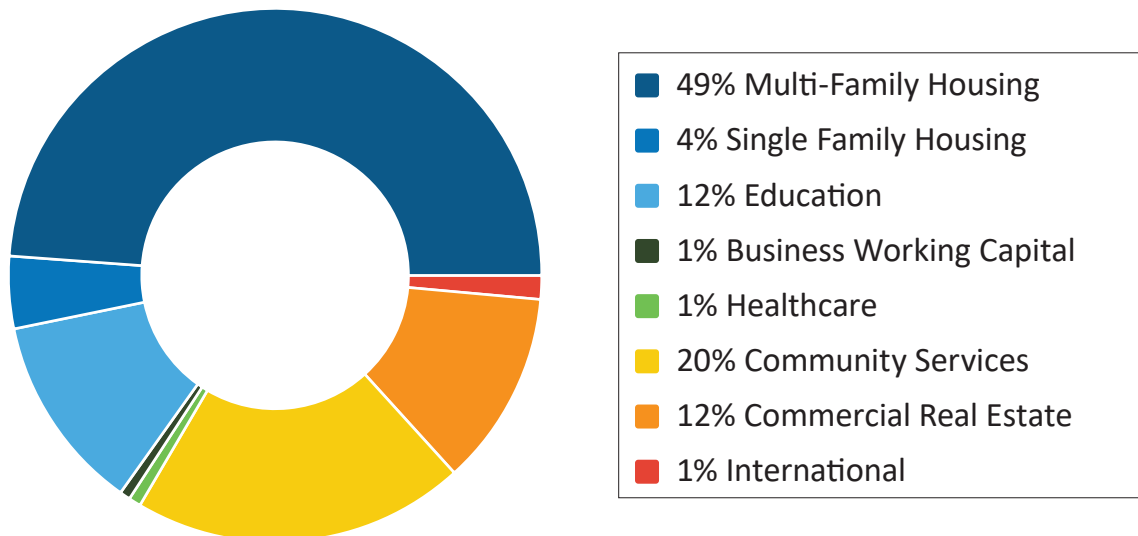


MAPPING PCG Capital's IMPACT

To date, PCG Capital has made loans to borrowers in **39 States with 65 lending partners, & 35 international loans.**



LOAN OUSTANDING BY TYPE



CURRENT & HISTORIC CDFI LENDING PARTNERS

Baltimore Community Lending
Beneficial State Bank (formerly One Pacific Coast Bank)
BlueHub Capital
Calvert Foundation
Capital Impact Partners
Carver Federal Savings Bank
Chicago Community Loan Fund (CCLF)
Charter School Development Corporation
Charter School Finance & Development
City First Bank of DC
CityFirst Enterprise
Clearinghouse CDFI
Coastal Enterprises, Inc. (CEI)
Community Bank of the Bay
Community First Fund
Community Health Center Capital Fund (CHCCF)
Community Housing Capital (CHC)
Community Vision
The Contact Fund
CSH (formally Corporation for Supportive Housing)
EJP Fund LLC
Enterprise Community Loan Fund
First Children's Finance
Forward Community Investing
Florida Community Loan Fund (FCLF)
Genesis Community Investment Fund
Harbor Bank
Hope Enterprise
Housing Assistance Council
Housing Partnership Fund
Illinois Facilities Fund (IFF)
The Isaiah Fund (merged in Disability Opportunity Fund)
Legacy Bank
Legacy Development Corporation
Leviticus 25:23 Alternative Fund
Mercy Community Capital
Mile High
National Housing Trust Community Development Fund
NeighborGood Partners
New Hampshire Community Loan Fund (NHCLF)
New Jersey Community Capital
Neighborhood National Bank (NNB)
Nonprofit Finance Fund (NFF)
Nonprofits Assistance Fund (NAF)
Pathway Lending
Propel Nonprofits
PIDC
Reinvestment Fund
ROC USA
Rural Community Assistance Corporation
Legacy Bank now Seaway Bank
Shared Capital Cooperative (formerly Northcountry Cooperative Loan Fund)
Southern Bancorp
The Housing Fund
Urban Partnership Bank (UPB)
Village Capital Corporation
Virginia Community Capital

2022 PCG Capital's Lending Programs

EJP Fund

In 2021, PCG Capital and Opportunity Finance Network (OFN), joined forces to create the Economic Justice Partnership Fund (EJP Fund). EJP Fund is an innovative, special purpose, off-balance sheet entity focused on economic justice, providing flexible capital to nonprofit CDFI loan funds that create access to fixed rate financing for their borrowers.

Partnering with small and mid-sized loan funds to serve minority-led borrowers and projects in rural and Native lands, the EJP Fund is a unique and innovative financing source providing critical, flexible capital. These loans have a \$6MM limit with terms of up to six years.



In 2022, the EJP Fund originated its first loan. This was a **\$4,350,000** loan to construct a 24-unit apartment building in Trinidad, CO. See the Timberview Borrower Profile for more details.

GAP & Southeast Lending

Starting in 2019, PCG Capital initiated our GAP loan program, seeking to provide much needed financing to community partners. The product launched in 2022 and PCG Capital originated **\$2,250,000** in loans.

In 2021, PCG Capital expanded its reach in the Southeast, with a goal of addressing persistent poverty. December of 2022 marked the end of our first year under this program. PCG Capital reported **\$913,133** in lending, while reaching our first year goal of addressing persistent poverty in the southeast region during this time. With two years left of this program, and a goal of **\$4 million** in lending, we are excited to see the reach and impact of this program!

NMTC Allocations

PCG Capital's 13 New Market Tax Credits (NMTC) projects provide a wide range of services, including:

Workforce



Healthcare



Education



Youth & Family Services



In 2022, our NMTC allocations were fully deployed. Of our 13 projects, 12 were in full operation and one in construction. These projects included schools, rescue missions, community centers, and more.

These projects include serving senior citizens, homeless individuals, and low-income people in severely distressed areas.

PCG Capital SUPPORTS SDGs

At the heart of the United Nation's 2030 Agenda for Sustainable Development are the 17 Sustainable Development Goals (SDGs), which provide a 'blueprint for peace and prosperity for people and the planet, now and into the future.'

The SDGs are highlighted in the borrower profile stories in this impact report.

Learn more about the SDG's at <https://sdgs.un.org/goals>.



2022
BORROWER IMPACT PROFILES
New Originations

HOUSING



Milford Housing Renewal in Milford, DE

COMMUNITY SERVICES



Gaudenzia facility in Claymont, DE

COMMERCIAL REAL ESTATE



Hoen Building in Baltimore, MD

INTERNATIONAL



Clients of lending partner Pro Mujer in Bolivia

EDUCATION



Stem Preparatory Academy in Nashville, TN

CLIMATE JUSTICE



Green Era Urban Farm in Chicago, IL



AFTON AVENUE APARTMENTS, Location: Richmond, VA

Featured Borrower: 2400 Afton Avenue
Partner: Virginia Community Capital (VCC)
Loan Type: Affordable Housing



Partners Loan Amount: \$500,000
Total Loan Amount: \$2,645,000
Total Project Cost (TPC): \$2,645,000
Leverage (Partners Loan Amt to TPC): 5.29x



Loan at a Glance:

PCG Capital collaborated with Virginia Community Capital (VCC) to provide a non-revolving line of credit to Genesis Properties, utilizing our GAP loan product. This partnership with VCC, a CDFI loan fund, bank and CDBA member, extends our lending relationship with the organization. VCC has a successful track record in affordable housing deals.



Project Summary:

The line of credit was used to plan and finalize the development of vacant land into an affordable housing property creating 150 units with rent restrictions by the Low-Income Housing Tax Credit (LIHTC) program. The units will be affordable to residents making at or below 60% AMI. The apartments will serve a community that is 54.8% BIPOC with a median household income of \$44,825. These affordable housing units will help all residents save \$245,000 annually compared to market rate rents.



Borrower Summary:

Genesis Properties, Inc. is a BIPOC owned business with over 45 years of experience and over 1,400 affordable housing units in its portfolio. Genesis will serve as the project manager.



Loan Result:

The loan allows Genesis to finalize details of its long-term plan to develop and syndicate the building for LIHTC purposes which will benefit low-income families in the area. This property is located in an area of Richmond with banks, grocery stores, hospitals, parks, and interstate access. This property provides the opportunity for low and middle income families to live in a neighborhood that is convenient and affordable.

Impact Highlights: BIPOC Development; Healthy Foods; Affordable Housing



Featured Borrower: Comité de Bien Estar
Partner: Community Housing Capital (CHC)
Loan Type: Affordable Housing

Partners Loan Amount: \$1,275,000
Total Loan Amount: : \$3,300,000
Total Project Cost (TPC): \$25,357,600
Leverage (Partners Loan Amt to TPC): 19.9x



Loan at a Glance:

PCG Capital’s collaboration with Community Housing Capital (CHC) resulted in a \$1,275,000 acquisition, construction, and development loan to Comité de Bien Estar to build affordable single-family homes. Since 2009, PCG Capital’s Collaboration with CHC has provided an acquisition and construction line of credit to Comité. The line of credit has been renewed several times. CHC has proven to be one of our most impactful long-term lending partners.



Project Summary:

The homebuyers served by Comité are 100% Hispanic and would most likely not qualify for traditional financing to become homeowners. Homebuyers consist of Comité members, farmworkers, and the general population of the San Luis area. Because Comité’s business model encourages mortgage readiness and homeownership counseling, approximately 90% of homebuyers have mortgage prequalification, pre-approval, or approval before seeking to purchase a home from Comité.



Borrower Summary:

Farmworkers founded Comité and it has now grown to effectively develop San Luis from an agricultural hub with inadequate housing into a residential community with affordable single-family, and multi-family housing. Through Comité’s efforts, San Luis has achieved homeownership rates higher than the national average, despite being a low-income, BIPOC community.

Loan Result:

This loan provides access to the capital essential to support the dream of homeownership for those who would otherwise remain not be able to become homeowners. Comité provides community lending programs, childcare, food and nutrition programs, housing counseling, technical assistance, and community-building classes and activities.

Impact Highlights: BIPOC Development, BIPOC Owned or Controlled Organization, Persistent Poverty Area



BUFFALO AND CACTUS SENIOR HOUSING, Location: Las Vegas, NV

Featured Borrower: Nevada Hand, Inc.
Partner: Community Housing Capital (CHC)
Loan Type: Senior Affordable Housing



Partners Loan Amount: \$500,000
Total Loan Amount: : \$3,132,250
Total Development Costs: \$4,695,573
Leverage (Partners Loan Amt to TDC): 9.39x



Loan at a Glance:

PCG Capital and Community Housing Capital (CHC) collaborated to deliver a total loan of \$3,132,250. PCG Capital provided a \$500,000 loan. The funds covered predevelopment and acquisition costs to develop this 5-acre site for senior housing. This project will be the first affordable apartment complex for seniors in this submarket.



Project Summary:

Nevada Hand, Inc. (NVH) will develop a vacant site into a 150-unit affordable senior project financed with 4% LIHTC and tax-exempt bonds. The completed building will have an elevator, a clubhouse, 76 one-bedroom/one-bath, and 49 two-bedroom/one-bath apartments, all having affordability restrictions from 30% to 60% of AMI.

Borrower Summary:

NVH has over 25 years of experience developing affordable family housing, independent senior housing, and assisted living facilities. NVH owns and operates more than 5,000 units in 44 communities. NVH’s development pipeline has three projects (335 units) under construction with total development costs of \$88 million, with another four projects (425 units) in predevelopment with projected costs of \$150 million.

Loan Result:

Las Vegas is experiencing a severe shortage of rental apartments. Average vacancy rates are around 4% for Class B apartments, and rents have increased nearly 20% in the past 12 months. There are currently no apartment properties in the neighborhood. Based on current permitting, the low housing stock is expected to continue for the next 3 to 5 years. Neighborhood demographics are 35.7% Caucasian, 28.2% Black, 31.0% Hispanic, 27.0% Asian, and 9.1% other.

Impact Highlights: Persistent Poverty Area, People with Disabilities, Sustainable



EUCKAL APARTMENTS, Location: Washington, D.C.

Featured Borrower: Jubilee Housing, Inc. (JHI)
 Partner: Enterprise Community Loan Fund (ECLF)
 Loan Type: Affordable Housing
 Times Leveraged: 32.2x

Partners Loan Amount: \$1,750,000
 Total Loan Amount: : 17,458,671
 Total Project Cost (TPC): \$56,326,766
 Leverage (Partners Loan Amt to TPC): 32.2x



Loan at a Glance:

PCG Capital financed \$1,750,000 of a total loan of \$17,458,671 with Enterprise to bridge equity installments connected to federal and state Low Income Housing Tax Credit contributions. This loan is a second equity bridge loan with Enterprise and the fourth participation with this lending partner.



Project Summary:

This loan will fund the development of 50 units of affordable multifamily, mixed-income housing in Washington, DC. The now-vacant buildings are located in a gentrified neighborhood in DC's Ward 1. The property is 100% income/rent-restricted, with some units subsidized for very low-income families.

Borrower Summary:

Jubilee Housing, Inc. (JHI) is a non-profit that has a highly experienced development and management team with a successful track record in rehabilitation and new construction. JHI has been actively developing and owning affordable housing since 1973 and currently owns and operates 15 buildings totaling 302 residential units. JHI is a high-impact organization working to preserve the long-term affordability of housing in Washington, DC.

Loan Result:

50 family-size units will provide affordable housing and supportive services for low-income families in the area. The project is restricted to residents with household income levels between 30% AMI and 50% AMI with two-thirds of the units for households earning less than 40% AMI. The development plan includes 6,200 SF arts center, which will create an opportunity for residents to enjoy programming. The project will redevelop long-vacant buildings into renovated properties that match the profile of neighboring buildings.

Impact Highlights: BIPOC Development, Sustainable



HALLMARK WILLOW CREEK, Location: McCormick, SC

Featured Borrower: The Hallmark Companies, Inc. (Hallmark)
Partner: Housing Assistance Council
Loan Type: Affordable Housing



Partners Loan Amount: \$733,500
Total Loan Amount: : \$1,467,000
Total Project Cost (TPC): \$1,967,406
Leverage (Partners Loan Amt to TPC): 2.68x



Loan at a Glance:

PCG Capital participated with the Housing Assistance Council (HAC) to deliver a \$1,467,000 total loan to preserve and rehabilitate a USDA Section 515 senior property. This was PCG’s second direct participation with HAC. PCG Capital’s participation in this loan reduced HAC’s future exposure to The Hallmark Companies, Inc. (Hallmark), thus allowing them to close other deals with this group. This loan also allowed PCG Capital to meet the strategic goals of increasing lending in the Southeast.

Project Summary:

Hallmark will utilize LIHTC equity to acquire and rehabilitate this 28-year-old, 25-unit property. The property is located in a high-poverty census tract deemed an Area of Economic Distress. Twenty-four of the units are under an existing USDA Rural Development Section 515 structure with 100% rental assistance for seniors.

Borrower Summary:

Hallmark is a real estate company that has been in existence since 1997 and now has more than 375 employees. Hallmark’s mission is to provide stable, safe, and dependable multi-family communities through real estate investment, property management, and development activities. They specialize in establishing housing for families, seniors, and other individuals in need of quality, affordable housing opportunities.

Loan Result:

With 100% rental assistance, the project will serve a diverse set of senior households. The units are reserved for households making up to 50% AMI. In 2022 this was just over \$30,000. 19% of the tenants have a disability; 92% are Black; 4% are white; and 4% are Native American. This is also PCG’s first loan in South Carolina.

Impact Highlights: People with Disabilities, BIPOC Development, Sustainable, Persistent Poverty Area



HIGH STREET, Location: Washington, DC

Featured Borrower: The Neighborhood Development Company, LLC (NDC)
 Partner: National Housing Trust
 Loan Type: Affordable Housing

Partners Loan Amount: \$780,000
 Total Loan Amount: : \$1,560,000
 Total Project Cost (TPC): 2,560,000
 Leverage (Partners Loan Amt to TPC): 3.28x



Loan at a Glance:

This loan was PCG Capital’s seventh with National Housing Trust (NHT). PCG Capital participated \$780,000 towards a \$1,560,000 loan to acquire land to predevelop a 28 unit mixed-income condominium building in the Anacostia neighborhood of Washington, D.C. Of the six previous loans, one has paid off, the remaining five outstanding loans total approximately \$2.7MM.

Project Summary:

The loan funded the predevelopment activities for a 34,934 SF site that was awarded to the Neighborhood Development Company (NDC) in 2017. NDC has worked with the D.C. Department of Housing and Community Development (DHCD) to finalize the Property Disposition Agreement to arrange gap financing from the Housing Production Trust Fund. This project is community supported and will result in 28 mixed-income family oriented 1,200 SF condos. 75% of the units are designated for homeowners earning less than 80% AMI.

Borrower Summary:

NDC is an experienced Washington, D.C.-based minority-led Certified Business Enterprise real estate development company that focuses on the revitalization of urban neighborhoods. NDC has led the development of over 50 projects totaling over one million SF of real estate while partnering on projects representing over two million SF. They currently manage nearly \$75 MM in assets.

Loan Result:

This project improves housing stability and supports economic diversity by expanding affordable homeownership for low and moderate-income families. It also supports upward mobility by expanding affordable homeownership opportunities so that low- and moderate-income BIPOC families can build wealth.

Impact Highlights: BIPOC Owned or Controlled Organization, Persistent Poverty Area



NEW URBAN DEVELOPMENT PIPELINE, Location: Miami, FL

Featured Borrower: New Urban Development (NUD)
Partner: Housing Partnership Network (HPN)
Loan Type: Enterprise Loan

Partners Loan Amount: \$500,000 Participation
Total Loan Amount: : \$1,000,000
Leverage (Partners Loan Amt to TPC): N/A



Loan at a Glance:

This loan was PCG Capital’s seventh loan in partnership with Housing Partnership Network (HPN). Our total outstanding in partnership with HPN is 3.3MM or 7.3% of the portfolio. Through a 2021 CDFI Fund FA grant, PCG Capital created a new goal of increasing lending in Florida, Georgia, Alabama, and the Carolinas.



Project Summary:

The loan will fund the creation of more than 640 affordable housing units by providing medium-term capital to finance New Urban Development (NUD)’s pipeline of housing projects. NUD focuses on housing development in Miami, particularly in the economically distressed neighborhood of Liberty City. The neighborhood suffers from high unemployment and low incomes. This housing shortage is due to years of under-investment and compounded by gentrification. The loan will ultimately leverage more than \$200MM of public and private investment.

Borrower Summary:

NUD is a subsidiary of the Urban League of Greater Miami (ULGM), a Black-led organization that serves BIPOC clients. NUD has developed a robust pipeline over the past three years, including 830 new affordable housing units and 13,600 SF of community space. The loan will be a vital catalyst for more than \$270MM of new investment in Liberty City. It will enhance NUD’s capacity for future development with nearly \$17MM of cash development fees.

Loan Result:

Affordable housing will become available to low-income neighborhoods in the greater Miami metropolitan area. These new housing units will serve the population in Liberty City with an average median income equal to 70% of Miami AMI.

Impact Highlights: BIPOC Development, BIPOC Owned or Controlled Organizations, Sustainable, Persistent Poverty Area



Featured Borrower: Louis Lukondi (LOL)
Partner: Economic Justice Partnership Fund (EJPF)
Loan Type: Affordable Housing



Partners Loan Amount: Up to \$120,833
Total Loan Amount: : Up to \$4,350,000
Total Project Cost (TPC): \$4,873,500
Leverage (Partners Loan Amt to TPC): 40.33x



Loan at a Glance:

The Economic Justice Partnership Fund (EJPF) closed its first loan in 2022. The loan was sourced and closed with the help of Housing Assistance Council (HAC). Through his entity Bootes Holdings, Louis Lukondi, will use the funds for the construction of a workforce/affordable housing building in Trinidad, CO. This loan supports EJPF’s goal of partnering with small and medium size CDFIs that serve rural areas. This loan will expand PCG’s relationship with HAC, a national non-profit that supports affordable housing in rural areas.

Project Summary:

The completed property will have 24 new affordable housing units for residents with incomes below 80% and 120% of AMI. The site is in a CDFI Investment area and a rural and majority-minority census tract. This project will help meet the housing demand in an area with 93% of the existing stock being over 20 years old and 48% of renters paying more than 40% of their income for rent.

Borrower Summary:

Mr. Lukondi has worked in commercial real estate banking and real estate private equity for five years, with work experience in multifamily lending at Bank of America, real estate securities at Pontus Capital, and project management for real estate developer HomeFed Corporation. Mr. Lukondi also owns a 10-unit multifamily property in Fort Garland, Colorado, financed by HAC.

Loan Result:

The loan will bring a new multifamily housing development to a residential area near the central business district of Trinidad. Trinidad is a main hub for shopping and critical services for the surrounding rural area.

Impact Highlights: Sustainable



Featured Borrower: The Community Builders, Inc. (TCB)

Partner: Leviticus Fund

Loan Type: Affordable & Supportive Housing

Partners Loan Amount: \$500,000

Total Loan Amount: : \$2,924,248

Total Project Cost (TPC): 3,099,248

Leverage (Partners Loan Amt to TPC): 6.2x



Loan at a Glance:

The loan is PCG Capital fourth loan with Leviticus Fund (Leviticus). Our total outstanding amount in participation with Leviticus is \$2,950,000, or 7.35% of the outstanding portfolio.



Project Summary:

The 254-unit development in East Harlem will provide affordable and supportive housing for residents earning below 70% of the local AMI and chronically homeless individuals. The project will adapt the existing East Harlem Multiservice Center to be resilient against floods, provide enhanced office space for local nonprofit tenants, and feature an educational greenhouse, flexible event space, and a full-sized basketball court for local students.



Borrower Summary:

TCB, a nonprofit established in 1964, has developed over 33,000 affordable and mixed-income housing units. Approximately 80% of TCB’s portfolio is family rental apartments, with 20% set aside for seniors or persons with disabilities. TCB has completed similar developments. Leviticus has funded 11 prior loans to TCB.

Loan Result:

This loan will support the development of 254 affordable housing units in Harlem, a predominantly Black and Hispanic neighborhood in New York City, comprised of 5,866 families, with 67% of households earning less than 70% AMI. The development integrates active design principles through its walking paths and recreational and gardening shared spaces. The amenities will connect to a central atrium, creating an accessible community space for Beacon residents and residents of the nearby New York City Housing Authority Wagner House.

Impact Highlights: Sustainable, Development, Persistent Poverty Area



Featured Borrower: 1700 West 41st Street, LLC (ECLF)

Partner: Enterprise Community Loan Fund

Loan Type: Economic Development/CRE



Partners Loan Amount: \$1,000,000

Total Loan Amount: 12,000,000

Total Project Cost (TPC): 12,000,000

Leverage (Partners Loan Amt to TPC): 12x



Loan at a Glance:

The loan is PCG Capital’s third loan in collaboration with Enterprise. The loan replaces and re-finances a 2017 loan. The original source of repayment fell through due to COVID-19 related difficulties. This refinancing provided the project with more time to stabilize.



Project Summary:

The project provides office and manufacturing space to small businesses in the Medford neighborhood of Baltimore, which is targeted for redevelopment by the city. The 1954 136,797 SF former Sears warehouse building will be redeveloped as the home of Union Craft Brewing Company (UCBC) and eight other tenants; Seven of which are start-up businesses, with anchor Johns Hopkins University.

Borrower Summary:

The borrower is a single asset LLC formed in 2017. The members include UCBC co-founders and Seawall Development (Seawall) employees. Seawall is a well-known developer in the Baltimore area that specializes in neighborhood projects, including workforce housing and office space in distressed neighborhoods.

Loan Result:

PCG Capital has set a goal in its 5-year plan to expand its lending in the commercial real estate area beyond community facilities properties to projects that promote economic development and job creation. This project aligns with that goal. The food and beverage tenants provide accessible jobs for 270 people with room for future expansion. This project will redevelop a blighted area of the city and supports the city’s goal of revitalizing Medford.

Impact Highlights: BIPOC Development, Development, Persistent Poverty Area



Featured Borrower: Horizon Science Academy (HSA)
Partner: Charter School Finance & Development (CSFD)
Loan Type: Education



Partners Loan Amount: \$500,000
Total Loan Amount: : \$2,397,700
Total Project Cost (TPC): \$2,397,700
Leverage (Partners Loan Amt to TPC): 4.79x



Loan at a Glance:

This loan represents PCG Capital’s first loan with CSFD, an emerging CDFI and former co-participant. PCG provided a \$500,000 pari passu participation for a \$1,000,000 total loan to acquire and repurpose a vacant commercial property into a school building in Columbus, OH.



Borrower Summary:

The school was founded in 1999 by a small group of educators and engineers who developed the curriculum known as Concept Schools Design. Concept Schools, now manages 30 schools in the Midwest. The sponsor/borrower will contribute \$1.4MM in equity for the acquisition.

Project Summary:

Horizon Science Academy (HSA) is a public charter high school whose curriculum focuses on math, science, technology, and college readiness. The loan will allow the school to acquire a 31,293 SF vacant office building as its new permanent campus. Short and long-term improvements will be made to the building to prepare it for educational use.

Loan Result:

The new building will allow HSA to expand to enroll up to 750 students. HSA currently serves majority BIPOC students, including 86.7 % Black and 72% low-income students. In 2020, HSA employed 69 staff members and served 498 students. Students benefit from small class sizes, individualized education, home visits, and college pipelines. HSA strives to close the achievement gaps with its students surpassing the benchmarks for English Language Arts, meeting the benchmark for math, and exceeding the state graduation rate benchmarks.

Impact Highlights: BIPOC Development, Persistent Poverty Area, Woman Led Organization



Featured Borrower: PVP Tustin Owner, LLC
Partner: Clearinghouse CDFI
Loan Type: Acquisition

Partners Loan Amount: \$1,000,000
Total Loan Amount: \$19,000,000
Total Project Cost (TPC): \$24,832,700
Leverage (Partners Loan Amt to TPC): 2.48x



Loan at a Glance:

PCG Capital worked with Clearinghouse CDFI (CCDFI) to deliver a \$1,000,000 loan as part of a \$19 million finance package to support the acquisition of the Port View Preparatory school building. PCG’s participation deepens our business relationship with CCDFI, and this is the third loan in partnership with CCD-FI.



Project Summary:

The California State Department of Education operates the school for special education students. There is a sister school in Ontario, CA that has been in operation since 2013. Demographics across the school’s business (two schools total, including the subject Property and a school in Ontario, CA) are currently: 58% of the students receive free or reduced lunch, and 100% are in special education.

Borrower Summary:

Port View Preparatory provides education and psychological assessments to students. The program facilitates instructional field trips to museums, restaurants, movies, and parks. The school also provides assistive technology, speech, and language instruction, occupational therapy, nursing, physical therapy, and student pick-up and drop-off utilizing unmarked transportation.

Loan Result:

The loan allows for continued provision of special needs education services to children and young adults (kindergarten through 22 years of age) and the ability to expand to serve 204 additional students. Expanding clinical and assessment services beyond the school’s enrollment; and including non-student populations for specific behavioral health services.

Impact Highlights: People with Disabilities, BIPOC Development, Persistent Poverty



Featured Borrower: The Skills Center, Inc
Partner: Reinvestment Fund
Loan Type: Bridge Loan

Partners Loan Amount: \$1,500,000
Total Loan Amount: \$16,600,000
Total Project Cost (TPC): 20,456,135
Leverage (Partners Loan Amt to TPC): 13.64x



Loan at a Glance:

PCG Capital provided \$1,500,000 in concert with Reinvestment Fund to develop The Skills Center’s (TSC) permanent headquarters and additional non-profit space. The completed property will include an indoor sports facility with a multi-court basketball set up for programming. TSC will collaborate with a set of experienced advisors and with four complementary partner tenant nonprofits to develop the property.



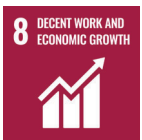
Project Summary:

The new headquarters will allow TSC to achieve permanent growth in a stable location with four partners: Computer Mentors Group, CDC of Tampa, Girls Empowered Mentally for Success, and Men of Vision. TSC’s space will be the only facility in East Tampa dedicated to afterschool and summer youth programs, including sports leagues, training, and travel teams.



Borrower Summary:

TSC is a Tampa, Florida-based, Black-led nonprofit organization that has been in operation since 2007. TSC focuses on academic and leadership success for children by connecting them with sports and athletic programs. It intentionally uses athletics to influence academics, life skills, mentoring, health, and more for young people ages 3-18.



Loan Result:

The headquarters will be located between a local high school and a main commercial corridor, which includes the local technical college. Our capital combined with new members tax assets will enable the \$20 million project to move forward and support the broader community with job growth, job training, and service delivery. The headquarters building will serve as East Tampa’s premier event space for athletic, corporate, and community events.



Impact Highlights: BIPOC Development, BIPOC Owned; Woman Led; Persistent Poverty Area; Education Equity, Health Equity, Workforce Readiness; Strategic Alliance with five BIPOC-led nonprofit organizations; Resource Sharing; Community Programming; Social Enterprise Business Venture; Economic Sustainability





Featured Borrower: Lao Family Community Development

Partner: Community Bank of the Bay (CBB)

Loan Type: Community/Service Supportive Housing

Partners Loan Amount: \$750,000 Facility #1/ \$1,000,000 Facility #2

Total Loan Amount: : \$22,470,000

Total Project Cost (TPC): \$24,969,935

Leverage (Partners Loan Amt to TPC): 14.27x



Loan at a Glance:

PCG Capital and Community Bank of the Bay (CBB) collaborated to deliver two loans for two separate facilities for Lao Family Community Development (LFCD). One loan was a \$750,000 participation in a \$19,200,000 term note, and the other was a \$1MM participation in a \$3,270,000 Revolving Line of Credit.



Project Summary:

Since May 2021, LFCD has operated the CARE Campus facility-located in Oakland, CA. The loans allowed LFCD to purchase its 285-room supportive housing facility it is currently leasing.



Borrower Summary:

LFCD’s mission is to advance diverse communities’ economic mobility and well-being and has done so by providing employment, housing, education, and support services to over 31,000 low-income individuals, with 40 ethnic groups represented. The organization’s program focuses on mental health, employment counseling, adult education, transitional housing, and family services, including domestic violence, food, financial assistance, and other programs that address the most disadvantaged groups in the area.



Loan Result:

LFCD’s programs have a positive impact on over 225,000 low-income BIPOC Californians based on CARE Campus’ beneficiary mix, which includes formerly homeless people and CA State parolees. All 193 clients the CARE Campus served at origination are extremely low-income (up to 30% AMI). The demographics of the beneficiaries are 20% White, 39% Black, 3% Asian, 30% Hispanic, 1% Native American and Alaska Native, 1% Native Hawaiian and Pacific Islander, and 6% Two or More Races. At CARE Campus, LFCD offers on-site fully rounded programs for occupants to aid in graduating to self-efficiency.



Impact Highlights: Woman-Led/Operated, BIPOC Led/Operated, Reentry Citizens, Formerly Homeless, BIPOC Development, Persistent Poverty Area





Featured Borrower: Green Coast Enterprises, LLC (GCE)
Partner: Coastal Enterprises, Inc. (CEI)
Loan Type: Commercial Real Estate and Affordable Housing
Bridge Acquisition Loan



Partners Loan Amount: \$1,000,000
Total Loan Amount: : \$2,000,000
Total Project Cost (TPC): \$12,913,228
Leverage (Partners Loan Amt to TPC): 12.9x



Loan at a Glance:

PCG Capital contributed \$1MM in a \$2MM pari passu participation with Coastal Enterprises, Inc. (CEI) to Green Coast Enterprise (GCE) to fund the acquisition and development of a historic property in New Orleans, Louisiana.



Project Summary:

The redevelopment project will create a homeownership center in Phase I and an 18-unit, mixed-income condominium complex in Phase II. The center will include space for the Neighborhood Housing Services of New Orleans (NHSNO), a bank, credit union, title company, and coffee shop. CEI and PCG Capital are involved in Phase I of this project.



Borrower Summary:

GCE develops and provides real estate services for urban and coastal community renewal. GCE's mission is to pursue opportunities that mitigate social inequity and economic stagnation while fostering relationships with tenants and neighbors.



Loan Result:

This project serves low-income clients located in a majority-minority census tract with a median household income of 59.13% AMI. It will bring a Homeownership Center to residents of a census tract where the homeownership rate is only 68% of the New Orleans rate, and less than half of the state's rate. It supports NHSNO, which is the oldest housing nonprofit in the city that serves approximately 400 low-income clients annually to create affordable, energy-efficient housing.



Energy Impact:

Powered by on-site solar panels, LEED certified, First Mixed-income Net-zero project in Louisiana, Meets Enterprise Green Communities and Energy Star Certification Requirements, Low Flow Fixtures, LED Lighting, Energy-efficient Appliances, Rainfall Capture for Storm water Management, Gravel Over Asphalt for Heat Reduction, Walkable Community/Car Use Reduction.



Impact Highlights: BIPOC Development, Sustainable, Persistent Poverty Area

PCG Capital's 2022 FINANCIAL & LENDING REPORT

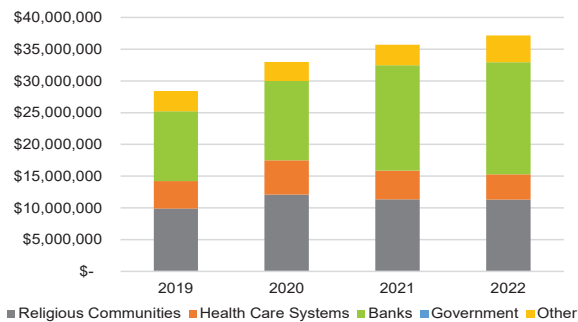


PCG FINANCIALS

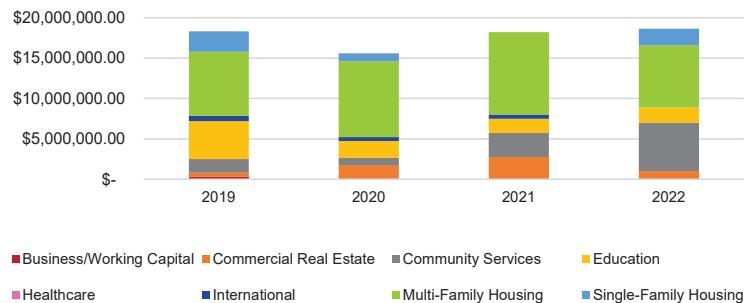
	2019	2020	2021	2022
Total Assets	\$43.6M	\$49.9 M	\$56.4 M	\$61.0M
Total Loan Capital	\$39.1M	\$44.8 M	\$35.7 M	\$37.1M
Net Asset Ratio	33.14%	31.86%	34.91%	33.89%
Self Sufficiency	86.84%	109.32%	122.97%	91.99%

DIVERSE SOURCES OF LOAN CAPITAL & LOAN ORIGINATIONS

Loan Capital Diversity

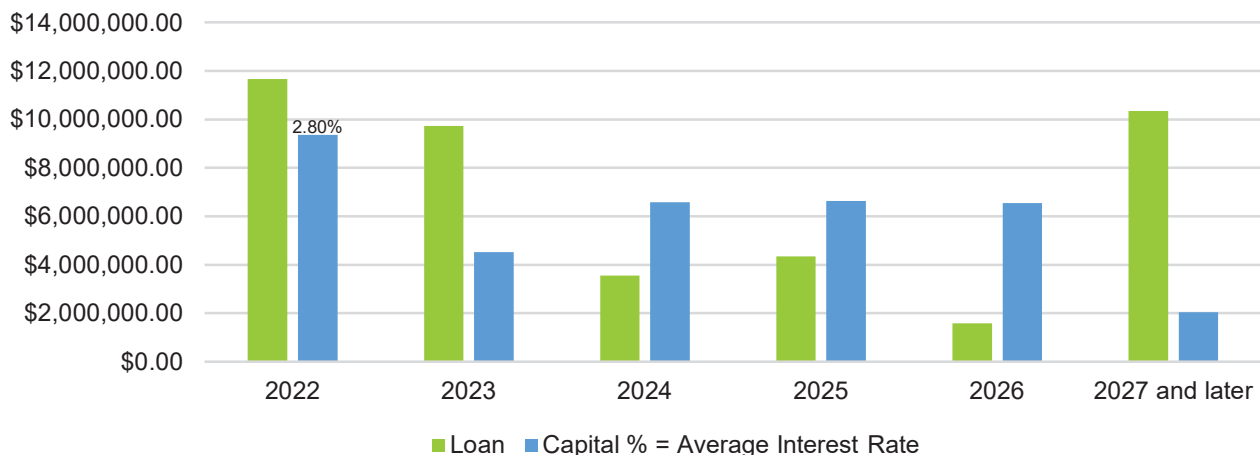


Loan Originations



LOAN & CAPITAL MATURITIES

Loan and Capital Maturities



MEMBER REPRESENTATIVES

Sister Mary Bernadette McNulty, CSJ
PCG Capital Members Chairperson
 Treasurer
 Sisters of St. Joseph of Orange
 Orange, CA

Sister Cathy Arnold, OP
Dominican Collaborative
 Chicago, IL

Sister Leandra Schaller, OSF
 Sisters of St. Francis of Penance and
 Christian Charity
 Denver, CO

Sister Christine Beckett, SCN
 Nazareth Literary and
 Benevolent Institution
 Silver Spring, MD

Sister Marie Cigrand, OSF
 Sisters of St. Francis of Dubuque
 Dubuque, IA

Thomas McCaney
 Sisters of St. Francis of Philadelphia
 Philadelphia, PA

Sister Karen Elliott, C.P.P.S
 Sisters of the Precious Blood
 Toledo, OH

Sister Mary Ann Rosenbaum, CSJ
 Congregation of St. Joseph
 Wheeling, WV

Julie Tanner
Director, Catholic Responsible Investing,
 Christian Brothers Investment Services
 New York, NY

PCG Capital BOARD OF DIRECTORS

Dan Betancourt
PCG Capital Board Chairperson
 Community First Fund
 Lancaster, PA

Sister Marguerite O'Brien
PCG Capital Board Secretary
 Congregation of St. Joseph
 Wheeling, WV

Jennifer Novak
PCG Capital Board Treasurer
 Community Reinvestment Fund, USA
 Minneapolis, MN

Jie Wang
PCG Capital Board Vice-Chairperson
 Purview
 Bethesda, MD

Tabitha Atkins
 Cross Street Partners
 Urban Action Community Development
 Baltimore, MD

Sister Patricia Wittberg, SC
 Seton Enablement Fund
 Mt. St. Joseph, OH

David Landis
 Consultant
 Atlanta, GA

Kim Levine
 Consultant
 Baltimore, MD

Karen Kollias
 Consultant
 Dover, DE

John Holdsclaw IV
 National Cooperative Bank
 Washington DC

Amir Kirkwood
 VCC
 Richmond, VA

LOAN COMMITTEE

Jeannine Jacokes
PCG Capital Committee Chairperson
 Partners

Tabitha Atkins
 Cross Street Partners
 Urban Action Community Development
 Baltimore, MD

Karen Kollias
 Consultant
 Dover, DE

Dana Lieberman
 IFF
 Chicago, IL

Ashwin Mahabaleswara
 Developing World Markets
 Stamford, CT

Patrick Murcia
 Fannie Mae
 San Francisco, CA

Joseph Raines
 United Bank
 Birmingham, AL

Patricia Wittberg, SC
 Seton Enablement Fund
 Mt. St. Joseph, OH

David Schon
 Nixon Peabody, LLC
 Washington DC

THANK YOU FOR YOUR SUPPORT!

MEMBERS

Christian Brothers Investment Services, Inc.
 Congregation of St. Joseph
 Dominican Collaborative composed of :
 Adrian Dominican Sisters
 Dominican Sisters of Peace
 Grand Rapids Dominicans
 Racine Dominicans
 Sisters of St. Dominic of Amityville, New York

Nazareth Literary and Benevolent Institution
 Sisters of St. Francis of Dubuque
 Sisters of St. Francis of Philadelphia
 Sisters of St. Francis of Penance & Christian Charity
 St. Francis Province
 Sisters of St. Joseph of Orange
 Sisters of the Precious Blood

INVESTORS & SUPPORTERS

Adrian Dominican Sisters
 *Amalgamated Bank (EJP Fund Investor)
 Atlantic-Midwest Province Endowment
 Trust of the School Sisters of Notre Dame
 Bank of America
 BBVA USA
 Benedictine Convent of Perpetual
 Adoration
 Bon Secours Mercy Health - BSMH
 CCIF (CDFI Community Inv Fund-
 Woodforest & OFN
 Christian Brothers of the Midwest, Inc.
 City First Bank of DC
 Congregation of Bon Secours of Paris
 Congregation of the Passion, Holy Cross
 Province
 Congregation of the Sisters of St. Agnes
 Congregation of the Sisters of St. Joseph
 Congregation of the Sisters of the Holy
 Names of Jesus and Mary
 Daughters of the Holy Spirit Charitable
 Trust
 Dominican Sisters of Hope
 Dominican Sisters of Peace
 Franciscan Sisters of Little Falls, MN
 Franciscan Sisters of OLPH
 Franciscan Sisters of Perpetual Adoration
 FSC DENA Endowment Trust
 Glenmary Home Missioners
 *HSBC (EJP Fund Investor)
 IHM Congregation Charitable Trust
 Little Company of Mary Sisters - USA
 Loretto Literary and Benevolent Institution

Mercy Investment Services, Inc.
 Missionary Sisters Servants of the Holy
 Spirit
 National Cooperative Bank, NA
 New York Quarterly Meeting
 Northern Trust
 *Opportunity Finance Network (EJP Fund
 Investor)
 PNC
 Religious Communities Impact Fund, Inc.
 School Sisters of St. Francis Inc.,
 Milwaukee
 School Sisters of St. Francis of St. Joseph
 Convent, U.S. Province
 Seton Enablement Fund - Sisters of Charity
 of Cincinnati
 Sister of Mercy of the Holy Cross
 Sisters of Bon Secours
 Sisters of Charity of Leavenworth
 Sisters of Charity of St. Augustine
 Sisters of Charity of the Incarnate Word
 Sisters of Charity, BVM
 Sisters of Notre Dame de Namur
 Generalate
 Sisters of Notre Dame International
 Sisters of Notre Dame of Chardon Ohio
 Sisters of Providence of St. Mary of the
 Woods
 Sisters of St. Dominic - Racine
 Sisters of St. Dominic of Amityville
 Sisters of St. Francis of Clinton, Iowa
 Sisters of St. Francis of Dubuque, Iowa
 Sisters of St. Francis of Holy Name
 Province, Inc.
 Sisters of St. Francis of Philadelphia
 Sisters of St. Francis of Sylvania, OH
 Sisters of St. Francis of the Neumann
 Communities

Sisters of St. Joseph of Carondelet, St Louis
 Sisters of St. Joseph of Carondelet, St Paul
 Sisters of St. Joseph of Northwestern
 Pennsylvania
 Sisters of St. Joseph of Orange
 Sisters of St. Joseph of Peace, St. Joseph
 Province
 Sisters of St. Joseph of Peace, Washington
 Province
 Sisters of the Holy Names of Jesus and
 Mary, US-Ontario Province
 Sisters of the Humility of Mary (RCIF)
 Sisters of the Most Precious Blood
 Sisters of the Order of St Dominic of Grand
 Rapids
 Sisters of the Presentation of the BVM -
 New Windsor
 Sisters of the Presentation, Dubuque, Iowa
 Sisters Servants of the Immaculate Heart
 of Mary
 Society of Catholic Medical Missionaries/
 Medical Mission Sisters
 Society of the Divine Word
 Society of the Holy Child Jesus, American
 Province
 Society of the Sacred Heart Duchesne
 Trust
 Society of the Sisters of St. Joseph
 SSM International Finance, Inc.
 St. Joseph Health System
 TD Bank
 The Protestant Episcopal Church
 The Sustainability Group
 Trinity Health
 Union Sisters of the Presentation of the
 BVM
 Unitarian Universalist Common
 Endowment Fund, LLC
 US Bank
 *Wells Fargo (EJP Fund Investor)
 *Woodforest Bank (EJP Fund Investor)

EJP Fund Investors

Amalgamated Bank
 BlueHub
 HSBC
 Key Bank
 Mercy Community Capital

Mercy Partnership Fund
 Opportunity Finance Network (OFN)
 Optus Bank
 Reinvestment Fund
 RSF Social Finance

Southern Bancorp
 Virginia Community Capital (VCC)
 Woodforest Bank
 Wells Fargo



Community Development Bankers Association (CDBA), is the voice and champion of banks and thrifts with a mission of serving low and moderate-income communities.



2022 CDBA Peer Forum Conference, June 8-9

2022 CDBA Accomplishments



Growth: CDFI growth has been robust. CDBA-led advocacy has focused on ensuring a commensurate increase of awards directed to banks, resulting in a 45 percent increase over the last five years.

Emergency Capital Investment Program (ECIP): CDBA members received \$4.75 billion, or 57% of the total U.S. Treasury’s ECIP investment amount and 76% of the ECIP investment amount directed to banks.

CDFI Funding: \$46 million in total funding for members, including the Small Dollar Loan Program and the Native American CDFI Assistance Program (NACA). Of the 151 CDFI banks that received Bank Enterprise Award program grants, 80 (53%) were CDBA members and 98% of CDBA members received the maximum grant of \$170,699.

New Market Tax Credits (NMTC): CDBA members secured \$385,000,000 in NMTC allocations in 2022.

CDFI Investment Tax Credit: CDBA led drafting and bipartisan introduction of Senate legislation to incentivize long-term, private sector investments into CDFIs in 2022. CDBA is working to support re-introduction in the new Congress.

Senate CDFI Caucus: CDBA was instrumental in educating a bipartisan group of US Senators to join the CDFI caucus.

CRA Modernization: CDBA continued its leadership advocating for responsible reforms to the Community Reinvestment Act. CDBA’s most recent comments, a 71 page response to a joint-agency proposal, earmarked high priority recommendations specific to CDFI banks, then continued on to address the nearly 200 questions posed within the notice.

CDBA MEMBERS IMPACT

The **\$55 billion** in loans outstanding from members supports wealth creation, especially home and business ownership. CDBA's members provide loans to their communities, benefiting:

Consumers/
Households



Homeowners/
Families



Farmers



Businesses



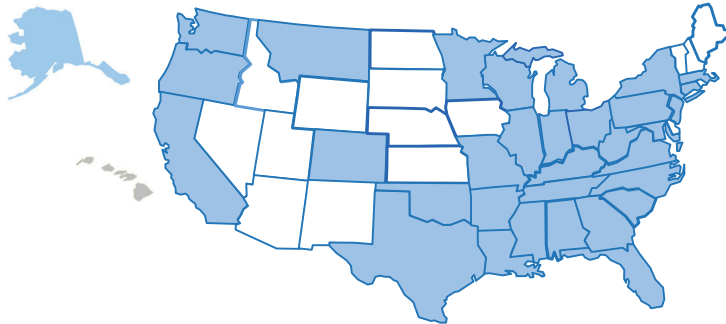
Our members:

- **940** branch and office locations in **32 states** + DC
- **13,145** total employees

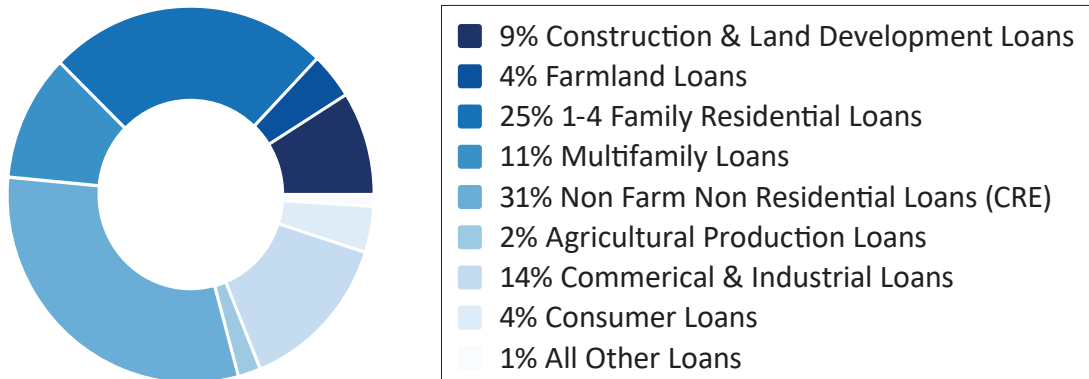


94% of CDBA's **105** members are CDFIs
19% are Minority Depository Institutions..

CDBA Members National Presence



Cumulative Composition of CDBA Members' Portfolio as of 12/31/22



CDBA 2022 MEMBERS

- Amalgamated Bank
- Asian Bank
- Bank of Anguilla
- Bank of Brookhaven
- Bank of Cherokee County
- Bank of Commerce
- Bank of Franklin
- Bank of Holly Springs
- Bank of Kilmichael
- Bank of Lake Village
- Bank of Moundville
- Bank of St. Francisville
- Bank of Winona
- Bank of Zachary
- BankFirst Financial Services
- BankPlus
- Bay Bank
- Beneficial State Bank
- BNA Bank
- BOM Bank
- Carver Federal Savings Bank
- Carver State Bank
- Central Bank of Kansas City
- Century Bank of the Ozarks
- Citizens Bank & Trust
- City First Bank, N.A.
- Climate First Bank
- Commercial Capital Bank
- Community Bank of Mississippi
- Community Bank of the Bay
- Concordia Bank and Trust Co.
- Covich Bank
- Cross Keys Bank
- Delta Bank
- Farmers and Merchants Bank
- Farmers Bank and Trust Company
- FBT Bank & Mortgage
- First Bank
- First Community Bank
- First Eagle Bank
- First Independence Bank
- First NaturalState Bank
- First Security Bank
- First Southwest Bank
- FNB Oxford
- FNB Picayune Bank
- FNBC Bank
- Freedom Bank
- Friend Bank
- Genesis Bank
- Gibsland Bank & Trust Company
- Great Southern Bank
- Guaranty Bank and Trust Company
- Industrial Bank of DC
- International Bank of Chicago
- Legacy Bank & Trust Company
- LimeBank
- Magnolia State Bank
- Mechanics & Farmers Bank
- Mechanics Bank
- Merchants and Planters Bank
- Millenium Bank
- Mission Valley Bank
- Mountain Valley Bank
- National Cooperative Bank, N.A.
- Native American Bank, N.A.
- Neighborhood National Bank
- New Haven Bank
- Noah Bank
- OneUnited Bank
- Optus Bank
- Pan American Bank & Trust
- Partners Bank
- Peoples Bank
- Pike National Bank
- Planters Bank & Trust Company
- Ponce Bank
- Priority Bank
- PriorityOne Bank
- Providence Bank & Trust
- Quontic Bank
- Security Bank and Trust Company
- Security Federal Bank
- Security State Bank of Oklahoma
- Southeast First National Bank
- Southern Bancorp Bank
- Spring Bank
- Sunrise Banks, N.A.
- Texas National Bank
- The Bank of Vernon
- The Citizens National Bank of Meridian
- The Cleveland State Bank
- The Commercial Bank
- The First Bank
- The First National Bank and Trust
- The First State Bank
- The Harbor Bank of Maryland
- The Jefferson Bank
- The Peoples Bank of Ripley, MS
- Union Bank & Trust Company
- United Bank
- United Bank of Philadelphia
- United Mississippi Bank
- VCC Bank
- Winnsboro State Bank & Trust Co.

CDBA BOARD OF DIRECTORS

Kent Curtis, First Southwest Bank
Chair
Darrin Williams, Southern Bancorp
Vice Chair
Max Yates, BankPlus
Treasurer
Bob Cooper, One United Bank
Secretary
Kat Taylor, Beneficial State Bank
Immediate Past Chair

Brian Argrett, City First Bank
Bill Dana, Central Bank of Kansas City
Demetris Giannoulis, Spring Bank
Tom Ogaard, Native American Bank
Robert James II, Carver State Bank
Carlos Naudon, Ponce Bank
Michael T. Pugh, Carver Federal Savings Bank
Becca Hoeft, Sunrise Banks
Andy Anderson, Bank of Anguilla
Hope Johnson, Friend Bank

2022 Peer Forum

On behalf of the CDBA team, we want to thank the over 150 bankers, representing 56 banks, who joined us for the 2022 CDBA Peer Forum in-person in Washington, DC to share vital knowledge and resources with each other on how CDFIs, MDIs, and other mission-led banks can best serve the communities they serve across the nation.

We covered a wide spectrum of policy & practices at the 2022 Peer Forum, including: Mergers and Acquisitions with a Mission Lens, Bank Innovation Lab, and Lessons Learned from Federal Programs. We also heard from the following keynote speakers: Marty Gruenberg (FDIC Acting Chairman), Jodie Harris (CDFI Fund Director), Michael Hsu (Acting Comptroller of the Currency), Gene Ludwig (Ludwig Institute for Shared Economic Prosperity Chairman), Graham Steele (Assistant Secretary for Financial Institutions at Treasury), Mark Warner (Senior U.S. Senator from Virginia), and Christopher Weaver (Emergency Capital Investment Program Director).

Thank you again to all of you who joined us and were a part of making this year's CDBA Peer Forum a success. We would also like to thank all of our sponsors for their support.





PCG
CAPITAL



CDBA
POLICY



CapNexus
NEWS

MANAGEMENT & STAFF

Jeannine Jacokes
Chief Executive Officer

Brian Blake
Chief Public Policy Officer

Carla Mannings
Chief Investment & Impact Officer

Larita Mimms
Chief Accounting & Administrative Officer

Andrew Baldwin
Chief Lending & Credit Officer

Dorian Butts
Senior Loan Officer

John Brand
Consultant, Senior Advisor

Marie Johnson
Controller & Director of Operations

Barbara Yiadom
Director of Portfolio Management

Eliza Ginn
Consultant, Director of Innovation

Mike Bannon
Administrative/IT Manager

Stella Tompkins
Lending and Compliance Associate

Jason Tinio
Staff Accountant

Kieran Murphy
Senior Membership & Communications Associate

Ryan Howard
Senior Graphic and Digital Communications Associate

Amina Lampkin
Communications & Programs Associate

Riley Place
Public Policy and Impact Associate

Kaitlyn Bolin
Policy & Impact Associate



Partners

IMPACT FOR THE COMMON GOOD

Throughout the ongoing fight against systemic racism, Partners continues to stand in solidarity with marginalized communities.

Partners will continue to maintain a commitment to promoting racial justice and equality in the community development industry and work to empower communities of color and inspire others to stand with them. Let's join together and take action!

VISIT www.pcgloanfund.org, www.capnexus.org, and www.cdbanks.org to learn more about how Partners is meeting its mission.

If your organization is a Community Development Financial Institution or mission-driven investor, join us to enhance your ability to make an impact in your community.



Partners

IMPACT FOR THE COMMON GOOD

1201 15th St NW | Suite 200

Washington, DC 20005

202.689.8935



@Partners for the Common Good
@Community Development Bankers Association



www.facebook.com/pcgloanfund
www.facebook.com/1cdba/



@pcgloanfund
@CDBankers
@CapNexus