From the Ground Up:





Building Pathways to Community Empowerment

Impact 2024

Community Vision Capital & Consulting



Letter from the President

Dear Partners,

As we close another fiscal year, I am delighted to present our 2024 Impact Report. Our Theory of Change, which we introduced last year, emphasizes our commitment to using real estate as a change agent in communities. In 2024, we strategically built on this foundation to deepen our impact in fostering racial and economic equity.

To continue effectively putting our Theory of Change into practice, we underwent a monthslong process facilitated by La Piana Consulting to develop a three-year strategic plan for 2025-2028. This deeply collaborative effort involved our board members, leadership, staff, clients, and partners throughout the process to ensure that we identify opportunities for impact and emerging priorities.

The resulting strategic plan equips us with a framework to further advance our work to drive land justice, to forge new pathways and create innovative solutions that support BIPOC communities, and to cultivate excellence as we continue investing in systemic change.

An additional key aspect of this strategic development was the revision of our mission and vision statements to better reflect our current initiatives and future direction. These new statements, which we are excited to unveil in this report, sharpen our focus on promoting racial and economic equity through advancing community ownership and control of real estate.



Just as natural ecosystems thrive through interconnectedness, so do we thrive in the synergistic relationships among various community sectors.

In our efforts to ensure our activities align with our strategic goals, we also updated our Social Impact Rating Tool and established a comprehensive Learning and Evaluation Framework. These tools are crucial for accurately measuring and understanding the impact of real estate ownership in the communities we serve, thereby ensuring we remain accountable to those communities as well as our values and goals.

Beyond the deep strategic development work we did this year, our day-to-day commitment to empowering communities through our lending and consulting remained strong. Our CalCORE program, now in its fourth year, exemplifies this dedication through our support for community land trusts and local real estate initiatives that are revitalizing commercial corridors. Ownership of commercial corridors represents an essential shift in neighborhood control, as community-rooted organizations can foster local business growth and build wealth by acquiring and revitalizing these spaces.

This past year, we also continued extending our reach beyond urban centers, including to the northernmost parts of California. In Siskiyou County, we supported the transformation of a historical building into the new headquarters for the Siskiyou County Economic Development Council. This project is crucial for the continued support of small businesses in the region and sustainable economic growth. We share these stories, and many more, in the rest of this report.

Looking ahead, the concept of an ecosystem remains central to our strategy. Just as natural ecosystems thrive through interconnectedness, so do we thrive in the synergistic relationships among various community sectors. The work of advancing racial and economic justice is not possible without the commitment of all; for us, this includes our industry partners, investors, donors, and dedicated staff.

I extend my deepest gratitude to everyone who has joined us in this journey. It is through our collective efforts that we can transform our vision into reality, building a more equitable and empowered California.

In community,

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Catherine Howard President, Community Vision



GLBT Historical Society site announcement



Our Mission, Vision & Theory of Change

Community Vision's updated mission and vision statements, refined during our strategic planning process in 2024, emphasize our commitment to advancing racial and economic equity. Developed through a collaborative process, these statements steer our efforts towards community control of real estate, ensuring our work aligns with our commitment to land justice and systemic change in California.

OUR MISSION

We advance racial and economic equity, land justice, and community ownership by delivering flexible capital and responsive advising.

OUR VISION We envision a California where all communities—regardless of race or income equitably control real estate as a path to agency, self determination, and power.

OUR THEORY OF CHANGE

Because discrimination in land ownership and control has played a central role in perpetuating racial and economic inequality, we work to advance Community Ownership of Community Assets. To us that means supporting community-rooted nonprofits and businesses to purchase, preserve, and develop social purpose real estate that:

- Delivers healthcare, education, and human services
- Provides affordable and supportive housing
- Fosters cultural expression
- Builds income and wealth

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

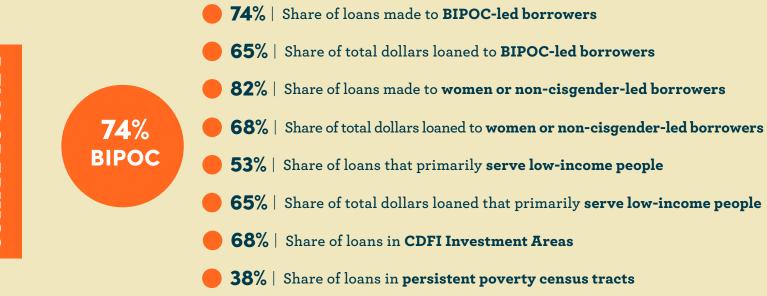


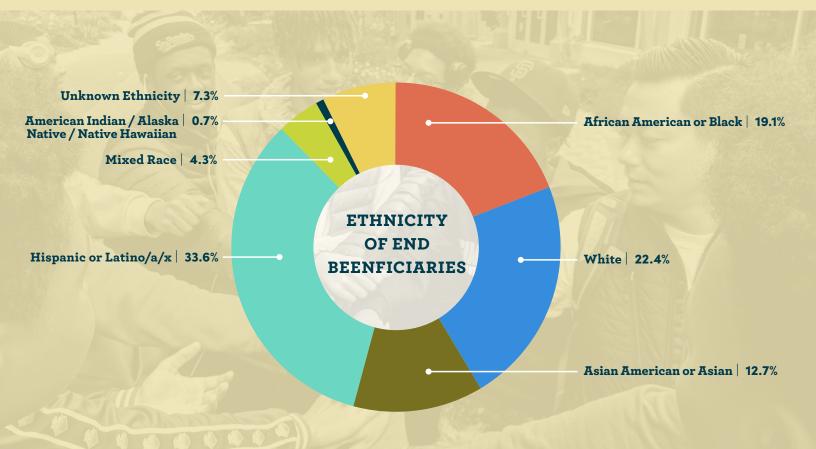


By the Numbers: Capital Solutions

OUTPUTS	\$31.26M in loans	 34 Number of loans closed \$31,264,306 Dollar value of loans closed \$91,660,262 Portfolio outstanding at year end 7 Number of Catalytic Capital grants \$1,015,429 Dollar value of Catalytic Capital grants* *Grantmaking is dependent on funding availability. Sources include re-granting and grant facilitation, as well as Community Vision's own assets. 	
OUTCOMES	27,529 people served	 27,529 People served by our borrowers 325,938 ^{Sq Ft} Social purpose real estate space created or preserve 207 Affordable housing units created or preserved 58 Permanent jobs created 778 Permanent jobs preserved 	7ed
Hu	Small Business 17.6% Other 2.9% man/Community 23.5% Services	Arts & Culture 8.8% Economic Development 5.9 Education 2.9% INPACT SECTOR Health Care Provider 8.8% Healthy Food 2.9%	











By the Numbers: Real Estate Solutions

OUTPUTS	3,270 hours	 86 Number of consulting engagements 59 Number of Rapid Response technical assistance calls 3,270 Hours of consulting provided 341 Unique people attending workshops
OUTCOMES	36,329 people served	 36,756 ^{Sq Ft} Social purpose real estate space created or preserved 764 Permanent jobs preserved 36,329 People served by Consulting clients
DEMOGRAPHICS	80% BIPOC	 80% Share of consults provided to BIPOC-led clients* 66% Share of consults provided to women or non-cisgender-led clients* 76% Share of Consulting clients in CDFI Investment Areas 22% Share of Consulting clients in persistent poverty census tracts *Of clients reporting demographic data
	100 C	

CalCORE convening session



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United Playaz: Longstanding Partnerships in San Francisco's SoMa Neighborhood

At Community Vision, we often build deep, multi-year relationships with our clients on their journeys to community ownership. For more than 15 years, we have partnered with United Playaz, a community-led youth development organization in San Francisco's South of Market (SoMa) neighborhood.

Founded in the mid-1990s by local residents to address increasing youth violence, United Playaz serves over 1,500 young people annually, most of whom are low-income youth of color. United Playaz provides critical services in SoMa, including violence prevention, mentorship, academic support, leadership development, and support for adults recently returning from incarceration. SoMa, one of the city's most economically and racially diverse areas, faces increasing income disparities and a growing population of low-income immigrant families. United Playaz is one of few organizations providing support services in this part of the city.



Top: 1044 Howard rendering Bottom: United Playaz youth

Community Vision's journey with United Playaz began in 2008 when they attended one of our financial management workshops. Since then, we have provided strategic consulting services, helping them with financial management and real estate planning to support their long-term goals. Over the years, their need for more space for services has grown, especially with the closure of the Gene Friend Rec Center, a key location for youthbased programs. The center is undergoing a longawaited rebuild and plans to reopen in 2026.

To address this need for additional space, we supported the acquisition of a 3,236-square-foot building at 1044 Howard Street in 2023, just two doors down from their current headquarters. This acquisition was made possible in part by a \$535,000 acquisition grant administered by Community Vision and funded by the San Francisco Office of Economic and Workforce Development. In 2024, we also provided a \$7.6 million loan to bridge three large government grants, enabling the nonprofit to renovate and expand the 1044 Howard Street building.

United Playaz will transform the long-vacant building into a new clubhouse with a community hall, meeting rooms, and offices. This new space will allow them to nearly triple the number of youth they serve annually, growing from 1,500 to over 4,000.

"It takes the hood to save the hood," said Rudy Corpuz, Jr., founder and Executive Director of United Playaz. "If you think of the name 'Community Vision'—that's exactly what we're talking about. So why not build a relationship with somebody who is helping to build community

visions? Community Vision is authentic to that mission, and that coincides with what we're doing. We're looking at the real vision of our community, paying attention to what the people in the South of Market want and what's best for this city. You all are a part of the fabric of us building our whole community."





Social Purpose Real Estate Summit: Fostering Innovation in Community Ownership

At Community Vision, we view our work as part of a broader ecosystem of community land control partners and strategies. To inspire innovative thinking, elevate bold ideas, and share best practices, we are partnering with the <u>Community Spaces Network</u> (formerly the Nonprofit Centers Network) to bring the <u>Social Purpose Real Estate (SPRE) Summit</u> to Los Angeles from May 6–9, 2025.

The Summit will convene community leaders from across the United States and Canada, with a strong representation from California, to explore the development of mission-aligned spaces. Real estate professionals with expertise in all aspects of development and operations will engage in discussions about SPRE best practices and emerging ideas.



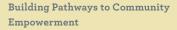
Social Purpose Real Estate (SPRE) Summit 2023

More than 350 attendees will gather in Los Angeles to participate in 30 dynamic sessions, tour local community real estate projects, and connect with other SPRE developers and supporters.

The conference will focus on practices, strategies, and case studies related to developing and operating community commercial real estate that helps places thrive. Session topics will include community and shared ownership, governance, cultural placekeeping, creative placemaking, designing for belonging, fostering collaboration, resilience hubs, net-zero development, and more.

Acquiring, developing, and operating community commercial real estate is a long and complex process, but the benefits are significant. Locally controlled real estate strengthens community resilience, promotes self-determination, fights displacement, and prevents capital from leaking out of communities in the form of rent paid to absentee owners.

This conference is one of the few places where community members, nonprofit leaders, philanthropists, and place-based stewards can come together to advance the movement for local land control through commercial real estate. As national leaders in the support and financing of social purpose real estate, Community Vision is looking forward to sharing our approach and continuing to lift the importance of community-driven real estate in driving local economies and community power.

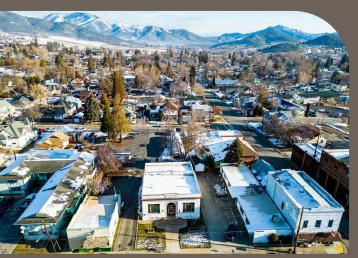




Siskiyou County Economic Development Council: Supporting Sustainable Economic Growth in the Far North

In California's far north, the <u>Siskiyou County Economic Development Council</u> (SCEDC) is driving efforts to promote sustainable economic growth, job creation, and community resilience.

Located just south of the Oregon border, Siskiyou County has a long history as a mining and timber region. As those industries have declined, the area now faces several economic challenges—including an unemployment rate more than double the state average and a median household income less than 60 percent of California's overall level. Local businesses also contend with the added difficulty of competing against those in southern Oregon, where taxes and prices are lower.



Aerial view of Carnegie Library, Yreko

For nearly 40 years, the SCEDC has worked to address these challenges. The organization has implemented a variety of strategies and programs to empower small businesses, shepherd business development projects, and pursue sector strategies tailored to Siskiyou County's economic landscape.

One of SCEDC's latest projects is the rehabilitation and adaptive reuse of the <u>Carnegie Library</u> in Yreka. Originally built in 1915 and listed on the National Register of Historic Places, the Carnegie Library has long symbolized Yreka's culture and heritage.

The formerly vacant library will become SCEDC's permanent headquarters, serving as a center for the area's tourism and providing expanded space for small business development programs. These include its Business Innovation and Incubation Center (iHub), which

supports entrepreneurs in agriculture, outdoor recreation, clean energy, and tourism, and its Climate Collaborative, which offers technical assistance to help businesses pursue climate-resilient strategies.

Additionally, the rehabilitated Carnegie Library will serve as a featured asset of the Discover Siskiyou tourism brand, contributing to the revitalization of the downtown area. Its location will encourage visitors to explore Yreka's West Miner Historic district and provide a new venue to support downtown events and conferences.

To help finance this project, Community Vision provided a \$1.42 million short-term loan to bridge the gap between government grants, ensuring smooth and steady progress in construction and development.

"Our experience working with Community Vision was a pleasure," said Jen Thackery, SCEDC's Finance Director. "The Community Vision team spent the time necessary to understand our complex New Markets Tax Credit project and offered insight and an impactful partnership for a successful closing. The Carnegie Library Rehabilitation project is revitalizing our rural community's downtown and showcasing development tools to be shared with our stakeholders for years to come."

Slated for completion in late 2024, the Yreka Carnegie Library will not only preserve a significant historical building but also create a vibrant center for economic activity, resilience, and innovation in Siskiyou County.

From the Ground Up

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California Community-Owned Real Estate (CalCORE): Activating Commercial Corridors for Community Power

The legacy of systemic discrimination in real estate continues to be a significant barrier to economic equity in the U.S. Policies such as redlining, Jim Crow laws, and urban renewal have deeply entrenched segregation and economic disinvestment, leaving communities of color with limited opportunities to build and sustain wealth.

Community Vision is committed to addressing these inequities by partnering with BIPOC-led organizations to build power and facilitate community ownership of community assets. A key way we do this is through our CalCORE program, which we launched in partnership with Genesis LA. CalCORE supports organizations working on the frontlines of community-based real estate development.

Since its inception in 2021, CalCORE has empowered over 40 community development corporations (CDCs) and community land trusts (CLTs) in low-income communities and communities of color, equipping them with the knowledge, skills, and resources necessary for real estate ownership and management. The program has resulted in eight successful acquisitions to date.

Now in its fourth year, CalCORE continues to expand the capacity of BIPOC-led organizations to drive local real estate efforts and neighborhood revitalization, enabling them to own and manage vital community assets such as small business retail spaces, community facilities, arts and cultural venues, and mixed-use developments.

Ownership of commercial corridors represents an essential shift in neighborhood control. Historically, these properties have remained out of reach for many BIPOC communities, often owned by absentee landlords with little stake in the neighborhood's success. Community organizations can foster local business growth and build wealth by acquiring and revitalizing these spaces.

In addition to the cohort-based training, Community Vision has provided low-cost capital to support the projects of former CalCORE participants, with a total investment of just over \$1.96 million. In FY24 alone, we offered pre-development financing for projects led by CalCORE alumni, including Unseen Heroes for Community Development in Sacramento, Lowell CDC in Fresno, and PAHALI Community Land Trust in East Palo Alto. These investments play a crucial role in catalyzing high-impact projects that are expanding affordable housing options and cultural spaces.

Through programs like CalCORE, we are committed to supporting BIPOC-led organizations and real estate entities, addressing historical inequities, and fostering a more just and equitable future.





CalCORE convening sessions









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Gilroy Youth Impact Hub: Shared Space to Empower Young People

In 2022, Community Vision launched its Community-Owned Shared Space Accelerator (COSSA), a cohort-based advising program designed to catalyze collaboration among two or more BIPOC-led nonprofits to create shared spaces.

Through COSSA, <u>DigitalNEST</u> from Watsonville and <u>Youth Alliance</u> from Hollister—both providing youth education, training, and empowerment programs in Gilroy but facing space challenges—came together to envision a Youth Impact Hub in Gilroy. This space would not only house their programs but also serve other youth-focused nonprofits, becoming a central hub for Gilroy's young people.

Over our two-year journey together, Community Vision supported the organizations in developing a project vision and a compelling case statement, resulting in \$2.6 million raised for the acquisition of the property. We also supported them in developing a joint venture agreement and an operating memorandum of understanding that centers youth in the governance of the space. Finally, our team collaborated with the two organizations to secure a bridge loan from the Santa Cruz Community Foundation and project managed the due diligence and closing process.

"We couldn't imagine having done this without the help of Community Vision. They have been a true partner on our path to realizing a youth-centered space and permanent home for our organizations in Gilroy," said Jacob Martinez, CEO of Digital NEST.

The real estate project has fostered a deeper connection between the organizations as they work to build collective impact measures and explore new joint programming. As part of this collaboration, they received nearly \$900,000 in federal funds through Senator Padilla's office to support the hub's operations and programs.

The next step in their real estate adventure is to refresh the building, starting with a youth-led design process. They also have long-term plans to consider redeveloping the site with affordable housing above a new facility.

"This will be a wonderful new community asset that will support collaboration and self-determination where Gilory's young people can lead and thrive," said Diane Ortiz, CEO of Youth Alliance.



Youth Alliance



Deepening our Understanding: Crafting Community Vision's Learning and Evaluation Framework

When Community Vision set the goal of becoming a learning organization, we were challenging ourselves to deepen our understanding of what it means to evaluate our impact. Across the CDFI field, the tendency has been to report impact in terms of the outputs we control, like the number of loans, and the outputs we anticipate those will produce, like the expected number of housing units or jobs created. We supplement those metrics with success stories, giving us some qualitative data on what happens when we do our best work.

These traditional approaches have limitations, however. Loan dollars or hours of consultation are means, not ends. Anticipated outcomes are not actual outcomes, and they do not tell us much about the true changes taking place in the lives of the people we serve. Success stories, while real and valuable, can also miss the lessons from our and our clients' more challenging experiences.

Over the last several months, Community Vision has undertaken a process to develop an organization-wide Evaluation and Learning framework to gather and use new kinds of information about the results of our programmatic activities. Our aim is to ensure accountability to our values and goals, to improve our programs and strategies to better achieve our desired impact, and to document and celebrate the ultimate changes that take place through our and our clients' work. Our aim is to ensure accountability to our values and goals, to improve our programs and strategies to better achieve our desired impact, and to document and celebrate the ultimate changes that take place through our and our clients' work.

To guide us in that process, we partnered

with Informing Change, an impact evaluation consultancy based in Oakland. Their team gathered best practices and collected anonymous feedback from past clients to help surface areas where structured evaluation could help us refine our programs and services. We convened a cross-functional staff working group to help us identify what we want to learn, how we can collect that data, and how the organization will use that information.

Impact evaluation is particularly challenging for us—and for CDFIs and other impact investors in general—because we are a financial intermediary, contributing to change for individuals via our lending and consulting to organizations. As a consequence, our impact has to be assessed at two levels. First is the impact that we have on our clients, the nonprofits and enterprises we directly serve through our programs. Second is the impact that our clients have in the lives of human beings, who we often call "beneficiaries" or "participants."

Because Community Vision is a social purpose real estate lender, we particularly want to measure the impact created by the real estate projects we help to facilitate. What we realized is that we need to collect evaluative data at three levels, or "spheres of action and influence."







ULTIMATE OUTCOMES

Expected changes experienced by people as a result of our intermediate outcomes, including stable and affordable housing or improved health outcomes.

INTERMEDIATE OUTCOMES

The expected results of our direct outputs, such as affordable housing units built or preserved, or acquisitions facilitated.

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The direct products of our activities, including dollars lent, dollars granted, or hours of consultation provided.

This conceptual framework allows us to begin designing data collection tools to help us evaluate our impact within each sphere. For example, to evaluate our intermediate outcomes, we are developing a survey to be distributed to all lending and consulting clients at the close of our engagement with them. In addition to asking clients to rate their satisfaction, we will look for qualitative feedback on the indicators that our research shows matters most to the organizations we have worked with. These will include feedback on the transparency of our processes; affective indicators, such as changes in feelings of worry or anxiety about their organization's financial stability; and open-ended questions about the results of applying the information gained in our advising sessions.

To learn more about our ultimate outcomes, we are also designing a survey for clients a year or two after our engagement, following completion of the project we supported. That survey will assess the actual outcomes of those projects, and how owning or developing social purpose real estate has contributed to advancing the organization's goals. To complement that data, we are planning for indepth studies of the impact of particular aspects of our work. One question we are interested in is the ways that youth hubs and community centers can create a sense of safety, belonging, and pride for their participants.

In the course of developing this framework, we have also heard feedback from clients on how they would like to see this data used. While our clients appreciate celebrating success stories, including their own, we have also heard a clear call to share learnings on challenges and obstacles with policymakers and the field in general. One client urged us to share data that reflects communities' struggles, as well as their wins: "Keep highlighting economic inequities, and emphasize that the work of Community Vision partners is part of a broader social justice movement, not happening in isolation."

As an organization, we are excited to hear more directly from our clients about how we are showing up for them, and how the social purpose real estate projects we support ultimately help them deliver on their missions. We look forward to creating regular feedback loops where that feedback can be used to inform decisions about improving our services, developing new initiatives, and setting long-term strategy.

From the Ground Up





GLBT Historical Society: Securing a Permanent Home for LGBTQ+ History and Culture

Founded in 1985, the **GLBT Historical Society** collects, preserves, exhibits, and makes accessible materials and knowledge to support and promote understanding of LGBTQ history, culture, and arts.

This year, the nonprofit took significant steps towards securing a permanent home for the nation's first museum dedicated to LGBTQ history and culture. The City of San Francisco and the State of California made an extraordinary commitment of \$18 million to acquire and renovate the new location in San Francisco's Castro neighborhood.

Over the past year, Community Vision supported the GLBT Historical Society in pre-development work and the exploration of several sites, in collaboration with Ventura Partners, through our contract with the Mayor's Office of Housing and Community Development (MOHCD). This included conducting a historic financial trend analysis, educating leadership on real estate readiness, providing referrals for construction and development, reviewing the sources and uses budgets, as well as the building operation forecast budget and the business model for the museum.

Community Vision also served as a liaison for funding opportunities. For example, through our contract with the City, we were able to connect the nonprofit with over \$60,000 of subcontractor work and helped them apply for additional funding to leverage more dollars. This helped to cover pre-development costs, such as conducting due diligence on a single preferred site and a capital campaign feasibility study.

In September 2024, hundreds gathered for a celebration, where Mayor London Breed and Supervisor Rafael Mandelman announced the City of San Francisco had identified a permanent home for the GLBT Historical Society Museum and Archives at 2280 Market Street, in the heart of the Castro neighborhood.

This step is the result of years of collaboration between Mayor Breed's Office, Supervisor Mandelman's Office, the GLBT Historical Society, and many local nonprofit and community partners. In 2021, Mayor Breed dedicated \$12.5 million to acquire a site for the future LGBTQ History Museum. In 2022, through the work of Senator Scott Wiener, the State of California allocated an additional \$5.5 million to help make this project a reality.

With the creation of this lasting home for LGBTQ history and culture in San Francisco, future generations will be empowered to learn from and celebrate this important heritage for years to come.



GLBT Historical Society site announcement

From the Ground Up





Partnering for Systemic Change: Our Role in Statewide Policy and Advocacy Efforts

By Nate Schaffran, Director of Impact and Evaluation

One of the joys of working in the CDFI field is that relationships between CDFIs are generally characterized by collaboration and a desire to see each other succeed. With a shared mission to lift up historically underserved communities, a win for one CDFI is generally seen as a win for our collective goals.

A great example of this spirit is Community Vision's investment in helping to build the <u>California</u> <u>Coalition for Community Investment (CCCI)</u>, the statewide coalition of CDFIs. When Catherine Howard became Community Vision's third president in 2021, she announced priorities that included engaging in policy advocacy to address systemic barriers facing low-income communities and communities of color. To enact that vision, she created the new position of Policy and Impact Director, which I assumed in early 2022 following five years in our Lending department.



CCCI's CDFI Advocacy Day 2024, Sacramento

Community Vision showed that it considers itself part of a movement one dedicated to building an alternative financial system oriented toward justice.

At that time, the young state CDFI coalition, CCCI, had just achieved a landmark accomplishment with the passage of legislation creating the California Investment and Innovation Program (Cal IIP), a statelevel <u>CDFI Fund</u>. That achievement was driven by the voluntary efforts of staff from CCCI members, including RCAC and the Silicon Valley Housing Trust. With the bill enacted, the coalition was looking for other members to get more involved in its expanding advocacy work with the state government.

For Community Vision, dedicating some of my time to the coalition offered a meaningful way to advance the goal of systems change. We recognized that by becoming a credible and influential advocate in Sacramento, the coalition could achieve a greater level of influence than any individual

From the Ground Up







Nate Schaffran, Community Vision and CCCI (left) and Rachel Mueller, Public Interest Advocates and CCCI (right) on the State Assembly floor

CDFI could. To that end, one of my roles was to organize the coalition's annual advocacy days in the state legislature over the last two years. In those legislative visits, our members shared the impacts that Cal IIP is enabling them to create, while supporting legislation to expand housing affordability, protect small business borrowers and commercial tenants, and improve the ways the state contracts with social services nonprofits.

Earlier this year, CCCI's Executive Committee decided to recruit an inaugural Executive Director to direct the coalition's activities and strategic planning process. I was fortunate to be offered that role, initially in a part-time capacity. This new leadership role outside of Community Vision affirmed the organization's decision to invest in collective advocacy. In an example of collaboration within the CDFI ecosystem, CCCI and Community Vision worked together on an arrangement that allows me to share my time between the two organizations.

In my ongoing role at Community Vision, I will continue to drive our initiatives around impact evaluation and learning. Over the past two years, we have developed Community Vision's first Theory of Change, updated our Social

Impact Rating Tool to align with our focus on social purpose real estate, and revamped our system to collect the impact data required by the CDFI Fund and other investors and donors. In the new fiscal year that began this October, we are focusing on implementing a Learning and Evaluation framework to collect feedback on how we are showing up for our clients and to re-engage past clients to learn from their experience implementing the projects we supported.

There is an ongoing conversation among CDFIs about whether we constitute an industry or a movement. By devoting staff time to the development of a statewide CDFI coalition, and then working out an arrangement to share an employee with that coalition, Community Vision showed that it considers itself part of a movement—one dedicated to building an alternative financial system oriented toward justice. And I personally am grateful to be advancing that movement, with both Community Vision and CCCI.



Front cover photos, top to bottom: Youth Alliance; Siskiyou Economic Development Council (SEDC); GLBT Historical Society; Aerial view of Carnegie Library, Yreka, an SEDC rehabilitation project

Back cover photos, top to bottom: United Playaz youth; SEDC; GLBT Historical Society; United Playaz 1044 Howard Street rendering





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Community Vision Capital & Consulting www.CommunityVisionCA.org



