2009 Overview

Pacific Community Ventures builds responsible small businesses to create jobs and opportunities in lower income communities. Creating jobs is critical to California and the United States. Pacific Community Ventures is creating quality jobs—cost-effectively—for the people who need them most. We accomplish this mission through two core nonprofit programs and our affiliated equity funds:

**BUSINESS ADVISING**
Pacific Community Ventures business advising network provides emerging entrepreneurs with the expertise, knowledge and access they need to sustainably grow their businesses and create quality jobs. Capitalizing on our service model, Pacific Community Ventures recruits California’s brightest business minds to volunteer their expertise to help promising small business people build their companies and create jobs in lower income communities.

**INSIGHT**
Pacific Community Ventures’ research and analysis practice provides knowledge to investors and policy makers to drive capital to lower income communities. With the tools and advice InSight provides – including social performance due diligence and evaluation – investors can earn competitive financial returns, generate verified social benefits and craft innovative policies to support entrepreneurship in underserved markets.

**EQUITY FUNDS**
Pacific Community Management, an affiliate of Pacific Community Ventures, manages three private equity funds, investing capital in high-potential businesses in California’s underserved areas to yield financial returns for investors and positive social impact for communities.

2009 Activities

Pacific Community Ventures’ Business Advising Program engaged over 100 small businesses and deployed over 120 senior volunteer Business Advisors.

InSight evaluated the social impact of nearly $1.3 billion in equity investments in small businesses. With funding from the Rockefeller Foundation and the Annie E. Casey Foundation, InSight is also researching and publicizing practices and policies that help investors put more resources to work – more effectively – in lower income communities.

Additionally, Pacific Community Management invested $4.9 million in businesses in California’s underserved market.
Dear Friends,

Times were tough for nearly everyone in 2009, including Pacific Community Ventures, its companies and their employees. In the rough and tumble of the year, there were times when we felt vulnerable, frustrated and uncertain. But ultimately, our small businesses and their workers inspired us with their resilience and determination to survive—and even grow—during the recession. And our volunteer business advisors emboldened us as they devoted many hours to helping entrepreneurs sustain their businesses and workforce.

Confident in our core mission—growing responsible small businesses to create jobs and economic opportunity in California’s lower income communities—in 2009 we continued our twelve-year tradition of creating jobs, cost effectively and for the people who need them most. With the strategic help of our volunteers, half of the companies we worked with in 2009 were able to add jobs during the year. Still others avoided layoffs.

In California, nearly half of all private sector workers, including a disproportionately large share of minority and lower wage workers, are employed by very small businesses. Consequently, helping these small businesses grow and add jobs is critical to building sustainable, healthy communities in California—and it’s what Pacific Community Ventures is all about. We use our unique mix of strengths—a deep knowledge of successful entrepreneurship, research and policy expertise and our longstanding commitment to volunteer service—to drive capital and other critical resources to small businesses serving lower income communities.

In 2009, we transitioned to new leadership. Penelope Douglas and Bud Colligan, Pacific Community Ventures’ founders, have taken on new and important roles. They continue to serve on our Board of Directors and we benefit from their wisdom. As the new Board Chair, Executive Director, and Managing Partner, we are excited to lead Pacific Community Ventures at a time when small businesses’ role in our economic recovery is crucial.

In the next year, we are committed to scaling our efforts, creating more jobs for more workers in California. As you click through our interactive annual report, consider how you can join us to bring opportunities to California’s underserved neighborhoods. Let us know your thoughts.

Warmest regards,

Bill Pace
Board Chair
Pacific Community Ventures
BPace@pcvmail.org

Beth Sirull
Executive Director
Pacific Community Ventures
BSirull@pcvmail.org

Eduardo Rallo
Managing Partner
Pacific Community Management
ERallo@pcvfund.com
Pacific Community Ventures: Creating Good Jobs in Hard Times

In a tough economy in 2009, when the average US private sector employer reduced headcount 4%, Pacific Community Ventures portfolio companies created jobs, paid higher wages, and provided generous benefits for a workforce that is predominately low-to-moderate income and extremely diverse. This year, more than many others, our research demonstrates the unique power that small businesses have to bring positive change to communities with the support of Pacific Community Ventures investments and advice.

Our Work
Pacific Community Ventures builds responsible small businesses to create quality jobs and economic opportunity in lower income communities. Pacific Community Ventures works with companies in three ways.

1. Business ADVANCE is a year-long intensive program that delivers strategic advice and practical business education to entrepreneurs contributing to the development of California’s economically underserved areas.

2. Pacific Community Ventures’ broader Business Advising program allows companies to participate in a variety of workshops and networking events.

3. Pacific Community Ventures, LLC invests equity capital in high growth California businesses that bring significant economic gains to low-to-moderate income employees and deliver exceptional financial returns to business owners and to our investors. These companies make up the financed portfolio.

Note: Pacific Community Ventures defines ‘portfolio companies’ as those receiving either financing or Business ADVANCE services.

Employment Growth
Overall job growth, and hourly job growth, at Pacific Community Ventures portfolio companies was up 3% during 2009. By contrast, job growth at private companies declined over 4% in both the United States and California.¹
Wages
The overwhelming majority of Pacific Community Ventures portfolio companies pay workers more than California companies in the same industry.² More importantly, at least 90% of Pacific Community Ventures companies pay lower income workers (tenth and 25th percentile earners) more than lower income workers in the same industry in California.

![PCV Companies Pay Workers Higher Average Wages than California Companies in Similar Industries](image)

Health Benefits
Health insurance premiums in California increased 7.5% in 2009.⁹ Over the same period, more Pacific Community Ventures portfolio companies reduced benefits than increased them. However, PCV portfolio companies still pay an average of 70% of employee premiums.

Wealth Creation
An employee’s access to retirement and wealth-building programs is a crucial step toward personal economic self-sufficiency. Pacific Community Ventures works with the companies in which it makes a financial investment to reserve a portion of company equity for lower income workers, enhancing employees’ long term economic self-sufficiency while at the same time improving productivity and morale.

Employee Diversity
Pacific Community Ventures portfolio companies employ a total of 1,173 workers, 67% of whom are low- and moderate-income. Pacific Community Ventures portfolio companies employ a diverse workforce. Female employees make up 48% of the workforce, 35% of portfolio company employees are Hispanic or Latino, 14% are Asian/Pacific Islanders, 3% are African-Americans, and 4% are either multi-racial or another ethnicity.

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² The data in this report was collected by BTW informing change, a nationally recognized leader in nonprofit program evaluation. BTW informing change also verified the analysis used to produce this report. For methodology and footnotes please see: www.pacificcommunityventures.org/annual-report/methodology.html
**OMEGA INDUSTRIAL MARINE | A Sea of Growth in 2009**

Doubling revenues and creating new jobs are hardly hallmarks of a recession, and Omega Industrial Marine in San Diego was not always on such a growth trajectory. “When we came to PCV, we were struggling with our business,” says CEO Greg Lewis. “Getting PCV involved opened our eyes to things that needed change.”

Through participation in PCV’s Business ADVANCE program, Lewis and his team at Omega Industrial “have grown into a different company with a different way of looking at our business.” Specializing in servicing mechanical, industrial and marine facilities, Omega’s marketplace is well defined, but the company needed strategic advice on how it could pursue larger work from commercial clients.

With support from a PCV roundtable and a PCV volunteer executive advisor, Omega revised its business plan, refined its marketing strategy and launched a new website, all of which positioned the company to secure longer-term contracts. In early 2009, Omega hired 10 additional electrical, mechanical and welding workers—increasing its workforce by more than one-third—in order to pick up a roster of engine-rebuilding projects from its bay front facility.

With PCV’s help, Omega’s assessment, planning, communication and implementation process has kept the company ahead of the economic downturn. Lewis is grateful for the partnership with Pacific Community Ventures. “I feel strongly that if we hadn’t been introduced to PCV… we would be nowhere near the success that we are today!”

"With help from PCV, Omega has hired 10 additional electrical, mechanical and welding workers—increasing its workforce by more than one-third..."
HEATH CERAMICS
Mixing New Business Practices and Traditional Artisanship to Craft Beautiful Results

Today, Heath Ceramics stands as a model for bold growth amid the most challenging economy in a generation. The company has expanded from a staff of 24 to 84 in seven years, tripled employee profit sharing in the past year and launched a new store in Los Angeles in 2008 with another scheduled to open in San Francisco’s Ferry Building.

Owners Catherine Bailey and Robin Petravic have remained true to the qualities of contemporary craftsmanship and timeless design that founding ceramicist Edith Heath cemented. Yet, the two former product designers knew little about running a ceramic factory and store when they purchased the company in 2003.

A year after taking ownership, Bailey and Petravic looked to Pacific Community Ventures for advice. Working with PCV, Heath Ceramics has increased sales, grown its workforce and expanded operations.

“When I can’t figure something out, I call PCV,” Petravic says. “They’re progressive, forward-thinking -- on the cutting edge.”

Petravic recalls a spreadsheet he was given by PCV to break down costs, leading him to understand cash-planning for a small business. “I took that spreadsheet home and made it my own, as a light-bulb came on.” One-on-one attention with a PCV advisor helped him to develop marketing, financial and operations documents that he could then shop around to various lenders.

“A lot of companies have boards…I have PCV,” he says. “[PCV] brings in fantastic people who are geared towards giving you a new way to think about business.”

Bailey and Petravic strive to continue the tradition established by Heath’s founder of creating “simple, good things for good people,” while following their own vision of maintaining a responsible workplace, lessening environmental impact and encouraging local manufacturing.

With the help of Pacific Community Ventures, Heath Ceramics has shown that combining new business practices with traditional artisanship can have beautiful results.
As a baking company that crafts exquisite, French-inspired indulgences, Galaxy Desserts’ ability to keep up with demand for its handcrafted croissants was no light matter. In 2005, the Richmond-based company was outgrowing its 36,000 square foot facility and needed more room to fulfill the vision of its talented chef Jean-Yves Charon. Pacific Community Management, PCV’s equity investment affiliate, saw the tremendous potential of Galaxy’s expansion into a new 52,000 square foot manufacturing plant—and with its equity investment made that expansion possible.

With the addition of 46 employees in 2009, Galaxy Desserts’ team of 265 is bucking the downsizing trend and sees continued sales growth in the upcoming decade. In the year after PCV’s investment, Galaxy’s median wage jumped over 15% and nearly 90% of the company’s workers are residents of lower income communities. Along with PCV’s equity investment, Galaxy Desserts receives support from PCV through direct interaction with business advisors as well as participation at CEO Forums and networking events.

The company’s President and CEO Paul Levitan values the partnership with Pacific Community Ventures. “The PCV team helps us ask strategic questions and provides perspective from 30,000 feet above.”

Levitan also sees the PCV relationship as a reflection of Galaxy Desserts’ strong set of core values, which are written into the company’s very name: Delightful, Entrepreneurial, Successful, Service-oriented, Exceptional, Respect, Trust and Sustainable. With a company culture that fosters growth and entrepreneurialism, Galaxy Desserts’ commitment to its employees is demonstrated by the success of workers like Tony Lee.

Originally from Vietnam, Tony joined the company as a dishwasher who spoke no English. Galaxy Desserts provided Tony with on-the-job training, English lessons and the opportunity to advance in his career. Having successfully worked in all departments, from manufacturing to packaging, distribution and R&D, Tony is now Senior Production Manager, supervising a team of over 100 workers.

Levitan says Tony and all the dedicated employees at Galaxy Desserts “are the glue that keep us together.”
2009 PCV FINANCIALS | AT A GLANCE

Source of Revenues 2009

- Contributions & Grants: 31%
- Investment Fund Returns & Mgt Fees: 28%
- Project Fees: 36%
- Endowment Income: 5%

Expenses by Category 2009

- Program Services: 60%
- Investment Services: 17%
- General & Admin: 15%
- Fundraising: 8%
Over the past 12 years, Pacific Community Ventures has helped create over 5000 jobs at an average cost of under $20,000 per job.

Staff

Eduardo Rallo  
Managing Partner, Pacific Community Management

David Rosen  
Chief Financial Officer

Yolanda Ruiz  
Vice President, Pacific Community Management

Beth Sirull  
Executive Director

Darren Solomon  
Director, Business Advising Southern California

Ben Thornley  
Director, Insight

Tom Woelfel  
 Analyst, InSight

Jesse Brandl  
Vice President, Pacific Community Management

Michelle Collier  
Accounting Manager

Gabby Culver  
Program Manager, Business Advising

Penelope Douglas  
Partner, Pacific Community Management

Lauren Friedman  
Project Manager, InSight

Allison Kelly  
Director, Business Advising

Peter Mehrberg  
Partner, Pacific Community Management

Fabiola Mejia  
Office Manager

5000+ JOBS CREATED
RISE UP IN DOWN TIMES

GROWING SMALL BUSINESS

Pacific Community Ventures’ Business Advising Program engaged over 100 small businesses and deployed over 120 senior volunteer Business Advisors.

Board of Directors

Ralph Clark
Guardian Edge Technologies

Lore Harp-McGovern
McGovern Institute

Bud Colligan
Accel Partners

Julia Lopez
College Access Foundation

Gordon Davidson
Fenwick & West LLP

Zander Lurie
CBS Interactive

Penelope Douglas
Pacific Community Ventures

William B Pace
Pacific Community Ventures, Chairman

Linda S. Graebner
LGA Inc, PCV Board Secretary

Sunil Paul
Spring Ventures

Greg Gretsch
Sigma Partners

Beth Sirull
Pacific Community Ventures

Full biographies of our board members are available at www.pacificcommunityventures.com
## Bay Area Board of Advisors

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation/Company</th>
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</thead>
<tbody>
<tr>
<td>Dado Banatao</td>
<td>Tallwood Venture Capital</td>
</tr>
<tr>
<td>Jim Breyer</td>
<td>Accel Partners</td>
</tr>
<tr>
<td>John C. Dean</td>
<td>Startup Capital Ventures</td>
</tr>
<tr>
<td>John Doerr</td>
<td>Kleiner Perkins Caufield &amp; Byers</td>
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<tr>
<td>Jed Emerson</td>
<td>Generation Foundation</td>
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<tr>
<td>Wallace R. Hawley</td>
<td>InterWest Partners/FaithWorks</td>
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<tr>
<td>Harry Kellogg</td>
<td>Silicon Valley Bank</td>
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<tr>
<td>Zoe Lofgren</td>
<td>U.S. House of Representatives</td>
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<tr>
<td>Doug Mackenzie</td>
<td>Kleiner Perkins Caufield &amp; Byers</td>
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<tr>
<td>Jarl Mohn</td>
<td>Private Investor</td>
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<tr>
<td>F. Gibson Myers, Jr.</td>
<td>Entrepreneurs’ Foundation</td>
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<tr>
<td>Anita Stephens Graham</td>
<td>Opportunity Capital Partners</td>
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<tr>
<td>Jim Swartz</td>
<td>Accel Partners</td>
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<tr>
<td>Sharon Williams</td>
<td>JobTrain</td>
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## Central Valley Board of Advisors

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation/Company</th>
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<tbody>
<tr>
<td>Ken Newby</td>
<td>Deloitte &amp; Touche</td>
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<tr>
<td>Kimberly Ruiz Beck</td>
<td>Ruiz Foods</td>
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<tr>
<td>John Welty</td>
<td>California State University, Fresno</td>
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<tr>
<td>Stuart Woolf</td>
<td>Woolf Enterprises</td>
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### San Diego Board of Advisors

<table>
<thead>
<tr>
<th>Name</th>
<th>Organization</th>
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</thead>
<tbody>
<tr>
<td>Peter A. Fisher</td>
<td>Shepherd Ventures</td>
</tr>
<tr>
<td>Robert M. McGill</td>
<td>Neighborhood Bancorp</td>
</tr>
<tr>
<td>JoAnne Starr</td>
<td>UCSD RADY School of Management</td>
</tr>
<tr>
<td>Lee E. Winslett</td>
<td>Wells Fargo Bank</td>
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### Los Angeles Board of Advisors

<table>
<thead>
<tr>
<th>Name</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert Bellack</td>
<td>Los Angeles Times</td>
</tr>
<tr>
<td>Maria Contreras-Sweet</td>
<td>PROMERICA Bank</td>
</tr>
<tr>
<td>Rob Knauss</td>
<td>Munger, Tolles &amp; Olson LLP</td>
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<tr>
<td>Alfred E. Osborne, Jr.</td>
<td>UCLA Anderson School of</td>
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<td></td>
<td>Management</td>
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<tr>
<td>Tom Ramirez</td>
<td>The Charles River Company</td>
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<tr>
<td>Maria Wilhelm</td>
<td>Multiverse.net</td>
</tr>
<tr>
<td>Dave Gold</td>
<td>99 Cent Only Stores</td>
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</table>

Full biographies of our board members are available at [www.pacificcommunityventures.org](http://www.pacificcommunityventures.org)
San Diego Volunteer Advisors

Malcolm Avner
Business & Life Coach

Jamie Blose
Pharmaceutical Consultant

Mike Bourne
President, Bourne Executive Consulting

Tim Bubnack
Fund Manager, Huntington Capital

Dennis Calderon
Partner, Venture Counsel Group, LLP

Trevor Callan
President, Callan Capital

Richard Canote
Freelance Financial Executive

Kimberly Chandhok
President, Roamin’ Feet LLC

Tim Cheng
Sr. Director, Engineering, Apps Engineering Operations, Qualcomm

Julia Christman
Founder, Verde Agency

Jeffrey Donahue
CFO, EMN8

David Duval
President, Claiborne Advisors, Inc

Gil Evans
Owner, Vision Capital Corporation

Peter Fisher
Managing Director, Specific Ventures

Kirk Flagg
Director, Business Development, Oasis Outsourcing

Terri Horn
Principal Consultant, People Strategies, LLC

Kurt Huppert
Senior Vice President, US Bank Commercial Real Estate

Sarah Hutchinson
Vice President Marketing and Product Management

Lawrence Kirsch
Senior Marketing & Management Consultant

Tim Ludwig
Partner, Ohana Capital

Tony Mathews
Director of Employee Ownership, Beyster Institute at UCSD Rady School of Management

Bob McGill
President, Neighborhood National Bank

Peter Mehrberg
Partner, Pacific Community Ventures

Reid Middleton
Vice President, AHERN|ELT Insurance Services, LLC

Grant Miller
CFO, Growth Management Solutions

David Moates
Account Manager, CMTC

James Nakamura
Managing Director, The Huntington Group Associates

Timothy C Orlando
President, CMC Worldwide

Pacific Community Management invested $4.9 million in businesses in California’s underserved markets.
San Diego Volunteer Advisors Continued

Ruben Recio  
Owner, RDR Enterprises

Julia Ronlov  
Consultant

J. Andrew Ruff  
Principal/COO, TGG Accounting

Francesca San Diego  
CEO/Principal, Consultant, Quest Business Consulting

Haggai Schwartz  
Marketing and Business Planning Professional

Payman Shabbak  
Strategic Planning Manager, Toyota Materials Handling

Vinay Shah  
Director, Finance, Cardinal Health, Inc

JoAnne Starr  
Assistant Dean, Rady School of Business

Robert Steiner  
Advisor, Aquillian Investments

Aaron Tankersley  
Group Director, Credit and Funding, HSBC

Lee Winsieett  
Vice President, Wells Fargo Bank

Ted Yates  
Principal, SoCal Development

Bay Area Volunteer Advisors

Nicole Affeldt  
Principal, Nicole C. Affeldt Consulting

Omar Ahmad  
CEO, SynCH Energy

Charanjeet Ajmani  
Sr. Research Analyst, Advisor Software, Inc

Chris Andersen  
President, Atlas Business Advisors

Faz Bashi  
Founder/Consultant, KLIM Management

George Beardsley  
President, QualityEarnings

Anne Bisagno  
President, Xantrion - I.T. as it should be

Joan Bodensteiner  
Director Product Marketing

Don Bogue  
Chairman and CEO, Command Audio Corporation

Rick Brown  
President, TerraVerde Renewable Partners

Eric Chen  
Partner, WI Harper

Manny Cho  
Managing Director, VRT Insurance Services

Christine Ciandrini  
Principal, Saas Corporation

Mark Ciano  
Business Consultant

Joan Considine  
Market Manager, Citibank

Andrew Constantin  
Angel Investor, Constantin Partners

Brian Dennen  
Director, Transcend Capital

Dusty Eber  
President, KN Karen Neuburger

Leah Edwards  
Principal, Edwards & Co.

Mark Farrell  
Managing Director, Quest Hospitality Ventures
Bay Area Volunteer Advisors Continued

Maureen Futtner  
Principal, P.R. for the People

Alexander Gorelik  
Director of Financial Planning and Analysis, Gemini Mobile Technologies

Linda Graebner  
PCV Board LGA Inc.

Gary Groff  
VP - Branch Manager, New Resource Bank

Jeffrey Gustafson  
CFO & Co-Founder, Vetrazzo, LLC

Amir Habib  
Owner, Habib & Co

Robert Hale  
Attorney-at-Law, Law Offices of Robert V. Hale

Seth Halio  
Vice President, Finance/Chief Financial Officer, Novariant, Inc.

Mark Hamachek  
Independent Consultant

Brian Hassan  
Managing Director, Bay Point Benefits

Dan Heller  
Partner, Smith, Lange & Phillips LLP

Robert Hurley  
VP, Citibank NA

Sejo Jahic  
CEO, Iteon Consulting LLC

Michael Janis  
General Manager, San Francisco Wholesale Produce Market

Gregory Johnson  
Director, GWJ Enterprises

Mark Jones  
CEO, iMotorMart LLC

Clay Jones  
President & COO, New Resource Bank

Ronald W. Kaiser  
Director, Bailard, Inc.

John Karatzas  
Partner, Ma Maison

Daniel Katsin  
Principal, KDS Marketing Solutions

Roger Katz  
CEO & Co-founder, Friend2Friend

John Keenan  
Business Development Manager, Cisco

Eric King  
Managing Director, Gladius Capital Group

Hulya Koc  
CEO-President, A & H Enterprises, Inc.

Jules Kragen  
Founder, Food Forward

Jean-Pierre Lachance  
Managing Partner, Sierra Equity Partners

Jack Lieberman  
Vice President, US Capital

Lucy Lu  
Investment Professional, Englefield Capital

Zander Lurie  
CFO, CBS Interactive

Bradley Mart  
CEO, FogBusters, Inc.

Christine Martin  
President, Style & Entertaining

Max Martina  
Chief Development Officer, Griswold Water Systems

Mark Maxwell  
Director Product Management, Cloud9 Analytics

Colleen McCarthy  
Associate, Ferruzzo & Ferruzzo, LLP

Clark Melrose  
Partner, Weston International

Kathryn Money  
Former COO/President, Melissa Joy Manning, Inc.

Michael Moradzadeh  
CEO, Managing Attorney, Rimon Law Group, Inc.

Rick Moss  
Senior Director Corporate Development, Sun Microsystems
<table>
<thead>
<tr>
<th>Name</th>
<th>Title/Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quaeeed Motiwala</td>
<td>Investment Partner, Japan Asia Investments (JAIC)</td>
</tr>
<tr>
<td>Greta Mowry</td>
<td>President, Verge Innovation Group, Inc.</td>
</tr>
<tr>
<td>Arturo Noriega</td>
<td>Managing Director, Centro CommunityPartners</td>
</tr>
<tr>
<td>Sharon Olexy</td>
<td>Senior Finance/Controller</td>
</tr>
<tr>
<td>Bill Pace</td>
<td>Chair, Pacific Community Ventures</td>
</tr>
<tr>
<td>Karen Pajarillo</td>
<td>Partner, Riverside Company</td>
</tr>
<tr>
<td>David Pike</td>
<td>Partner, Hanson Bridgett LLP</td>
</tr>
<tr>
<td>Elizabeth Plum</td>
<td>Western Area Account Executive, Birst</td>
</tr>
<tr>
<td>Andrew Polacek</td>
<td>Associate, Mainsail Partners</td>
</tr>
<tr>
<td>Sabrina Pryce</td>
<td>Client Services Manager, Iteon Consulting</td>
</tr>
<tr>
<td>Fernando Rivera</td>
<td>President, Latino Agency</td>
</tr>
<tr>
<td>Greg Rivers</td>
<td>Financial Advisor, SGC Financial</td>
</tr>
<tr>
<td>Matthew Sade</td>
<td>Founder, Fork in the Road Foods</td>
</tr>
<tr>
<td>Shohei Sakazaki</td>
<td>Managing Director, Trans-it Capital</td>
</tr>
<tr>
<td>Sachin Saxena</td>
<td>VP, New Venture Services, GlobalLogic</td>
</tr>
<tr>
<td>Billy Schwartz</td>
<td>Partner, Morrison &amp; Foerster</td>
</tr>
<tr>
<td>Sanjay Sinha</td>
<td>VP &amp; Relationship Manager, California Bank &amp; Trust</td>
</tr>
<tr>
<td>Natasha Skok</td>
<td>COO, Tallwood Venture Capital</td>
</tr>
<tr>
<td>Carin Smit</td>
<td>Associate, University of San Francisco/ Pacific Community Ventures</td>
</tr>
<tr>
<td>Scott Smith</td>
<td>Partner, Hanson Bridgett</td>
</tr>
<tr>
<td>Kate Sofis</td>
<td>Executive Director, SFMade</td>
</tr>
<tr>
<td>Allison Stern</td>
<td>CEO, Allison Stern</td>
</tr>
<tr>
<td>Matt Strain</td>
<td>Director, WW Relationship Marketing, Adobe Systems Inc.</td>
</tr>
<tr>
<td>Kenneth Stram</td>
<td>Director, Economic Development, SF Center</td>
</tr>
<tr>
<td>Randolph Tom</td>
<td>Chairman, Dynasty Capital Services LLC</td>
</tr>
<tr>
<td>Clifford Tong</td>
<td>CEO, Diverse Strategies</td>
</tr>
<tr>
<td>Bijal Vakil</td>
<td>Attorney, White &amp; Case LLP</td>
</tr>
<tr>
<td>Ray Villaman</td>
<td>President, Tahoe Restaurant Group</td>
</tr>
<tr>
<td>John Vitti</td>
<td>Founder, CEO, Mobile Spinach</td>
</tr>
<tr>
<td>Valarie Watson</td>
<td>Business Development Manager, UC Factors</td>
</tr>
<tr>
<td>Kathleen White</td>
<td>Financial Services Professional</td>
</tr>
<tr>
<td>Erika Williams</td>
<td>Managing Director, The Erika Williams Group</td>
</tr>
<tr>
<td>Margaret Wong</td>
<td>Principle Process Improvement/Quality Consultant, Self</td>
</tr>
<tr>
<td>John Zoglin</td>
<td>Director eCommerce, PGP</td>
</tr>
</tbody>
</table>
### Bay Area Member Companies

| Dawson Custom Workroom       | Heath Ceramics       | Rickshaw Bags       |
| Equator Estate Coffees And Teas | Laundry Locker     | SABER es PODER      |
| Flora Grubb Gardens          | Parties That Cook   | Sheila Moon         |
| Ground Cover Landscaping      | Rhythm & Motion Dance Program |                     |

### Bay Area Associate Companies

| Advantage Organic/The Good Whip | GratefulBody | Pyramind, Inc. |                    |
| Books, Inc.                   | Home Health Advocates | Rickshaw Bagworks |                  |
| BTTR Ventures                 | Interschola    | Samovar Tea Lounge |             |
| Crunchy Foods                 | JCH Unlimited  | Scout's House    |                |
| Ecco Caffe                    | Laura + Kiran  | Sidewalk Skincare |              |
| Extreme Pizza                | Melissa Joy Manning | SleepQuest      |                |
| Farmacia Remedios             | Mixt Greens    | Three Twins Organic Ice Cream | |
| Fireclay Tile                 | NutraBella     | Vetrazzo          |                |
| Give Something Back           | Poloppo        |                  |                |

### San Diego Member Companies

| Baja Designs                  | McMahon Construction | Pacific Gyre       |
| Combo Aluminum Products       | MJL Manufacturing & Engineering | Source of Health   |
| Horizon Crane                 | Northwest Circuits Corp | Vigitron          |
| Kid Ventures                  | Omega Industrial Marine |                    |
## San Diego Associate Companies

<table>
<thead>
<tr>
<th>Company Name</th>
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<tbody>
<tr>
<td>AF Enterprises</td>
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<tr>
<td>AFM Microelectronics</td>
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<tr>
<td>Appolo Integration, LLC</td>
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<tr>
<td>Chuao Chocolatier</td>
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<tr>
<td>Cincinatti Sub Zero</td>
</tr>
<tr>
<td>Del Mar Housing Projects</td>
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<tr>
<td>Elan Organic Coffees</td>
</tr>
<tr>
<td>Electro Surface Technologies</td>
</tr>
<tr>
<td>GeoMill</td>
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<tr>
<td>Green Earth Eco Products</td>
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<tr>
<td>Hangair, Inc./StenoCast, Inc.</td>
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<tr>
<td>Hi-Tech Electronics Manufacturing (Hi-TEM)</td>
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<tr>
<td>Lormac Plastics</td>
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<tr>
<td>Lyon Technologies</td>
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<tr>
<td>NLP Furniture Industries</td>
</tr>
<tr>
<td>Prodigy Kids</td>
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<tr>
<td>Promex Automotive</td>
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<tr>
<td>Reynolds Mason Industries</td>
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<tr>
<td>Rupe’s Hydraulics</td>
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<tr>
<td>Saint-Gaudens Metal Arts</td>
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<tr>
<td>Seabotix</td>
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<td>Seal Systems</td>
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<td>Shine Lighting</td>
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<td>Sun Boss</td>
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<td>SureGrip</td>
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<td>Vista Industrial Products</td>
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<td>West Products Company</td>
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## Financed Companies

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<th>Company Name</th>
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<tr>
<td>Adina for Life, Inc.</td>
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<tr>
<td>Bentek</td>
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<td>Evergreen Lodge</td>
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<td>Freshology</td>
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<td>Galaxy Desserts</td>
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<td>Mercados Suvianda</td>
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<td>New Key Financial</td>
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<tr>
<td>New Leaf Paper</td>
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<tr>
<td>Pacific Pharmacy Group</td>
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<tr>
<td>SABEResPOWER</td>
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</tbody>
</table>
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InSight is researching and publicizing practices and policies that help investors put more resources to work - more effectively - in lower income communities.

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$50,000 - $999,999
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Fidelity Charitable Gift Fund
Rabobank
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