



Community Vision
Capital & Consulting

ROOTED IN COMMUNITY

BUILDING EQUITY
THROUGH
COMMUNITY
OWNERSHIP



ANNUAL REPORT 2023

South Tower Community Land Trust

Dear Partners,

Welcome to our Fiscal Year 2023 Annual Report, a testament to our collective work to foster economic and racial equity through community ownership.

This past year, we celebrated several key milestones. For example, we invested more capital into organizations that are deeply rooted in communities across Northern and Central California than we had ever done in our history.

Thanks in part to our diverse community of investors, we deployed nearly \$38 million of affordable financing for high-impact projects. Notably, 83% of those dollars were directed towards Black, Indigenous and people of color (BIPOC)-led organizations and 73% towards women or non-cisgender-led organizations.

This capital was put to work for longstanding nonprofits like Safe Passages in Oakland. With this financing, Safe Passages was able to acquire the property adjacent to their headquarters, allowing them to expand the space for their youth and family services and administrative capacities. You can read more about their story in the following pages.

In our consulting practice, our dedicated team of consultants spent more than 4,600 hours navigating with clients through real estate opportunities and financial management challenges. This year, our consulting team actively focused on building the capacity of local partners across the Central Valley, which we share in more detail in our Community Stories section. We were able to provide this crucial wrap-around support at little to no cost, thanks to the generous support of our philanthropic partners.

In total, we served more than 130 nonprofit and small business borrowers and clients that are deeply rooted in their communities: from youth spaces, to mental health services, to affordable housing, to economic development, and more. A comprehensive list of our 2023 clients and borrowers can be found on pages 28-30 of this report.



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Compass Family Services

Another defining moment of the past year was unveiling our inaugural Theory of Change. This guiding framework is grounded in our history of redressing the impacts of systemic racism, land control, and discrimination. It provides a map to guide our efforts toward social and economic justice and articulates our commitment to community ownership of community assets—a core principle that has underpinned our work for decades.

As we continue our work towards promoting community ownership, we recognize the importance of collaboration within a broader ecosystem of like-minded partners and supporters. We are heartened by the increasing participation of philanthropic organizations and mission-driven lenders in our shared endeavor to advance community ownership as a means of building equity. We believe that organizations and enterprises deeply rooted in their communities should be able to operate without fear of displacement, secure in their ownership of assets destined for future generations.

Reflecting on 2023, I extend my gratitude to all of our donors, funders, and investors who make this work possible. We cannot provide access to capital and culturally competent real estate and financial advising without your support.

I also want to thank the Community Vision team whose collective contributions power our mission to promote economic and racial justice in our state. And finally, I want to express my profound appreciation for all of our borrowers and clients who are working at the heart of their communities. It is an honor to partner with you in building a more just, empowered, and equitable future.

In community,

Catherine Howard, President
Community Vision

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● Our Mission & Vision: Community

Mission

Community Vision promotes economic justice and alleviates poverty by increasing the financial resilience and sustainability of community-based nonprofits and enterprises. Through flexible financial products and sound advice, we create opportunities to make socially responsible investments that revitalize Northern California communities.

Vision

Community Vision envisions financially strong and culturally vibrant communities where each person has access to decent jobs, homes, health care, education, and economic opportunities. We work in partnership with individuals and organizations who share our vision of sustainable communities and social and economic justice.

Our Values

Conscious Investment

We deploy capital and knowledge that creates long-term systems change to power structures.

Learning

We use evaluation, reflection, and knowledge sharing to inform nimble and innovative approaches to solutions that achieve personal and organizational excellence.

Racial and Economic Equity

We recognize that a history of discriminatory financial practices and intentional disinvestment have contributed to a lack of economic progress in low-income communities and communities of color. Community Vision provides capital and technical assistance for communities that have been systemically disadvantaged to ensure fairness in opportunities, resources, and rights for everyone.

Client Service Focused

We are responsive and consistent in our interactions. Everything starts with our clients' needs. We adapt our process and offerings accordingly.

Humility and Respect

We value the wealth of experience, insight, and culture rooted in the communities we work with.

Collaboration

We recognize and engage each other's strengths to achieve a shared vision or goal.

Integrity

We are honest, accountable, and transparent with each other and our stakeholders. We value and practice sound ethical character and behavior.

Theory of Change



Camille Clinton, Content Developer
Community Vision

In 2023, we introduced Community Vision’s inaugural Theory of Change. This framework is grounded in our history of redressing the impacts of systemic racism, land control, and discrimination. It provides a map to guide our efforts toward social and economic justice and articulates our commitment to **community ownership of community assets**—a core principle that has underpinned our work for decades.

To us that means **supporting community-rooted nonprofits and businesses to purchase, preserve, and develop social purpose real estate** that

- delivers education, healthcare and human services
- provides affordable and supportive housing
- fosters cultural expression
- builds incomes and wealth

So that our clients achieve **stability and scale**, and communities of color and low-income communities achieve **justice, power, and equity**

We do this through these **core strategies**:

Responsive Lending

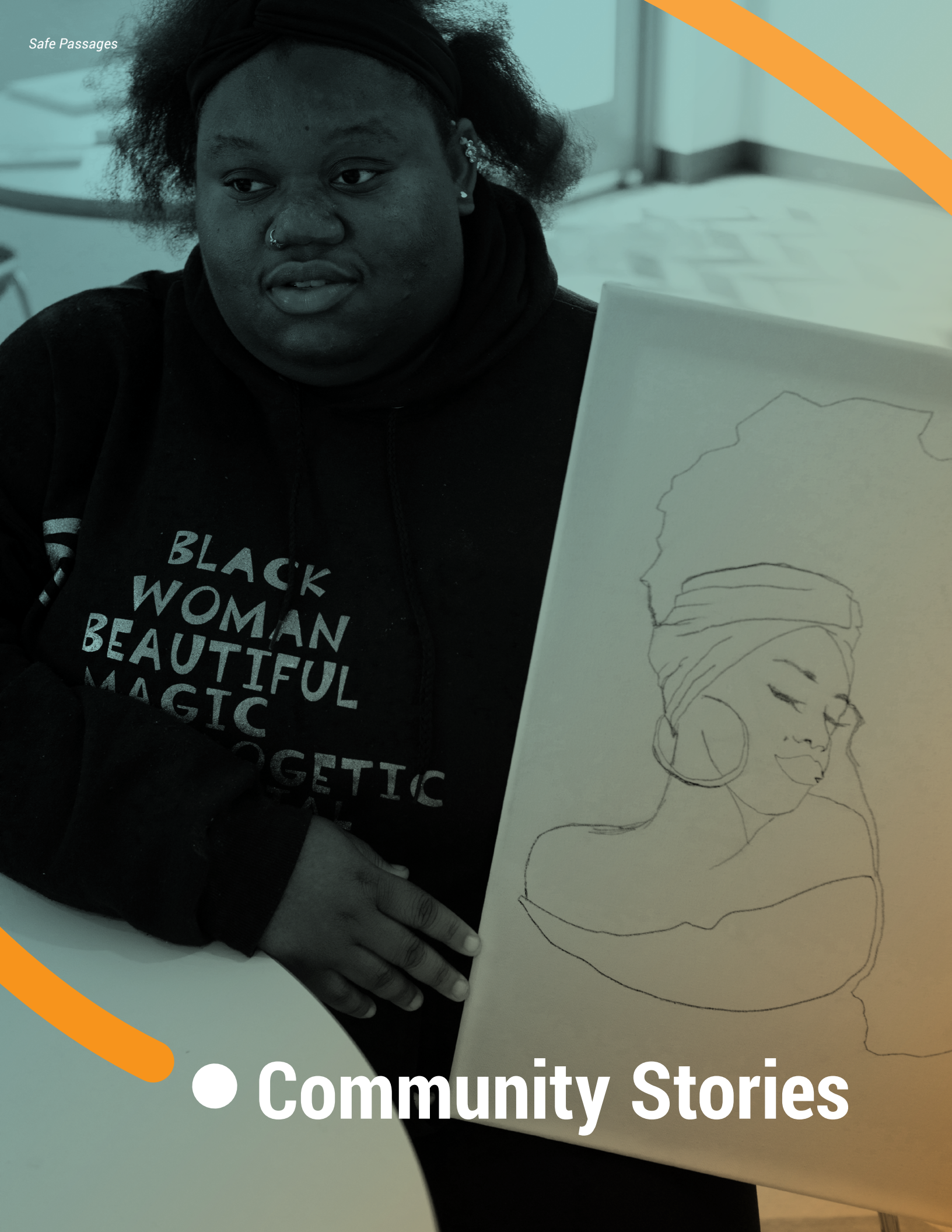
Financing to support community real estate projects and related needs

Catalytic Capital

Early stage “possibility capital” to help get community development projects off the ground

Advising and Support

Culturally competent real estate and financial advising to advance projects and mitigate risk



● Community Stories



Hamilton Families

We believe that community ownership of community asset is a fundamental step toward building equity. Our approach integrates flexible financing and culturally competent advising, enabling community-centered nonprofits and small businesses to purchase, preserve, and develop social purpose real estate. These spaces not only provide essential services and programs but also act as valuable assets for economic empowerment.

In the past year, we invested \$38 million in affordable capital to support community ownership efforts. Our dedicated consultants devoted 4,600 hours to assist organizations in navigating real estate and financial management challenges and opportunities. Throughout the state, we had the honor of working with over 130 nonprofits and small businesses, each with its unique aspirations and obstacles.

We invite you to explore a selection of stories that showcase our partnerships and speak to the

resilience, innovation, and community spirit at the heart of our work. These stories, from grassroots movements to established organizations, showcase the transformative power of community ownership in the Bay Area. They also underscore the collective impact of building affordable housing in Fresno's historically red-lined neighborhoods, reshaping the future of these communities.

In the past year, we invested \$38 million in affordable capital to support community ownership efforts.

Transformative Power of Community Ownership | Bay Area Creating Safe, Supportive Spaces for Wellbeing and Shelter for Vulnerable Communities

● STORY: **Safe Passages**

“Community Vision is an indispensable partner in realizing Safe Passages’ dream of creating a Wellness Center in downtown Oakland with the capacity to serve our diverse families. Their strategic capital project planning and lending support positioned Safe Passages to purchase over 16,000 square feet of commercial property to provide critical services to Oakland’s children, youth, and families.”

—Josefina Alvarado Mena, Esq.,
CEO, Safe Passages



Safe Passages

Headquartered in downtown Oakland, [Safe Passages](#) is dedicated to disrupting cycles of poverty in East Bay communities. Founded as a part of the Robert Wood Johnson Foundation’s Urban Health Initiative in 1995, the nonprofit has evolved into a comprehensive service provider for primarily communities of color and immigrant families.

Safe Passages believes in nurturing the well-being of young people to empower them for success, rejecting the notion that access to educational opportunity, health services, and family support should be determined by race or socioeconomic status.

The organization provides a range of services to over 5,200 children, youth, and families annually. Their programs cover early childhood development, academic supports and youth development, juvenile justice, family stabilization, public health, behavioral health, workforce development, policy advocacy, and systems transformation.

For nearly 30 years, Safe Passages has worked with public and private partners to leverage resources that strengthen the safety net for low-income families, reduce youth violence, and level the playing field for students, families, and communities in Alameda County.

With a long history of partnership with Oakland Unified School District, Emery Unified School District, and the Alameda County Office of Edu-

cation, Safe Passages provides after-school programs such as academic tutoring, sports programs, social emotional learning, and other enrichment services for K-12 students. They also recruit dozens of AmeriCorps members to work in Alameda County schools each year, serving more than 2,000 students annually.

In addition to their student success initiatives, Safe Passages takes a holistic approach to supporting families through programs such as rental assistance, nutrition classes, case management, and career coaching.

Throughout 2019 and 2020, Safe Passages worked with Community Vision's real estate consultants to explore options for purchasing a building to further support their programs. Our consultants helped the organization identify their core needs in a space, evaluate how much debt they could take, and explore different lending options and ownership models.

After successfully purchasing their 9,360-square-foot headquarters in Old Oakland in late 2021, they had the opportunity to purchase the adjoining property. This past year, Community Vision provided a \$2 million acquisition loan to support the purchase of 1015 Clay Street, a 7,140-square-foot building.

Safe Passages plans on expanding its early childhood and parenting programming and mental health wellness offerings to this building. Additionally, they will establish a Community Wellness and Prevention Center, serving as a hub for innovative mental and behavioral health services and providing early intervention and prevention programs for youth and families. This expansion not only enhances Safe Passages' capacity but also deepens their community engagement, providing ample room for discussion sessions, group gatherings, and events.

This new space will serve an additional 4,000 children, youth, and families annually through a culturally and linguistically appropriate approach to community well-being that fosters resilience and empowerment in the East Bay.

This past year, Community Vision provided a \$2 million acquisition loan to support the purchase of 1015 Clay Street, a 7,140-square-foot building.



Top and bottom: Safe Passages

● STORY: **Hamilton Families**



Hamilton Families

The goal was always clear: to find a permanent solution that would ensure Hamilton Families' sustainability and capacity to serve families in need.

For nearly four decades, Hamilton Families has been at the forefront of addressing family homelessness in San Francisco and the Greater Bay Area. Founded in 1985 and headquartered in the Mission District, the nonprofit offers a wide array of emergency, transitional, and supportive services.

Their programs specialize in providing shelter and transitional housing, supporting the wellbeing and academic achievement of children who experience homelessness, preventing family homelessness whenever possible, and quickly returning families to safe and stable housing throughout the Greater Bay Area. Each year, Hamilton Families serves over 1,000 adults and children.

Throughout its existence, the nonprofit has leased numerous spaces to serve its growing needs. However, the skyrocketing rents in San Francisco presented an ongoing challenge. Without a permanent home, Hamilton Families continued to face unpredictable rising costs and the risk of displacement.

Community Vision's consulting team began partnering with Hamilton Families in 2015, assisting the organization with financial and space planning. In the following years, our team worked closely with the nonprofit on a variety of issues, from financial planning and space evaluation to negotiating leases, developing construction budgets, and identifying potential funding sources. The goal was always clear: to find a permanent solution that would ensure Hamilton Families' sustainability and capacity to serve families in need.

In 2023, this goal was realized when Hamilton Families acquired and renovated a 15,000-square-foot building at 2567 Mission Street in San Francisco. Community Vision provided \$7.6 million in financing for this project, along with Partners for the Common Good.

This step into ownership represents a new chapter in Hamilton Families’ journey. Owning this building not only provides stability and security but also allows the organization to consolidate its program and administrative offices under one roof. This consolidation is a significant milestone that has been a long-standing objective for Hamilton Families.

The new headquarters at 2567 Mission Street is more than just a building; it is evidence of what can be achieved through perseverance and partnership over the course of several years. This permanent space enables Hamilton Families to expand their services and enhance their impact, ensuring that they can continue to support families on their journey to stability and success for years to come.



All photos: Hamilton Families

BUILDING FRESNO TOGETHER: A Microcosm of Our Work in Support of Land Ownership and Economic Justice

Located in the heart of the Central Valley, Fresno is the largest city in California's most productive agricultural region. While Fresno is a vibrant and resilient community, some of its neighborhoods have endured decades of civic disinvestment.

Infrastructure projects, such as major freeway constructions, divided and cut off communities of color from economic progress and access to resources. Redlining policies effectively denied homeownership opportunities for countless Black and immigrant residents. Decades later, the legacy of discriminatory planning is still evident, manifested in significant disparities across Fresno's neighborhoods.

Amidst these challenges, Fresno communities have become the birthplace of innovative solutions. In a region where significant disinvestment has been tied to land ownership, control, and access, Community Vision is committed to supporting organizations in advancing community ownership of community assets. While much community development financing concentrates in major metropolitan areas like L.A. and the Bay Area, we are directing resources to the central parts of the state.

For nearly 20 years, we have provided affordable capital and strategic advising for local nonprofits and enterprises revitalizing the Central Valley. In Fresno County alone, we have distributed over \$38M to 50 nonprofits, healthy food enterprises, entrepreneurs, small businesses, and arts-based organizations. By supporting these deeply rooted organizations, we partner to improve access to capital and promote economic and racial justice in the region.

This past year, our real estate and financial management consultants worked with several nonprofits to increase land ownership in historically redline neighborhoods in Fresno. In the following pages, explore the stories of some of our clients: Southwest Fresno Development Corporation, Lowell Community Development Corporation, and South Tower Community Land Trust.

These organizations exemplify the power of community-driven solutions, using their resources and expertise to address neighborhood priorities, while also collaborating to create lasting change across the city. Among the groundbreaking projects is their current work with the City of Fresno to deploy 24 tiny homes in clusters across the city, a creative solution to address housing insecurity among rent-burdened seniors, individuals, and small families.

Our clients are leveraging the inherent strengths within the community and empowering residents to shape their own destinies. Together, we are working towards equitable, holistic community development for all of Fresno and beyond.

South Tower Community Land Trust



● STORY: Lowell Community Development Corporation

“Lowell CDC came to existence out of a movement of neighbors and stakeholders who cared and wanted to see something change.”

—Esther Carver, Executive Director of Lowell Community Development Corporation



Lowell Community Development Corporation

As one of the first suburbs built north of downtown Fresno in the early 20th century, the Lowell neighborhood flourished as a mixed-income community. However, the trajectory shifted with the announcement of the 180 freeway development in the 1960s. The freeway’s construction did not occur until the 1980s and 1990s, precipitating an exodus of residents who had the means and opportunity, leaving behind those with limited resources.

Vacant houses attracted investors who converted the homes into multi-family complexes. Other houses were torn down and replaced with large, poorly designed apartments. Today, Lowell is one of the most densely populated areas of Fresno, and many residents live in dilapidated rental housing.

Recognizing the potential within their neighborhood, Lowell residents began organizing nearly two decades ago and formed the Lowell Neighborhood Association. They advocated for improvements like a community garden, code enforcement, and street sweeping. These grassroots efforts, rooted in recognizing the inherent strengths and resources within the community, laid the foundation for the inception of [Lowell Community Development Corporation](#) (Lowell CDC) in 2011.

“As the residents continued to dream and work towards the betterment of the community, they desired to build an organization that could really get to the root of some of the issues,” explained Esther Carver, Executive Director of Lowell CDC.

“A lot of the things that came up, whether it be education, safety, or homeownership, it all was rooted in housing. Why are kids not at reading rate and not able to thrive in school? Well, there’s housing insecurity. That’s how Lowell CDC came to existence, out of that movement of neighbors and stakeholders who cared and wanted to see something change.”

Over the past decade, Lowell CDC has bought and rehabilitated several single-family and multi-family

One of Lowell CDC's initiatives that Community Vision's consulting team has been supporting is their partnership-driven approach to tiny home development.

properties. In partnership with the Fresno Housing Authority, they've brought 30 units of affordable housing to Lowell. The organization also facilitates pathways to homeownership, including a strategy of purchasing single-family homes that they hold for their renters to have the opportunity to buy.

Community Vision's history of partnership with Lowell CDC dates back to the organization's early years, providing initial financial management training and other support. Last year, Lowell CDC participated in Community Vision's CalCORE (California Community-Owned Real Estate) program for the second time, joining Community Vision and Genesis LA's cohort-based program designed to support emerging community developers across California.

In the cohort, Lowell CDC primarily focused on their project to transform a long-vacant

commercial building into their offices, community space, and rental space for a local organization. They also worked on their plans for a residential building that will supply four additional units of housing.

"I appreciate Community Vision having relationships statewide and bringing me in as an organization," Carver said. "They've introduced and created a space for co-learning while also still keeping that mentorship there. That has been really helpful."

One of Lowell CDC's initiatives that Community Vision's consulting team supports is their partnership-driven approach to tiny home development. Along with Southwest Fresno Development Corporation and South Tower Community Land Trust, Lowell CDC is leveraging partnerships with local nonprofits and churches to provide tangible housing solutions and catalyze policy changes in the city.

Embracing a mindset rooted in sharing knowledge and learning from others, Lowell CDC's vision for community-led development extends beyond its neighborhood borders.

As Carver shares, "We're constantly looking for the holes that aren't filled by our current housing ecosystem and finding creative ways to fill those holes. I remember when I was hired, the board said to me, 'If it works well here in Lowell, it could work in another neighborhood.' We want to make sure that whatever we do, we learn from it, and then it can be replicated."

● STORY: South Tower Community Land Trust

“Being able to stay in one place and grow knowledge about a neighborhood, and really plant roots and have relationships, is something that I think people deserve.”

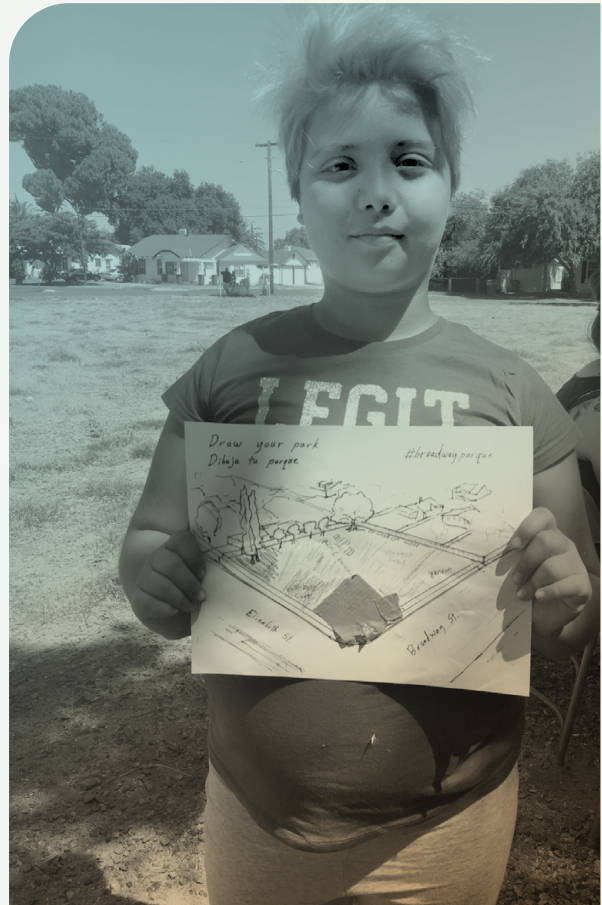
—Kiel Lopez-Schmidt,
Executive Director of South Tower CLT

Located north of downtown, the Tower District is one of Fresno’s first streetcar suburbs. Built as a walkable community—something residents have fought to protect—the area is known for its rich history of activism and community organizing. Notably, the district has been a center for the LGBTQ+ community, hosting Fresno’s inaugural Pride parade in 1991 along its main corridor, Olive Avenue.

Like many other Fresno neighborhoods, the Tower District also grapples with the legacy of redlining and systemic barriers. Especially in the neighborhoods south of Olive Avenue, known as South Tower, deed restrictions and other discriminatory practices barred people of color from homeownership. Today, environmental health issues, economic disparities, and political marginalization are just a few of the ongoing challenges faced by South Tower residents.

In keeping with the community’s tradition of grassroots problem-solving, South Tower Community Land Trust (South Tower CLT) emerged to tackle community needs: affordable housing, park access, and overall improvement to quality of life. The organization emphasizes community control of land, buildings, and civic resources.

“We’re not limited by what’s in front of us and just trying to stop things—we want to imagine the radical possibility of what could be here. We wanted to create an organization that’s not just impacting affordable housing, but also building community power and impacting these other issues,” explains Kiel Lopez-Schmidt, Executive Director of South Tower CLT.



South Tower Community Land Trust

Though South Tower CLT's staff and board had been working on projects in the community for years, the organization formally received its nonprofit status in 2022. As a new entity, South Tower CLT partnered with Community Vision's consulting team to strengthen its governance and operational framework.

"The team communicates well and meets us where we're at," said Lopez-Schmidt of their partnership with Community Vision. "I think having a local presence of Community Vision has really been wonderful."



South Tower Community Land Trust

With a board predominantly comprising South Tower residents, including half below 100% Area Median Income, the organization ensures representation of its community's diverse voices. Creating unconventional board seats to accommodate the lived experiences of community members demonstrates their commitment to inclusivity, such as creating a household seat shared by a young couple with children eager to participate but unable to commit full-time due to job and family constraints.

Parks, housing, and quality of life are at the forefront of South Tower CLT's priorities. With only 0.3 acres of park land per 1,000 residents, the organization is working tirelessly to increase access to green spaces. Their current project, transforming an old police station into a community park, stands as a testament to their dedication to community-led initiatives.

As an emerging affordable housing developer, South Tower CLT is engaged in several projects, like partnering with struggling homeowners to build accessory dwelling units (ADUs) on their property. By offering site planning, connections to financing, and other ADU construction services, South Tower CLT will help these homeowners augment their income while adding affordable housing to the neighborhood. Community Vision sponsored the organization's application for an AHEAD economic development grant from the Federal Home Loan Bank of San Francisco to support this project.

South Tower CLT also creatively supports LGBTQ+ residents, who often experience discrimination, harassment, and homelessness. Through events like their Queer Housing Summit, South Tower CLT is creating space for community conversations and collaboration to address these issues. Last year, Community Vision sponsored South Tower CLT's first annual summit.

As South Tower CLT continues to grow and evolve, they are a testament to the power of community-driven change. Through collaboration, determination, and a deep-rooted commitment to justice, they are paving the way towards a more inclusive neighborhood without barriers.

● STORY: Southwest Fresno Development Corporation

“Southwest Fresno is a beautiful community with an iconic and rich cultural history. It used to be a complete community with a more vibrant local economy and stronger social bonds. We are a part of the community’s restoration.”

—Allysunn Walker, CEO & President of Southwest Fresno Development Corporation



Top and bottom: Southwest Fresno Development Corporation tiny house and completion certificate holders

Southwest Fresno was once a thriving hub of opportunity. Situated southwest of downtown, the community endured some of the most severe realities of civic and systemic disinvestment in the city.

Allysunn Walker, CEO of [Southwest Fresno Development Corporation](#) (SWFDC), explains that “Southwest Fresno is a historically Black community whose vibrant local economy was fueled by small businesses and young families. There were doctors, lawyers, policemen, and educators who lived here—it was a complete community. Many Black students that graduated from Edison High School and Fresno State became highly accomplished professionals, elected officials, business people, investors, and influencers. There was a great sense of pride here.”

Home to approximately 46,000 residents today, the neighborhoods of southwest Fresno experienced heavy redlining, resulting in decades of economic immobility. Like in

other metropolitan areas, the construction of one of Fresno’s major freeways cut the community from the economic center of downtown.

These and other examples of civic disinvestment left southwest Fresno with one of the highest concentrations of poverty in the nation, one of the most polluted zip codes, and a dearth of essential services. There is one grocery store, dozens of liquor stores, and no banks.

In 2012, community leaders founded SWFDC as a tool to create local solutions to these issues. SWFDC is committed to revitalizing southwest Fresno, focusing on homeownership and housing education. With

the construction of more than 1,000 homes scheduled in the community over the next decade, SWFDC wants to ensure residents are equipped to seize the opportunity.

“It’s bigger than homeownership,” Walker reflects. “But that is a door that we use to bring economic inclusion to a community that’s been left out.”

Through programs such as homeownership counseling, down payment assistance, and monthly credit repair workshops, SWFDC inspires homeownership in a place where the rate is very low—only 30% of Black residents in Fresno own their homes. By partnering with local developers, realtors, and lenders, SWFDC is reshaping the narrative.

“The support means so much. It has helped to direct and stabilize us as an organization. That’s what Community Vision has done.”

SWFDC participated in Community Vision’s CalCORE program, an initiative we developed in partnership with Genesis LA. CalCORE is a cohort-based program that provides education and training opportunities for emerging developers who are advancing locally owned and controlled real estate.

After participating in CalCORE’s first cohort, SWFDC had a plan for its Homeownership Institute, which has provided homebuyer education to

more than 520 participants, with 150 earning their HUD down payment assistance certificate. Following the second cohort, SWFDC has continued to partner with Community Vision’s real estate consultants on additional projects.

“We want to become a [HUD-certified] housing counseling agency,” said Walker. The Community Vision consultant she has worked with mostly closely, Jacqueline Carlisle, “is a broker with deep experience and is the perfect person to guide us. We also want to do affordable, low-income senior housing using tiny homes. She’s given us advice on that, and how to achieve community impact through aligning services that support our senior population.”

In addition to affordable housing advocacy and development, SWFDC also plans to develop the underutilized second floor of the church building that houses its offices. With this space, SWFDC will expand its services, including creating a small business hub and a homeownership center.

“I appreciate so very much the leadership and the support from Community Vision, from all the way at the top. It has been encouraging to us in very challenging times, and it’s been inspiring,” Walker said. “You let us know that we’re on the right track, that we’re using wisdom and keeping the community first, and that lifting our community through housing and education is possible. The support means so much. It has helped to direct and stabilize us as an organization. That’s what Community Vision has done.”

A woman with dreadlocks, wearing a black Mandela Grocery t-shirt and a black cap, is smiling and looking at a display of fresh produce in a grocery store. She is holding a small white object in her hands. The produce display includes various items like pineapples, cilantro, and cucumbers. The image has a purple tint and a blue diagonal stripe in the top right corner.

● Finances & Funding

DATA: By the Numbers

Capital Solutions: Responsive Lending



Dollar value of loans closed



Percent of total dollars lent to BIPOC-led borrowers

31 Number of loans closed

\$86M Portfolio outstanding at fiscal year end

75% Percent of total number of loans made to BIPOC-led borrowers

73% Percent of total dollars lent to women or non-cisgender-led borrowers

75% Percent of total number of loans made to women or non-cisgender-led borrowers

29,617 People served by our borrowers

189,100 Square feet of social purpose real estate space created or preserved

197 Affordable housing units created or preserved

321 Permanent jobs created

1033 Permanent jobs preserved

Peralta Service Corporation's Safety Neighborhood Ambassador Program



● Catalytic Capital



Dollar value of Catalytic Capital grants and loans closed



Square feet of social purpose real estate space created or preserved

22 Number of Catalytic Capital grants and loans

73% Percent of total number of Catalytic Capital grants and loans made to BIPOC-led clients

82% Percent of total Catalytic Capital dollars directed to BIPOC-led clients

26,270 People served by Catalytic Capital clients

689 Permanent jobs preserved or created

● Real Estate Solutions: Advising and Support*



Hours of consulting provided

119 Consulting engagements

93 Rapid Response technical assistance calls

46% Known share of consults provided to BIPOC-led clients**

46,749 People served by Real Estate Solutions clients

92,100+ Square feet of social purpose real estate space created or preserved

982 Permanent jobs preserved or created

* CV introduced impact data collection for our Consulting program during FY '23, so the data reported represents an undercount.

Women's Audio Mission



	GENERAL FUND	LOAN FUND	TOTAL
ASSETS			
Cash and Investments	\$ 11,120,430	\$ 30,081,766	\$ 41,202,196
Loans to Community Borrowers (net of reserves)	\$ 1,144,622	\$ 76,577,160	\$ 77,721,782
Other Assets	\$ 10,560,307	\$ 407,364	\$ 10,967,671
TOTAL ASSETS	\$ 22,825,359	\$ 107,066,290	\$ 129,891,649
LIABILITIES AND NET ASSETS			
Interest and accounts payable	\$ 1,538,263	\$ 24,875	\$ 1,563,138
Notes payable to Community Investors		\$ 80,144,589	\$ 80,144,589
Other Liabilities	\$ 5,446,078	\$ 5,042,677	\$ 10,488,755
TOTAL LIABILITIES	\$ 6,984,341	\$ 85,212,141	\$ 92,196,482
Unrestricted Net Assets	\$ 6,821,687	\$ 21,854,149	\$ 28,675,836
Temporarily restricted Net Assets	\$ 9,019,331		\$ 9,019,331
TOTAL NET ASSETS	\$ 15,841,018	\$ 21,854,149	\$ 37,695,167
TOTAL LIABILITIES & NET ASSETS	\$ 22,825,359	\$ 107,066,290	\$ 129,891,649

Organizations

● \$500,000 - \$4,999,999

Community Development Financial Institutions (CDFI) Fund
JPMorgan Chase Foundation

● \$100,000 - \$499,999

The William and Flora Hewlett Foundation
Silicon Valley Bank
Sobrato Family Foundation
The David and Lucile Packard Foundation

Local Initiatives Support Corporation (LISC)
National Office
The California Endowment

● \$10,000 - \$99,999

U.S. Bank
Wells Fargo Bank
Morton Foundation
Valley National Bank

BMO Harris Bank (fka Bank of the West)
Morgan Stanley
PNC Bank (formerly BBVA)
Mako Foundation

● \$500 - \$9,999

Humanist Fund
Clara Basile Charitable Fund
The Northern Trust Company

Chateau Seaview Charitable Fund
Ulrich Consulting Group
Harrington Family Fund

Individuals

Anonymous (5)	Gertrude and Daryl Reagan	Patricia GoPaul
Adrienne Hirt and Jeffrey Rodman	Helen S. Cohen and Mark Lipman	Paulette Jean Meyer and David A. Friedman
Alan Kosansky	Jason Riggs	Peter Stern and Holly Badgley
Alleluia Panis	Jill D. Storey and Richard Fisher	Rebecca Tang
Andy Madeira	John Chan	S.W. Dittenhofer III
Angelica Ramirez	John Holmes	Sabrina Kelley
Anita Addison	Karen Weil and Mark Morris	Sandy Weil
Antje Kann and David S. Maltz	Kirke P. and Anne Wilson	Stephen L. Leeds
Brenda Gates-Monasch	Leye Martin	Susan Vickers, RSM
Camille Clinton	Lisa Chen and Robert Finkelstein	Susan Weil Lakatos
Carol Spooner	Luisa Medina	Tony Borrego
Catherine Atcheson	Mike Alves	Vinay Patel
Claudia Miller	Natalie Bonnewit	William Lambert
Craig Burke and Molly Lazarus	Natalie Norfus	Wil Mendoza
Dave Elfving	Network for Good	
David Elsaesser	Olson Lee	
	Pamela Merchant	

Individuals

Anonymous (139)
Siena Aguayo &
Andrew Bartholomew
Felipe Arratia
Robert D. Bacon
Britt Williams Baker
Benjamin & Nancy-Noah Bear
Jess Bendit & DJ Jebejian
Iris Biblowitz
Richard Billington & Dorrit Billman
Micah Botkin-Levy
Peter Brastow &
Carolyn Gencarella
Tree Bressen
Victoria & William Bruckner
Erin Callahan
Carol Cavanaugh
BarbaraChristwitz
Joanie Ciardelli
Mary Ann Cobb
Helen S. Cohen and Mark Lipman
Jeff Cunan & Micaela Rubalcava
Morgan Curtis
Steve Daniels
Dan Hodapp & Peggy da Silva
Sarah & James DeLuca
S.W. Dittenhofer III
James R. Eitel
Julia Esterly
Michael S. Falk
Jessica Farrell
Mary C. Ford & Robert F. Lewis
David Friedman
Robert Lewis
Sue Gannon
Jack Gedney
Lenore Goldman
Miles Gordon
Eric Coffin-Gould
Melanie & William Grossman
Mike Hannigan
Marilyn Harder
Deanna Herrera
Mark Herrera
Adam Hirsch
Adrienne Hirt & Jeffrey Rodman
Daniel Hlad & Sean Greene
Adam Hochschild
Lisa Honig
Glenda B. Hope
Timothy Huang
Martha Hyde & Sheila Colombana
The Indigo Revocable Trust
David Jaber
William Jarcho & Susan Traff
Robert Johnston
Benjamin Keller &
Helen Fitzmaurice
Kesa Kivel
Paul Kivel & Mary Luckey
Carolyn & Kevin Knudtson
John Kuehn & Christine Mulvey
Lizzie Sanderson
Jonathan Leaning
Stephen L. Leeds
Elinor Levine
Richard Lewis
Oliver H. P. Lloyd
Dave McClary
Adair McClatchy
Paulette Jean Meyer
Patricia Moore
Sally Morrow
Phyllis Murphey
Charles E. Myers &
Elaine Louise Enns
J.D. Nasaw
Matthew Nathanson &
Elisa Breton
Zoe Newman
Carolyn North Strauss
Henry Obermayer
Laura Oldanie
Jeffrey Ordower
Karen Orso
Wendy Oser
Sarah Plotkin & Jesse Gottlieb
Nancy Weil Price & Norman Price
Norman Price
Shari Rifas
Elisabeth Hardman Rix
William Robbins
Catherine Rocchi
Mary A. Rogier & Sarah Nelson
Kirby Sack
Pamela M. Merchant
Peter S. Samis
Ilana Schatz & David Lingren
Anna Marie Schmidt
Sherri Schultz
Alison Seevak
Patricia Silver
Gerald & Linda Snodgrass
Peter Stern & Holly Badgley
Paul Sussman & Linda Dallin
Dolores Taller
Frances Taylor
TDH Family Holdings LLLP
Bonnie & George Thomas
Janelia Thurman
Maria Toiler
Sharon Tseng
Ken Tsunoda
Marianna Tubman
Alfred Twu
Marc van Anda
Marco Vangelisti
Melanie & Richard Vann
Daniel Van Olst
Susan Vickers, RSM
David Volkmann
Julia Von Alexander
David & Adrienne Weil
Karen Weil & Mark Morris
Sandy Weil
Susan Weil Lakatos
Wolff Family Trust
Daniel Wu
Dennis & Molly Wuthrich
David Zebker
Miriam Zofith Zuk

In Memoriam

Caroline Everts
Marge Harburg

Lona Jupiter
Sherri Schultz

Nonprofit Organizations

Anonymous (7)
ACLU of Northern California
California Pan-Ethnic
Health Network
CNote

Community Economics, Inc.
East Bay Children's Law Offices
Haight Ashbury Neighborhood
Council
ImpactAssets, Inc.

Opportunity Finance Network
San Francisco Friends School
Sierra Harvest
The Women's Building
YES Nature to Neighborhoods

Foundations

Anonymous (10)
ACLU Foundation of
Northern California
The California Endowment
Darrin & Shaula Massena
Family Fund

Erich & Hannah Sachs Foundation
People's Life Fund
Rose Foundation for Communities
and the Environment
San Francisco Foundation
S.H. Cowell Foundation

Sobrato Family Foundation
Twin Pines Cooperative
Foundation
Scheerer Family Foundation

Financial Advisors

Representing 142 Individuals &
14 organizations
Balanced Rock Investment
Advisors
Chordata Capital
Figure 8 Investment Strategies
Hall Capital Partners LLC
Harrington Investments, Inc.

Impact Investors
Natural Investments LLC
Rice, Heard, & Bigelow, Inc.
The Sustainability Group, Part of
Loring, Wolcott & Coolidge Trust
Just Wealth Financial
Trillium Asset Management

Veris Wealth Partners
Just Money Advisors
Nia Impact Capital
Reynders, McVeigh Capital
Management
Tiedemann Advisors
Weintraub Capital Management

Religious & Health Organizations

Anonymous (2)
Adrian Dominican Sisters
CommonSpirit Health
Congregation of the Sisters of
Charity of the Incarnate Word
Marianists Province of the U.S.
Marist Society, Inc.

Mercy Investment Services
Providence St. Joseph Health
Religious Communities
Impact Fund
Sinsinawa Dominicans
Sisters of St. Joseph
of Orange

Sisters of the Holy Names
of Jesus and Mary
St. Ignatius Church
St. John's Presbyterian Church,
Berkeley
Trinity Health Corporation

Corporations & Institutions

Bank of America
BMO
East West Bank
First Bank
First Republic Bank
Heritage Bank of Commerce

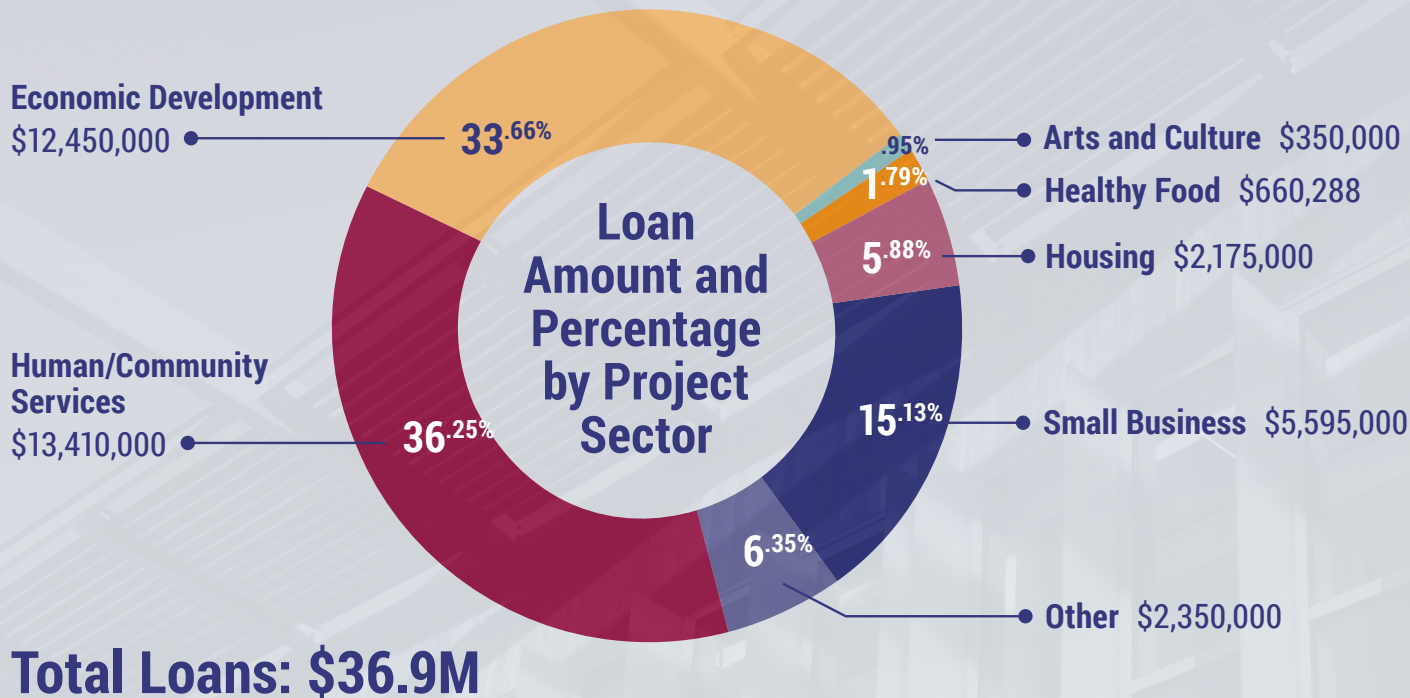
HSBC Bank USA
Impact Trade Corporation
Mechanics Bank
Parnassus Core Equity Fund
Parnassus Value Equity Fund
PNC Bank

Silicon Valley Bank
Northern Trust
U.S. Bank
Union Bank
United Business Bank
Wells Fargo Bank, N.A.

Borrowers

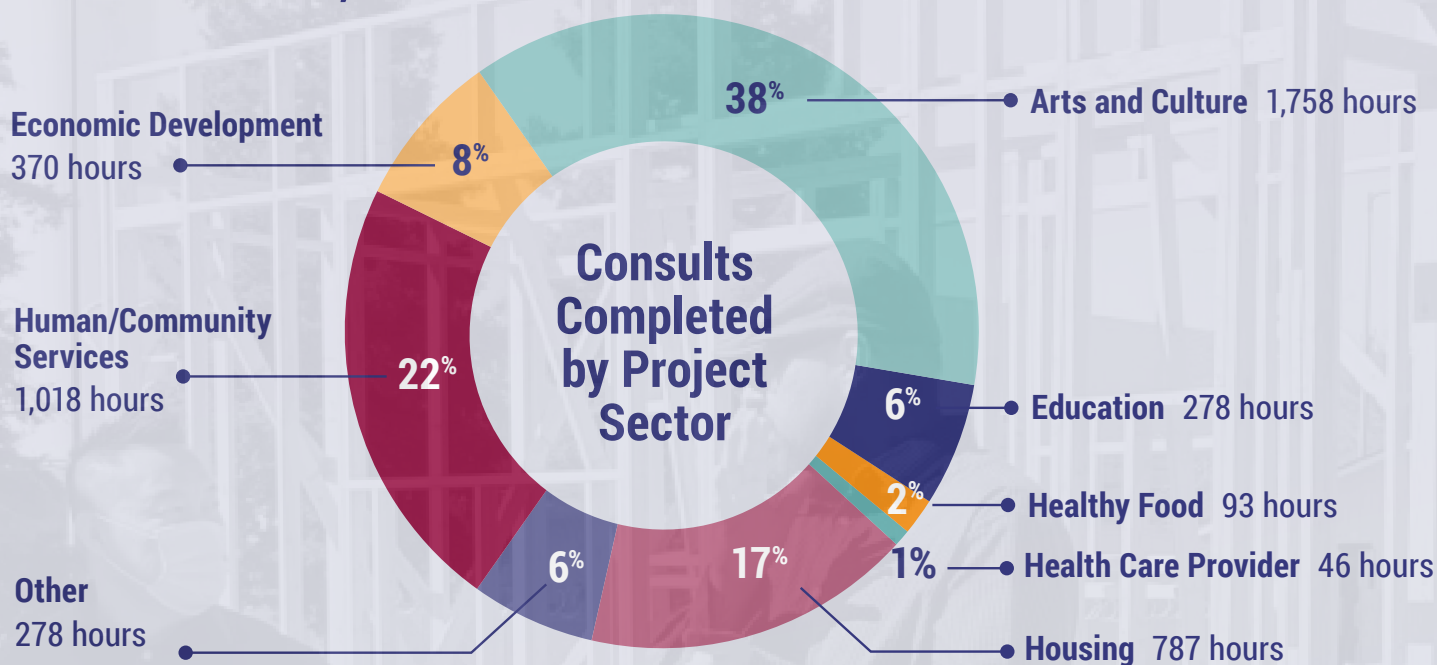
- 1721 Broadway LLC | \$5,850,000.00
- Ag Link Inc | \$660,288.00
- American Institute of Architects (AIA) - San Francisco Chapter | \$2,000,000.00
- Chapter 510 | \$350,000.00
- Eduservice, Inc. dba CT3 | \$1,500,000.00
- Everytable | \$2,000,000.00
- Firebrand, PBC | \$1,250,000.00
- Hamilton Families | \$7,600,000.00
- Innovative Development and Living Solutions of California (IDLS) | \$180,000.00
- Juma Ventures | \$500,000.00
- Little Manila Rising Center LLC | \$460,000.00
- Mission Housing Development Corporation | \$350,000.00
- Prevention Institute | \$1,100,000.00
- Proyecto Diaz LLC | \$175,000.00
- RDA Consulting, SPC | \$670,000.00
- San Francisco Lesbian Gay Bisexual Transgender Community Center | \$3,750,000.00
- Santa Cruz Barrios Unidos Inc | \$470,000.00
- Shadetree | \$200,000.00
- Society of St. Vincent de Paul--San Francisco | \$500,000.00
- Unity Council | \$6,100,000.00
- UPHoldings | \$1,325,000.00

Ed Roberts Campus



Tiny homes build, Fresno

Total Hours: 4,628



Real Estate Solutions Clients

African American Historical & Cultural Museum of the San Joaquin Valley

Allensworth CDC

American Institute of Architects (AIA) San Francisco Chapter

Amigos de Guadalupe Center for Justice and Empowerment

Black Arts Movement Business District Community Development Corporation Of Oakland

Bayview Hunters Point Foundation for Community Improvement, Inc.

Betti Ono Foundation

Black Cultural Zone

Breakbox Thought Collective

California Theater Consortium

Canvas United

Cultura y Arte Nativa de las Americas (CANANA)

Celebration Arts

Chinese Culture Center of San Francisco (CCCCSF)

Cinnabar Theater

Circus Bella

New Joaquin

CounterPulse

CreaTV

Central Valley Empowerment Alliance

Digital Nest

Dishgamu Humboldt

Dolores Street Community Services

East Bay Permanent Real Estate Cooperative

East Palo Alto Community Alliance and

Neighborhood Development Organization

East West Community Services

Emeryville Taiko

● FINANCES & FUNDING: **Advising & Consulting**

Enterprise
Farming Hope
First Exposures
First Nation Development Institute
FoodWhat Inc
Frameline47
Fresno Economic Opportunities Commission
Friends of the urban Forest Consulting
Galería de la Raza
Gilroy Youth Hub
GLBT Historical Society
Glo Independent Living
Grantmakers Concerned with Immigrants and Refugees
Grassroots Asian Rising
Guidry's Early Care & Education Program
Hamilton Families
Healing Harvest Consulting
Helping Others Pursue Excellence (HOPE)
HiiiWAV
Homies Organizing the Mission to Empower the Youth (HOMEY)
Hospitality House
IT Bookman Community Center
Japantown Task Force, Inc
KULARTS/APPIC
Kultivate Labs
Little Manila Rising
Livable City
Lowell CDC
Luna Dance
Lyon Martin Health Services
Malonga Casquelourd Center for the Arts
Mammoth Lakes Housing
Meals on Wheels Sacramento
Movement Strategy Center
Musically Minded
Muslims for Just Futures
NAACP - Stockton Branch
NeighborWorks Sacramento
Niles Pies
Ninth Street Media Consortium
Nonprofit Centers Network
Nzilani Glass
Oakland Bloom
Oasis for Girls
Palenke Arts
PRC
Providence Foundation
PUSH Dance Company
Red Canary Song
Richmond Neighborhood Housing Services
Roxie Theatre
RYSE Commons
Samoan Community Development Center
San Francisco Housing Development
San Francisco Rebels
San Francisco SafeHouse
San Jose Conservation Corps
San Lorenzo Family Help Center
Santa Cruz Barrios Unidos
Second Start Learning Disabilities Programs
Senior & Disability Action
SFBLOC
Somos Mayfair
South Bay Community Land Trust
South Tower Trust
Southeast Asian Development Center
Southwest Fresno Development Corp
Sacramento Self Help Housing Inc.
St. John Coltrane Church
Starting Arts
Supply Bank
Theatre Rhinoceros
United in Love
United Playaz
CLTRE
Western Ballet
Youth Alliance
Youth Arts Exchange

Grantees

City of San Francisco

Galería de la Raza / Studio 24
Homies Organizing the Mission to Empower the Youth (HOMEY)
People Organizing to Demand Environmental & Economic Rights (PODER)
Chinatown Community Development Center (CCDC)
City Surf Project
Chinatown Media + Arts Collaborative (CMAC)
Curry Senior Center
Magic Theatre
National AIDS Memorial Inc
PUSH Dance Company
SFFILM
Vietnamese Youth Development Center (VYDC)
The Healing Well
United Playaz

Federal Home Loan Bank

Breakbox Thought Collective
Chinatown Community Development Center (CCDC)
JADE - Honey Fashion Design Career Pathway
Mandela Partners
Mission Housing Development Corporation
Satellite Affordable Housing Associates (SAHA)
East Bay Asian Local Development Corporation (EBALDC)

SOMA Cultural Anchor Fund

Bindlestiff Studio

Partners

African American Alliance of CDFI CEOs
African American Art & Culture Complex
American Nonprofits
Genesis LA
Nonprofit Finance Fund
San Francisco Cultural Center Coalition
SVCreates

We extend our deepest gratitude to our donors and investors for your unwavering belief in Community Vision's mission. Your partnership has been instrumental in our journey to foster equity, build wealth, and enhance well-being across communities in California. Thank you for standing with us and making a lasting impact. Together, we are creating a brighter future.



Community Vision
Capital & Consulting

www.CommunityVisionCA.org