

2023 IMPACT REPORT

THE POWER OF RESTORATIVE CAPITAL IN COMMUNITY

RESILIENCE

DEMOCRATIZE

TRANSFORMATIVE FRONTIERS





2023 IMPACT REPORT

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25 YEARS OF PCV



BULBUL GUPTA
CEO & PRESIDENT

Dear PCV Community,

In 2023, Pacific Community Ventures (PCV) celebrated our 25th anniversary as one of the first impact investing organizations in the U.S. For over a quarter-century, PCV has served small businesses, largely led by women and entrepreneurs of color. We are beyond grateful to everyone who has been on this tremendous journey with us, and those who continue to be.

Over 25 years, PCV has deployed over \$100 million in capital. In the past 4 years we have:

- Decolonized our underwriting, resulting in an increase in the amount of capital deployed to Entrepreneurs of Color & Women from 75% to 92% by the end of last year
- More than doubled our nationwide Business Advising program, as well as our lending programming across California, all while keeping it restorative
- Deployed 90%+ of capital to Low to Moderate Income (LMI) communities across California, with 80%+ going specifically to historically redlined communities
- Co-created and deployed the 0% Oakland Restorative Loan Fund with six local organizations as our first place-based, anti-displacement, impact-first product of its kind, and are now working on Oakland Fund 2.0, as well as starting to ideate a SoCal fund at the request of local partners
- Rededicated ourselves to a mission of racial and gender wealth building through our new Good Jobs Innovation Lab
- Launched a playbook for our first place-based restorative fund; a Good Jobs Journey paper outlining how we are working closely with small business entrepreneurs to invest in racial and gender wealth building, one good quality job at a time, and partnered with industry leader Opportunity Finance Network (OFN) to launch their racial equity inclusion and accessibility playbook for CDFIs. Designed and launched our Climate Justice Fund to support small businesses through climate adaptation in response to historic federal investments - because building *thriving* communities means investing in the intergenerational health and wealth of all people.

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TOGETHER, WE RISE

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Amid an uneven pandemic recovery, inflation, and banking system weaknesses, the communities we serve continue to face the threat of displacement, and the racial wealth gap stands on the precipice of widening. PCV remains steadfast in our commitment to supporting systems-level change and showing up for our clients restoratively.

In 2023, PCV updated our Good Jobs Innovation Lab commitment at the Clinton Global Initiative – by committing to a Good and Green agenda for small business support going forward. The Lab’s 5-pillar Research Agenda, including climate adaptation, will foster innovation in CDFI product development and service delivery, drive policy improvements, and accelerate equitable growth. Ultimately, moving us closer to a just transition of our economy.

Our determination to foster an intentionally inclusive economy also comes with substantive policy advocacy - at the federal, state, and local levels - to ensure that community voices and experiences are heard real-time. This includes: serving on the Department of Treasury’s inaugural Racial Equity Advisory Council, supporting implementation of the State Small Business Credit Initiative (SSBCI) in the Greenhouse Gas Reduction Fund (GGRF), advocating for fair lending practices, consumer protections, and more.

Bending the moral arc of history from a status quo that has left out too many, toward justice and equity is no small feat. This work inherently requires solidarity and determination. I am grateful for the partnership and steadfast commitment of so many of our CDFI, community, investor, and funder partners as we collectively work to reimagine and decolonize our financial systems, democratize access to affordable capital and advising, and be restorative in the historically excluded communities where we work. In the next 25 years, the U.S. is projected to become a majority minority country. Our commitment to creating an economy that also loves Black and Brown people today is essential not just for our economic prosperity and stability as a country, but also to ensure that the possibility of an American Dream includes justice and liberation for all.

Bulbul Gupta



In this Photo: (L to R) - Bulbul Gupta and Trevor Parham, Owner of Oakstop

\$10M

IN LOANS TO SMALL BUSINESSES IN 2023

95%

OF CAPITAL TO ENTREPRENEURS OF COLOR AND WOMEN

77%

OF CAPITAL TO LOW-MODERATE INCOME COMMUNITIES

0-8.75%

INTEREST RATE FOR PCV LOANS



In this Photo: The PCV team outside of Proyecto Diaz Coffee with owner & founder, Fernando Diaz, who was also in the first cohort of PCV Good Jobs Entrepreneurs.

OUR IMPACT

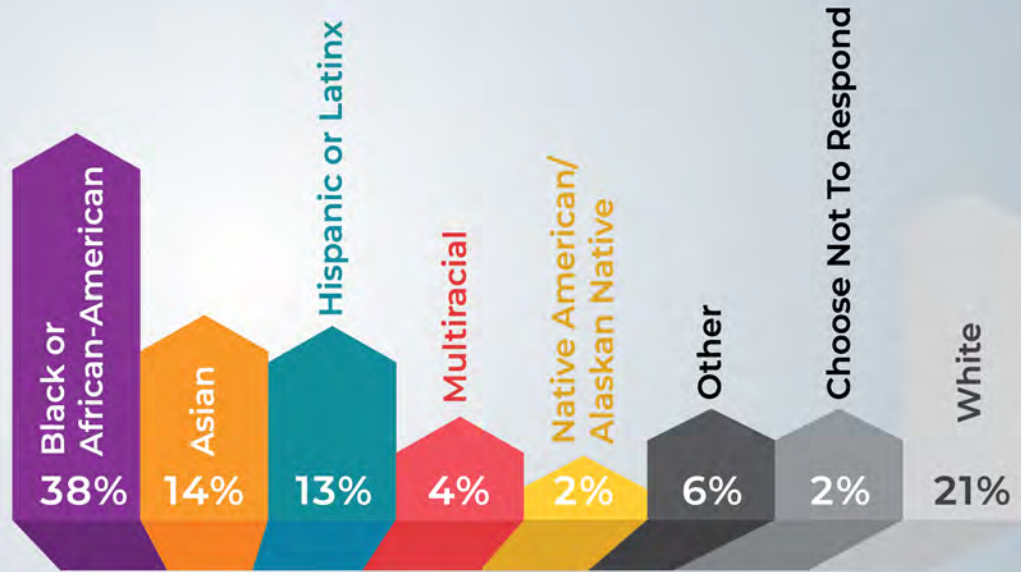
In this Photo: Good JuJu Good Vibes LLC owner, Domonic "Kingdom" Ware with the collective in Ghana in 2023 with Repaired Nations.



With nearly 50% of the U.S. workforce employed by small to medium-sized businesses, we know that they are vital to our economy and well-positioned to improve the lives of workers. Small businesses provide essential services like childcare, home maintenance, personal care and professional services that support thriving communities. Yet, among BIPOC entrepreneurs in particular, access to capital remains the most challenging barrier to business growth and sustainability. To bridge the racial and gender wealth gaps and build an inclusive economy, Pacific Community Ventures works to expand access to the resources needed for small business success and resilience.

"PCV always made me feel like they want more [of] us to succeed, totally different from our experience with banks and other lenders. We feel we can trust them and are willing to work with them and treat our relationship with the utmost respect. PCV makes us small businesses feel supported and that's a lot considering the economic times we're in."

- Domonic "Kingdom" Ware,
Good JuJu Good Vibes LLC



92%

OF 1,129 SMALL BUSINESSES SERVED NATIONWIDE IDENTIFY AS WOMEN OR PEOPLE OF COLOR

62%

WOMEN

77%

PEOPLE OF COLOR

WHO WE SERVE

25TH ANNIVERSARY CELEBRATION



For the past 25 years, Pacific Community Ventures has been dedicated to supporting small businesses and their growth journeys. In November, we gathered at Oakstop in Oakland, California to commemorate this significant milestone with our community of supporters, partners, and small businesses.

It was an unforgettable evening filled with delightful cuisine, refreshing drinks, captivating entertainment, and inspiring stories—all sourced from our dedicated community partners and entrepreneur clients in Oakland. We remain grateful to the partners, supporters, Board members, and incredible entrepreneurs who have joined us on this journey to date. There is so much more ahead for us together!



In this Photo: During the anniversary event, attendees watched a personalized video message from President Bill Clinton celebrating PCV's Anniversary and wishing us continued success.

LAST YEAR TO THIS YEAR

**2023 SURVEY
METHODOLOGY
& RESPONDENTS**

Surveyed 1029 clients: 333 Lending,
696 Business Advising (BA)-only

Response rate: 32%

41% for Lending
(Lending & BA+Lending)

23% for BA-only

Female-identifying response rate: 31%

Male-identifying: 32%

**Response Rate by Race,
by primary racial identity:**

Asian identifying: 42% response rate
(n responded = 58)

Black or African American: 30% (n = 124)

Hispanic or Latinx: 28% (n = 36)

Multiracial: 37% (n = 15)






Other: 37% (n = 21)

White: 28% (n = 61)

Choose not to respond: 21% (n = 5)

Native American/Alaskan Native: 12% (n = 1)

2023 IMPACT OVERVIEW

SERVING ENTREPRENEURS		1,129 small businesses served nationwide
SUPPORTING JOBS		293 jobs created
PROMOTING JOB QUALITY		67% of businesses report 2+ Job Quality Dimensions
UPLIFTING COMMUNITIES		71% of workers of PCV supported businesses are people of color and 53% are women or nonbinary
HIGHLY SATISFIED BUSINESSES		4.4 Average Satisfaction (1 to 5 Scale)

71% OF WORKERS OF PCV SUPPORTED BUSINESSES ARE PEOPLE OF COLOR

53% OF WORKERS OF PCV SUPPORTED BUSINESSES ARE WOMEN

SUPPORTING OUR CLIENTS' GOOD JOBS JOURNEYS TO CLOSE THE RACIAL WEALTH GAP

292

**TOTAL GOOD JOBS REBATES
SINCE 2020, Totaling \$631,660**

In 2024, **79** small business borrower clients of PCV qualified for job quality rebates totaling **\$146,850 (\$1,859 Average Rebate)** for improving the quality of the jobs that they offer to workers. PCV tracks 14 different attributes of a quality job for each of our clients starting from when they onboard into our lending or business advising programs, and then every year through our annual impact survey.

Each attribute that a PCV client newly offers to their employees subsequent to receiving their loan qualifies the client for a small grant from PCV so long as their loan is in good standing.

293

JOBS CREATED

1,475

TOTAL EMPLOYEES RETAINED

420

JOBS RETAINED

\$22/HR

MEDIAN WAGE

JOB QUALITY DIMENSION MEASUREMENT

32%

OFFER A
LIVING WAGE

31%

OFFER BASIC
BENEFITS

68%

OFFER CAREER-BUILDING
OPPORTUNITIES

30%

OFFER WEALTH-BUILDING
OPPORTUNITIES

64%

OFFER A
FAIR & ENGAGING
WORKPLACE

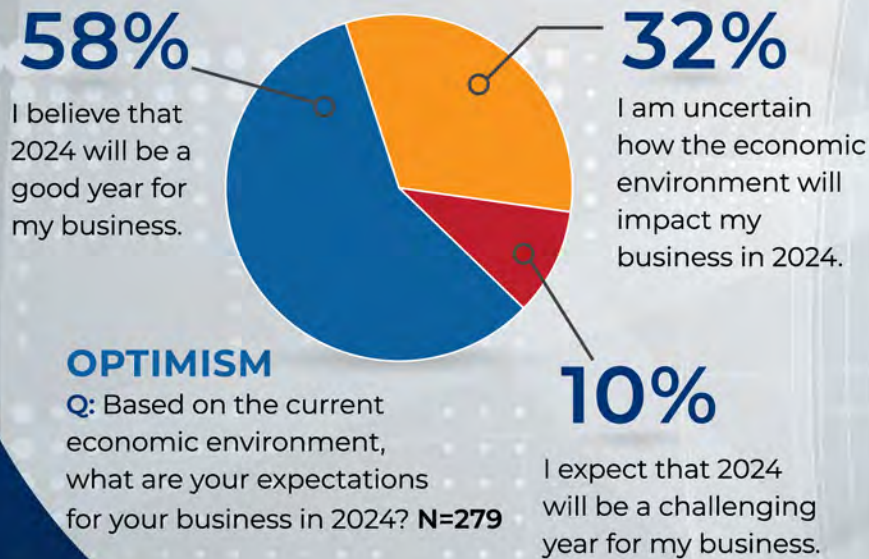
2023 IMPACT NUMBERS

THE STATE OF SMALL BUSINESS

A majority of small businesses in the PCV portfolio expressed optimism about the economy, and they also still need our support navigating inflation. While our Annual Impact Report can be considered a “lagging indicator” of the state of small business, we are excited to see an uptick in optimism after a volatile few years through pandemic and recovery. We observe small businesses revenue recovery post pandemic, but year over year revenue growth is declining, showing early indications of a slowdown.

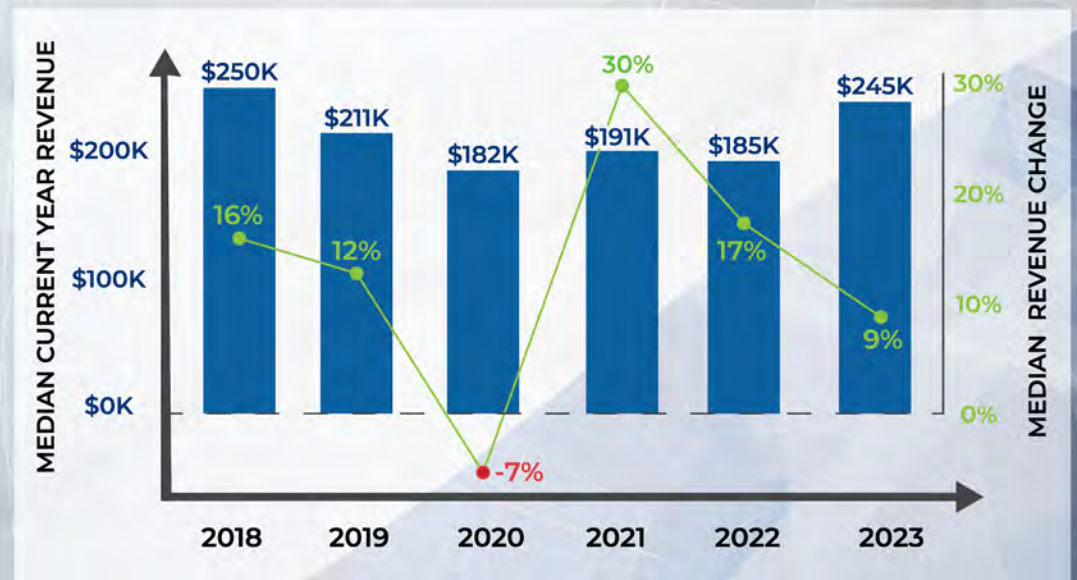
SMALL BUSINESSES REPORT GROWING OPTIMISM:

Majority believe 2024 will be a good year for their business, up from 55% last year



FINANCIALS CONTINUE TO REBOUND FROM THE COVID-19 PANDEMIC, BUT GROWTH IS SLOWING

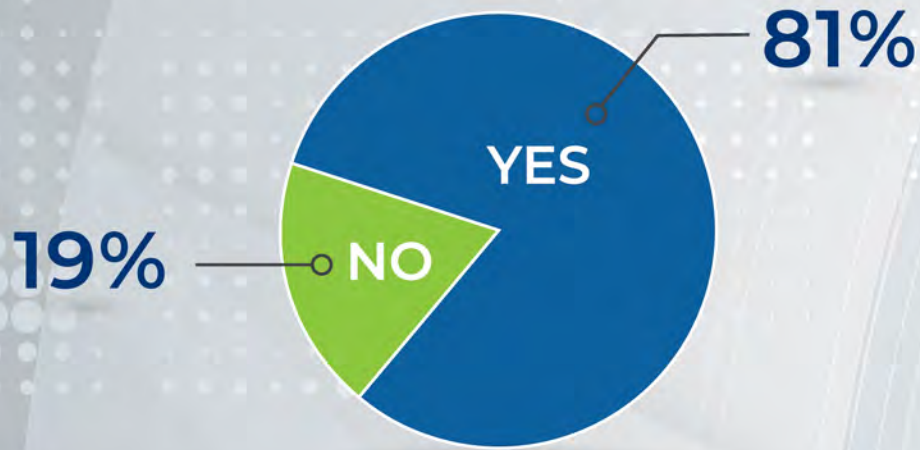
Q: Year-end revenue (earning before expenses, NOT profit)



58% OF PCV CLIENTS BELIEVE 2024 WILL BE A GOOD YEAR FOR THEIR BUSINESS.

GROWING NEED FOR SUPPORT

81% report needing additional resources, up from 65% last year.



“

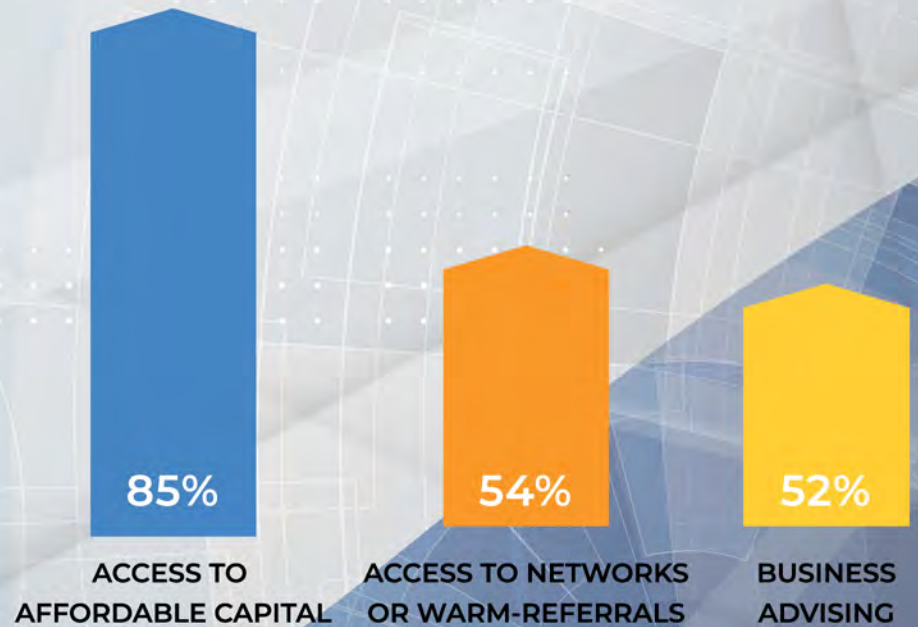
“During the COVID-19 pandemic, PCV helped me financially by offering a 0% business loan, which enabled me to sustain my business in a very difficult economy.”

- Anonymous PCV Client

OF THE **81%** THE FOLLOWING WAS SELECTED AS WHAT WOULD SUPPORT BUSINESS SUSTAINABILITY.

AFFORDABLE CAPITAL REMAINS TOP NEED FOR BUSINESSES

Q: What additional resources would be helpful? N = 213



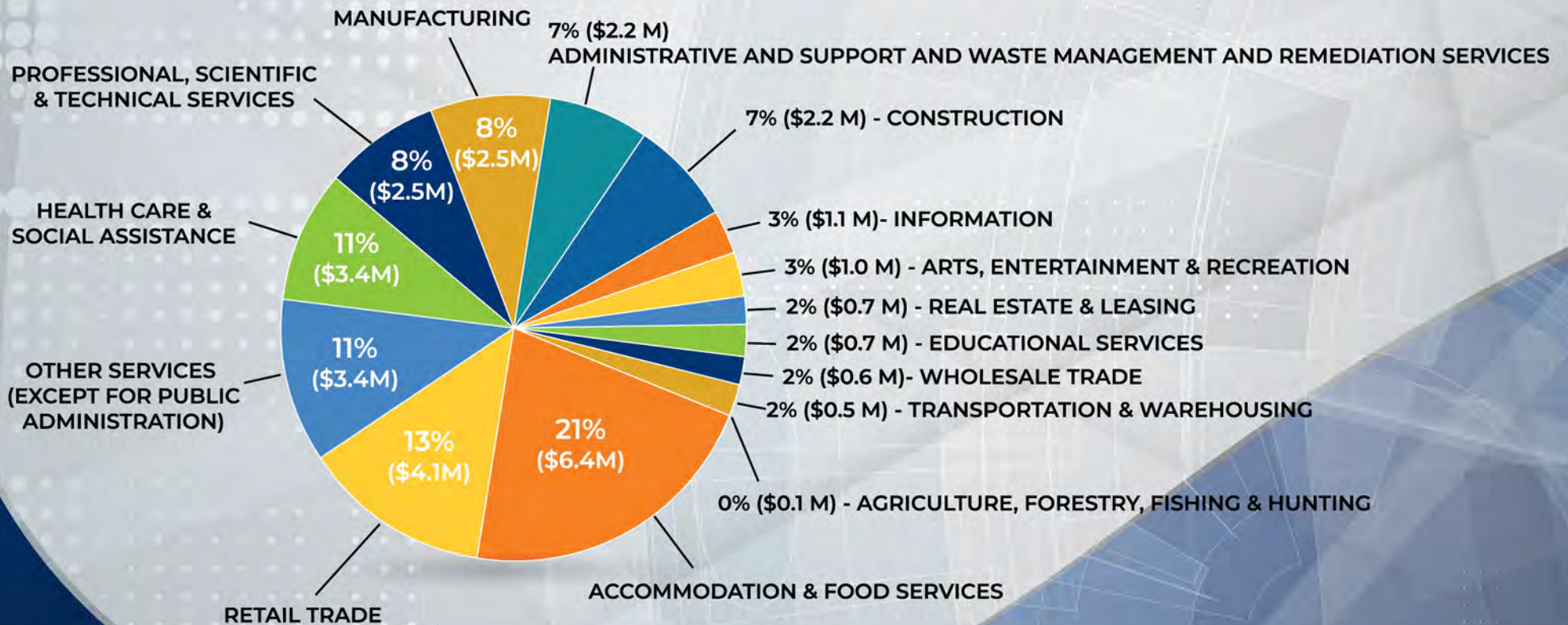
PCV HAS PROVEN TRACK-RECORD

77% REPORT PCV SUSTAINED THEIR BUSINESS.

LENDING IMPACT

CDFIs were created out of the Civil Rights Movement with the purpose of investing capital into small businesses owned and operated in low-income and communities of color that have been systematically excluded from wealth building opportunities. As one of the first impact investors in the U.S., PCV is committed to democratizing access to the Restorative Capital small businesses need to succeed.

LOAN DISTRIBUTION ACROSS CALIFORNIA (WHERE THE LOANS WENT)

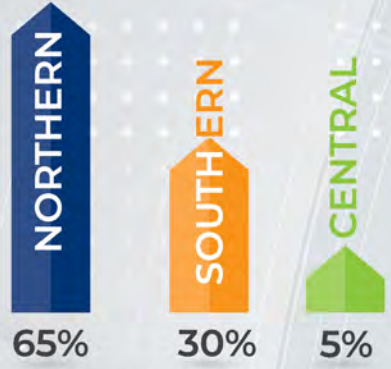
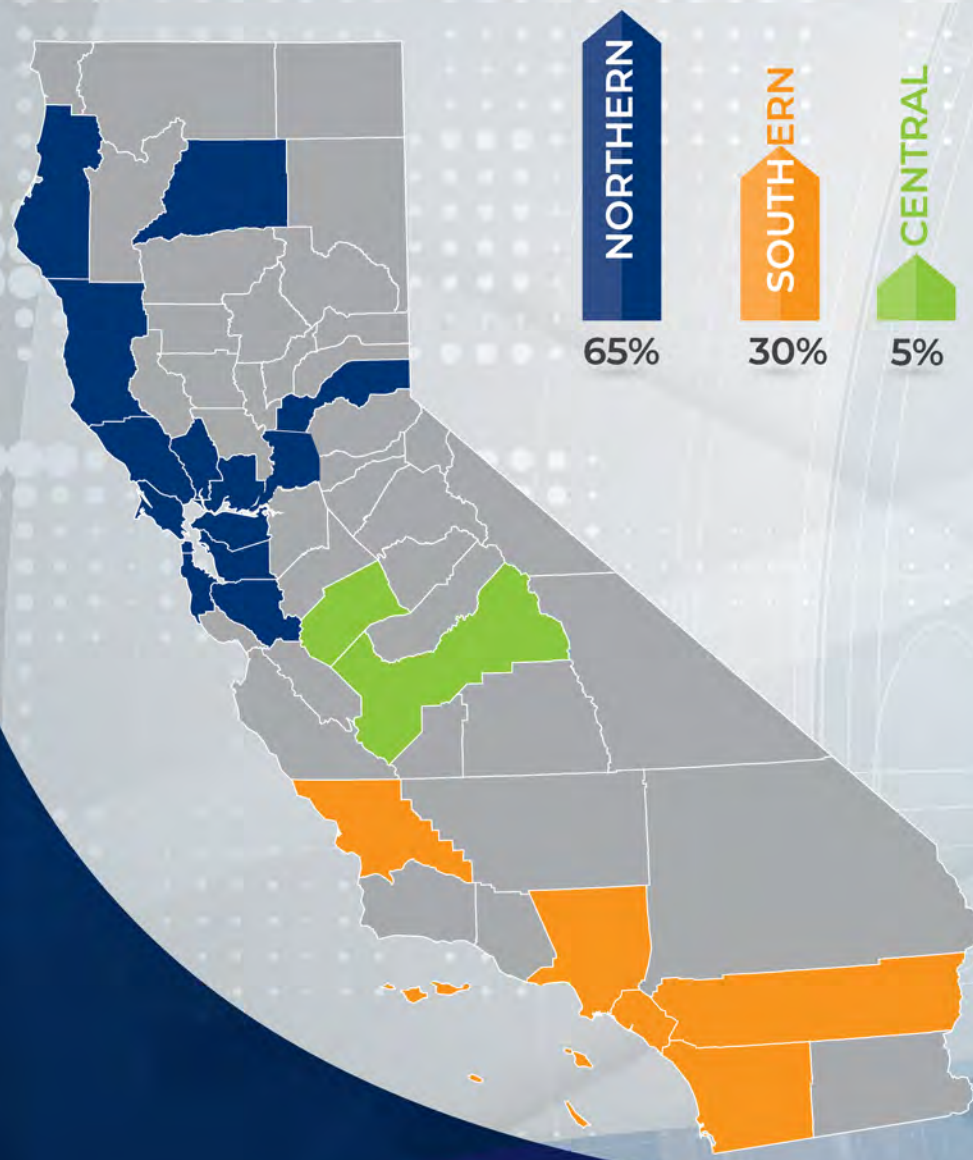


2023 PORTFOLIO

GEOGRAPHIC MAP

COUNTY CATEGORIES

DISTRIBUTION BY COUNTY

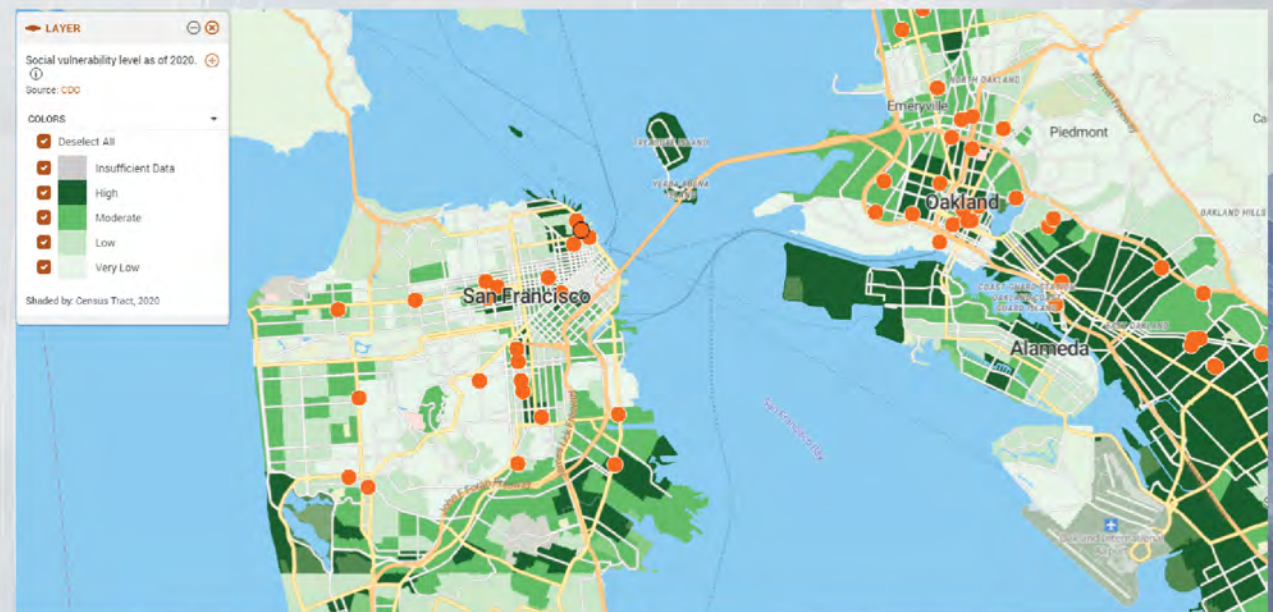


County	Value	Percentage	Color
ALAMEDA	\$6.4M	21%	Dark Blue
LOS ANGELES	\$5.8M	19%	Orange
SAN FRANCISCO	\$4.0M	13%	Dark Blue
SANTA CLARA	\$2.2M	7%	Dark Blue
SAN MATEO	\$1.4M	5%	Dark Blue
SACRAMENTO	\$1.3M	4%	Dark Blue
SAN DIEGO	\$1.2M	4%	Orange
ORANGE	\$1.2M	4%	Orange
MARIN	\$1.1M	4%	Dark Blue
CONTRA COSTA	\$0.8M	3%	Dark Blue
SOLANO	\$0.7M	2%	Dark Blue
SONOMA	\$0.5M	2%	Dark Blue
FRESNO	\$0.4M	1%	Green
RIVERSIDE	\$0.4M	1%	Orange
SAN JOAQUIN	\$0.3M	1%	Green
NAPA	\$0.3M	1%	Dark Blue
PLACER	\$0.3M	1%	Dark Blue
SAN BENITO	\$0.3M	1%	Green
SAN LUIS OBISPO	\$0.2M	1%	Orange
KERN	\$0.2M	1%	Green
SANTA CRUZ	\$0.2M	1%	Green
EL DORADO	\$0.2M	1%	Dark Blue
MENDOCINO	\$0.2M	1%	Dark Blue
HUMBOLDT	\$0.1M	0%	Dark Blue
MADERA	\$0.1M	0%	Green
MERCED	\$0.1M	0%	Green
SAN BERNARDINO	\$0.1M	0%	Orange
SHASTA	\$0.1M	0%	Dark Blue
TULARE	\$0.1M	0%	Green
YOLO	\$0.1M	0%	Dark Blue
VENTURA	\$0.1M	0%	Orange

LAUNCH OF CLIMATE FUNDS

In 2023, PCV announced a **Clinton Global Initiative Commitment to Action** to launch our Climate Justice Mobilization Initiative. Climate change is an urgent matter, and there is an abundance of capital positioned for deployment to advance a just climate transition. We are committed to supporting communities of color in this new climate economy—leaving no impact, entrepreneur or worker, or low-income community project behind.

PCV'S RACIAL JUSTICE FOCUS DIRECTLY OVERLAPS WITH OUR CLIMATE JUSTICE INITIATIVE:



MAP KEY: ● Orange dots indicate loan recipients. ■ Darker green indicates moderate to high climate risk.

As climate change exacerbates existing inequalities, communities of color are disproportionately affected. Of the loans deployed into Low to Moderate Income (LMI) communities in 2023 (**84% of PCV's loan portfolio**), **71%** were also in high and moderate climate risk areas.

Source: Social Vulnerability Index (SVI) from CDC identifying populations vulnerable to disruption and health problems as a result of natural disasters, human-made disasters, climate change, and extreme weather.

BUILDING EQUITY

“PCV has connected me with two excellent mentors who have helped me build a solid ground and valuable framework for future growth.”

- Anonymous PCV Client

BUSINESS ADVISING IMPACT

In Fall of 2023, the PCV Business Advising team transitioned to a new mentorship technology platform equipped to provide improved and in-depth matching services between entrepreneurs and advisors, learning pathways and resources, and community forums.

1280

ACTIVE USERS

614

ACTIVE MENTORSHIPS

5

MEDIAN HOURS OF ADVISING

WHO IS CURRENTLY ON THE PCV BUSINESS ADVISING PLATFORM:

GENDER		RACE	
WOMEN	55%	AFRICAN AMERICAN OR BLACK	32%
MEN	38%	WHITE	30%
CHOOSE NOT TO RESPOND	7%	ASIAN	17%
		HISPANIC OR LATINX	10%
		MULTIRACIAL	5%
		CHOOSE NOT TO RESPOND	3%
		OTHER	2%
		NATIVE AMERICAN / ALASKAN NATIVE	1%

BUSINESS ADVISING OFFERINGS

LENDING READINESS

- Differentiated loan readiness pathways depending on business stage of growth
- Pre- and post-loan engagement support
- Learning pathways designed and developed in conjunction with our lending and lab teams

GOOD JOBS JOURNEYS

- Distinct pathways and resources available for each Good Jobs attribute
- Differentiated learning resources available to match business owner needs
- Good Jobs community forum & advisor cohort led by Good Jobs Fellow and PCV Lab/Business Advising Liaison

CLIMATE ECONOMY PARTICIPATION

- Lending Readiness specializing in contractor financing
- Network map for green construction certification, bidding resources, and opportunities
- Networking & bidding support led by subject matter expert

CLIENT SUCCESS STORY

3 GENERATIONS OF INNOVATION & SUSTAINABILITY: FTS LIGHTING SERVICES

FTS Lighting Services is a one-stop shop for all lighting, recycling, and electrical needs. From commercial electrical products to energy saving analysis, lighting design, retrofit and installation services, FTS specializes in helping clients meet their energy and sustainability needs. Tracing its roots back to her grandfather's invention of a rejuvenation machine for fluorescent tubes, CEO Michele Davidson now leads this third-generation family-owned and operated company as one of the first Women-Owned Businesses in the lighting industry.

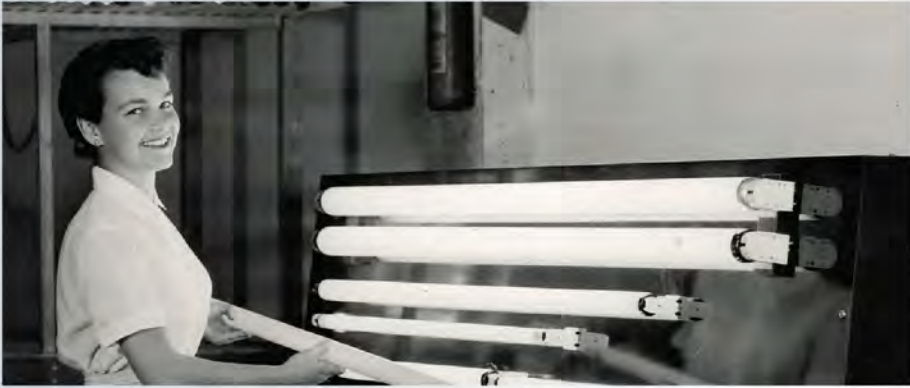
Facing a decline in return business with the rise of long-life LEDs, Michele made the decision to pivot FTS toward sustainability initiatives and expand into emerging markets such as EV car charging. Michele's strategic networking forged impactful partnerships, unlocking opportunities in the federal marketplace, including collaborations with the Department of Defense and tribal communities. Looking back, Michele reflects that "networking has been key" to successfully transitioning her business.

Michele's journey with Pacific Community Ventures began with an introduction from our CDFI partners at Mission Driven Finance. By connecting with the PCV Business Advising program, Michele found invaluable support navigating the new and rapidly changing business landscape. Michele describes PCV Business Advising as, "a product and service that is superior to anybody else."

In 2023, amidst economic uncertainty

[CONTINUED ON PAGE 15]

FTS LIGHTING SERVICES



[CONTINUED FROM PAGE 14]

and awaiting payments from various projects, Michele made a strategic decision to apply for a PCV Good & Green loan, providing much-needed capital to FTS. With this PCV Restorative Capital investment, Michele was able to strategically allocate resources toward working capital, marketing initiatives, expanding her team, and compete for new contracts. Michele's experience highlights the importance of expanding access to resources and mentorship for entrepreneurs navigating rapidly changing business terrains.

Michele's journey exemplifies resilience through adaptability and underscores the transformative impact of mentorship in driving sustainable business success. As she carries forward this legacy of resilience and innovation, her greatest wish remains steadfast: to make a positive change for the environment and humanity, brightening the world one day at a time.

LAB COMMUNITY LISTENING & PRODUCT INNOVATION



In early 2023, the PCV Lab team hosted a series of listening sessions with small business owner clients who received 0% Oakland Restorative Loan Fund loans from PCV, as well as with representatives from community partners that were instrumental in the launch and implementation of the fund.



OAKLAND FUND PLAYBOOK

Based on PCV's experience co-creating and launching the Oakland Restorative Loan Fund, the Lab developed the Oakland Fund Playbook as a guide for community investors to implement similar high-impact, placed-based investment approaches.

PCV GOOD JOBS ENTREPRENEURS



PCV invited some of our most outstanding employer clients to participate in the inaugural Good Jobs Entrepreneurs Fellowship program, designed to elicit perspectives on key elements of job quality from small business owners and their workers.

The Good Jobs Entrepreneurs were selected based on their accomplishments in providing good jobs.

- ALL provide their full-time employees with subsidized health insurance
- ALL provide at least 2 weeks of paid time off
- ALL provide annual performance reviews for their workers
- 78% provide financial incentives for performance – including three that offer ownership stakes or profit-sharing
- 4 provide contributions to employee retirement plans

VOICES OF TRANSFORMATION

HOW WORKER FEEDBACK INFORMED THE PROCESS

Sessions with the Good Jobs

Entrepreneurs fellows were informed by weekly surveys on the AIKKA app in which workers and entrepreneurs each offered their perspectives – recorded in their own voices – about the importance of and their experience with seven dimensions of job quality:

- Basic Needs
- Work/Life Balance
- Safe & Supportive Workplace
- Long-Term Financial Stability
- Physical and Mental Health
- Career and Professional Growth
- Engaging Workplace.



In this Photo: (L to R) - Trevor Parham (Oakstop), Krystell Guzman (La Plazita Schools), Liza Anongchanya (Ofina Jewelry and Azil Boutique), Reem Assil (Reem's), Sarah Kersten (Sarah Kersten Studio), Fernando Diaz (Proyecto Diaz)

Through this program, the PCV team co-created alongside the entrepreneurs – and informed by workers' perspectives – a sequence for how small businesses can approach improving job quality in terms of when to add different attributes over time.



POLICY & ADVOCACY



CDFIs were created out of the Civil Rights Movement to serve communities that have been historically excluded or redlined from traditional finance, and now more than ever, it is important that we live up to that mission. PCV's CEO serves on the inaugural Department of Treasury Advisory Council for Racial Equity, and our team participates in federal, state, and local policy advocacy to ensure that the needs of small businesses and communities we serve continue to be centered in the design and implementation of stimulus recovery programs at each level. We participate in policy advocacy coalitions with industry association OFN, U.S. Impact Investing Alliance, NCRC, Rise Economy, Small Business Majority, CAMEO in California, and more.



GOOD TROUBLE

PCV IN THE FIELD



Our effectiveness hinges on our ability to forge genuine connections with the Communities we serve, as well as the Funders and Policymakers whose decisions impact our daily lives. It's through these connections that empathy is nurtured, needs are understood, and meaningful change is made possible.

GOOD JOBS ANCHOR PARTNERSHIP

For the next two years, PCV will be working in partnership with Prosperity Now and the Families and Workers Fund to offer technical assistance and resources to support small and medium-sized businesses in improving job quality for workers earning low wages.



CLIMATE JUSTICE MOBILIZATION FUND

Investing in BIPOC-owned and underestimated small businesses—which are critical to climate transition—through the Climate Justice Mobilization Fund can lead to more equitable climate economy participation within underserved and communities of color, and foster economic growth and climate resilience in Justice40 communities. By providing financial support and democratizing access to resources and networks, the fund aims to empower small businesses to play a significant role in climate action in the communities they call home while ensuring that climate economy jobs remain sustainable and resilient over time.

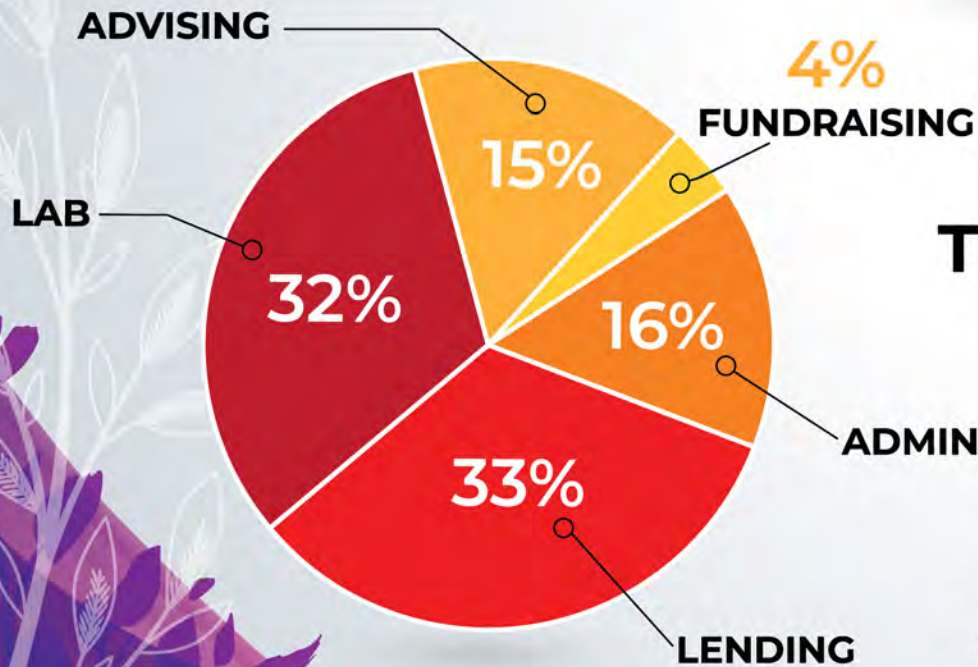
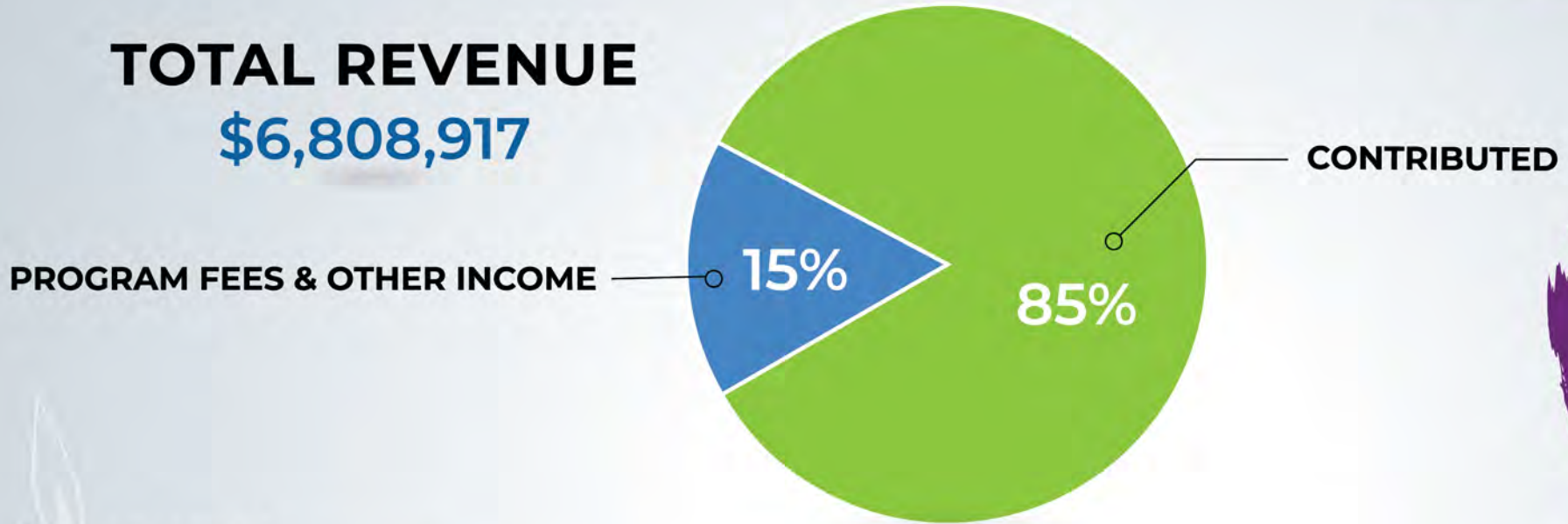
SUPPORT TO POSITION UNDERINVESTED SMALL BUSINESSES FOR PARTICIPATION IN THE CLIMATE TRANSITION

GOOD & GREEN LOAN	CONTRACTOR CAPITAL LOAN	ECO BOOST LOAN
Capital for businesses providing products and services that reduce energy usage, conserve natural resources, or achieve a positive environmental impact	Capital for licensed contractors hired by the City of Oakland or other municipalities to complete public works projects with environmental benefits	Capital to help small businesses finance upgrades to increase their company's environmental sustainability... Coming Soon
TERM LOAN, 7-9% INTEREST RATE, REPAID WITH BUSINESS CASH FLOW	CONTRACT-BASED LOAN, 7-9% RATE, REPAID FROM PROJECT PROCEEDS	TBD
BUSINESS ADVISING SUPPORT - GREEN ECONOMY ACCESS		
GOOD JOBS INNOVATION LAB - GREEN ECONOMY OPPORTUNITY MAPPING & IMPACT MANAGEMENT		

LOOK AHEAD: 2024

TOTAL REVENUE

\$6,808,917



TOTAL EXPENSES

\$5,731,738

2023 PCV FUNDERS, PARTNERS, & SUPPORTERS

We appreciate all of the funders, partners and supporters that make our work possible and lift up the voices of the communities we serve.



In this Photo: The PCV Team in San Francisco outside of Linea Caffe with founder and owner, Andrew Barnett

FUNDERS

AARP Foundation	City National Bank	New Venture Fund
Ares Charitable Foundation	eBay Foundation	Opportunity Finance Network
Bank of America Charitable Foundation	Executive Committee of the Board of Financial Women of San Francisco	Prosperity Now
Bank of Marin	Heritage Bank of Commerce	Surdna Foundation
Beneficial State Foundation	HSBC Bank USA, N.A.	Target Foundation
Beth Sirull & Jonathan Shuster	Jasmine Thomas	The William & Flora Hewlett Foundation
Gates Foundation	JPMorgan Chase Bank	Theresa Pahl
Bud Colligan	Kaiser Permanente	University of New Hampshire - Center for Impact Finance at the Carsey School of Public Policy
Capital One	Local Initiatives Support Corporation (LISC)	U.S. Bank Foundation
CDFI Fund	Makahakama Foundation	W.K. Kellogg Foundation
Charles Schwab Bank	National Community Reinvestment Coalition, Inc.	Wendy Weiden
Cindy Kaczmarek		

BOARD MEMBERS OF PCV

Aisha Benson, CEO, Nonprofit Finance Fund
Sanjay Datta, CFO, Upstart Network
Bulbul Gupta*, President & CEO, Pacific Community Ventures
Cindy Kaczmarek, Chairperson, Executive Coach & HR Consultant
Amir Kirkwood, President & CEO, Virginia Community Capital
Leslie Lindo, Managing Director for the Olamina Fund, Candide Group
Carolina Martinez, CEO, California Association For Micro Enterprise Opportunity (CAMEO)
Teresa Pahl, Partner, Hanson Bridgett LLP
Cecil Plummer, CEO, MojoHire
Olivia Rebanal, Chief Impact Officer, Ecotrust
Jasmine Thomas, Senior Director, Microsoft
Brian Vo, Chief Investment Officer, Connect Humanity

TOGETHER, WE RISE



THE POWER OF RESTORATIVE CAPITAL IN COMMUNITY