

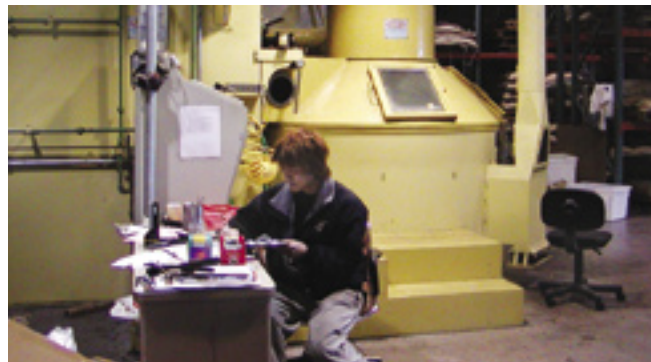
**PACIFIC**   
**COMMUNITY-VENTURES**

539 Bryant Street, Suite 302  
San Francisco, CA 94107  
email: [info@pcvmail.org](mailto:info@pcvmail.org)  
[www.pacificcommunityventures.org](http://www.pacificcommunityventures.org)

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PACIFIC   
COMMUNITY • VENTURES



## To Our Partners

Five years! Five years of investing, advising and building a robust network of community, foundation, corporate and individual partnerships.

While it is clear that there is much work to be done to support California businesses and the state's underserved communities, we reflect on 2003 and the organization's history with a sense of accomplishment.

2003 was a particularly exciting and active year at Pacific Community Ventures. We deployed \$4 million to four growing companies. One of these investments was in our first Southern California portfolio business. Located near Los Angeles, Radiovisa



is a producer and national syndicator of Spanish language radio programs and services targeting Hispanics of Mexican origin. During 2003, our business advisory services continued to thrive. We established new partnerships and conducted numerous forums and roundtables. Additionally, this year, we expanded our measurement and analysis of our social impact. With help from BTW Consultants and our portfolio businesses, we conducted our first portfolio business employee survey and heard directly from employees about their perspectives and experiences.

Throughout 2003, we also laid important foundations for 2004. We completed fundraising for our 2004 launch of an Individual Development Account (IDA) program. Through this matched savings

initiative, employees of our portfolio businesses will have the opportunity to build assets by having their own monthly savings matched by philanthropic sources. IDA account holders also attend financial literacy training workshops and agree to save their money for a specific use, such as a home purchase, retirement or post-secondary education.

In addition to making new investments, building new advisory relationships, supporting our portfolio businesses and growing our organization, we also continued to analyze our work and publish our findings. In the fall, we published a white paper highlighting the challenges and opportunities we had discovered in our first five years of community investing. And as we have done since inception, we also published our social impact data, contributing to the overall data set as well as the effort to standardize the language and methodology of measurement.

We are passionate about using the tools of business to effect change. We often use our annual letter to encourage action and involvement. This year, we look to you with your consumer hats on. Throughout this report, among other aspects of our work, we highlight our portfolio businesses and the employees of our portfolio businesses. Across the board, from consumer products to logistics, every one of these companies sells stellar products or provides unparalleled services. Our call to action this year is for you to use your purchasing power to support these great companies.

As always, we are thankful for and energized by you, our supportive and diverse network. We're looking forward to the opportunities of 2004!

Sincerely,

A handwritten signature in black ink that reads "Patricia Douglas".

President and Co-Founder

A handwritten signature in black ink that reads "Brad Collip".

Chairman of the Board and Co-Founder



City-born and street-tough, Timbuk2 Designs has been a San Francisco original since 1989.



Niman Ranch is a leading producer and marketer of fine quality beef, lamb, and pork.



The New Vine Logistics' breakthrough solution enables the sale of wine directly to consumers in up to 42 states.

**Pacific Community Ventures provides resources and capital to businesses that have the potential to bring significant economic gains to low-income communities throughout California.**

Pacific Community Ventures strives to:

- Accelerate the growth of businesses that are based in or near low-income communities and that provide high quality jobs to low-income individuals
- Provide capital and talented advisors to businesses with limited access to traditional sources of financing and high level management expertise
- Leverage the assets of Pacific Community Ventures' business network, including corporate, community and pro bono partners, to strengthen PCV portfolio businesses

Jeremiah's Pick Coffee Company is a leading seller of specialty coffees.



Moving Solutions' relocation services: local touch with worldwide reach.



With Planet Organics, fresh organic produce can be delivered right to your home.



## Impact Through Capital and Resources

### FINANCING CAPITAL

#### PCV Fund I and II, LLC

Pacific Community Ventures, a California non-profit organization, manages PCV Fund I and Fund II, Limited Liability Corporations, from which it makes equity investments in select businesses. The purpose of these investment funds is to attract and channel institutional investment money into private companies that provide good jobs with marketable skills, benefits, wealth creation vehicles (e.g. stock option and profit sharing plans) and job training in low-income communities.

| FUND INVESTORS  |   |
|---|---|
| PCV Fund I  | PCV Fund II   |
| General Bank<br>The Rockefeller Foundation<br>San Jose National Bank<br>Silicon Valley Bank<br>Wells Fargo Bank | CalPERS<br>Citigroup<br>The Community Development<br>Financial Institutions Fund (CDFI)*<br>Individual Investor |

\*CDFI has made a \$1 million Investment Award commitment to PCV

### BUSINESS SERVICES

#### Advisory Services

Since its inception in late 1998, Pacific Community Ventures has recruited seasoned, successful business professionals to serve as advisors to CEOs of companies in its portfolio and to provide ongoing advice and guidance on key issues related to business growth and development. With a broad range of expertise in areas such as marketing, finance, general management and operations, advisors (all volunteers) work one-on-one or in small teams with a company over a six to twelve month period on a set of specific issues related to the company's growth.

#### CEO Forums

Through CEO Leadership Training workshops that draw upon the knowledge and expertise of senior business leaders in Pacific Community Ventures' network, PCV provides its advised and financed portfolio company CEOs with training that helps them develop as effective chief executives and leaders of a diverse workforce.

#### Spotlight on: New Vine Logistics and Warehouse Manager Gary Washington



PCV made its first investment in New Vine Logistics in May of 2003. New Vine was founded by wine industry, technology, and transportation veterans to solve the complex business problems associated with the interstate sale and distribution of wine. New Vine has developed proprietary fulfillment systems that enable fully compliant consumer-direct shipping in 34 states. New Vine also provides quality jobs to residents of low-income communities. All full-time New Vine employees, including warehouse employees, receive a strong benefits package including medical and dental benefits, 401(k) eligibility, stock options and paid vacation and sick time.

Gary Washington has been with New Vine Logistics (formerly Wine.com and Wineshopper.com) for four and a half years. Throughout his tenure, Gary has received extensive training on Provia and Viaware warehouse management systems, and he has risen to the position of Warehouse Manager. In this capacity, Gary is responsible for ensuring that the warehouse functions properly on a daily basis. During the high season, Gary manages up to 50 people, and he has four lead managers who report to him. Gary reports that while this level of responsibility was originally somewhat intimidating, the challenges quickly became opportunities. "I've been asked to take on a lot, but as a result, I've been able to increase my abilities personally and professionally." According to Gary, the biggest challenges in his role as manager involve negotiating different personalities. He commented, "I've learned through experience that everyone is different. Understanding this and adjusting accordingly is, of course, critical because you're only as good as the people who work for you." As for New Vine, Gary reports, "It's a family oriented company with an open door policy. Jim (Hagler) is the best supervisor I've ever had."

According to Hagler, "Gary is a critical member of the New Vine team. He is a great model for any supervisor, and we are lucky to have him overseeing the warehouse operations."

**Business Roundtables**

Pacific Community Ventures’ Business Roundtable is composed of a diverse and experienced group of business executives, lawyers and financiers who meet quarterly to help a portfolio company solve a specific business problem or challenge to enable that company to reach a new stage of development.

**Resource Network**

Pacific Community Ventures’ Resource Network helps entrepreneurs access top quality tools, services and information, and share learning and knowledge across communities.



PCV’s Eduardo Rallo and Volunteer Business Roundtable Member, Surina Piyadasa at PCV’s 2003 Forum.

| PCV PORTFOLIO  |  |
|--|--|
| Financed and Advised Businesses  | Advised Businesses   |
| First Light Destinations / Evergreen Lodge<br>Howler Products<br>Moving Solutions<br>New Vine Logistics<br>Radiovisa Corporation<br>Niman Ranch<br>Timbuk2 Designs | Give Something Back<br>Jeremiah’s Pick Coffee Company<br>Planet Organics<br>Rhythm & Motion Dance Center<br>Rosenblum Cellars<br>Sunrise Specialty<br>Super Mercado Mexico |

PCV began its advising relationship with Jeremiah’s Pick Coffee Company in July 2002.

Jeremiah’s Pick is a leading supplier of artisan roasted coffees to fine food, high-end grocery stores, premier restaurants and hotels on the West Coast. Jeremiah’s Pick roasts its unique coffees at its headquarters in the Bayview district of San Francisco. In addition to strong wages, all Jeremiah’s Pick employees, including packing and roasting warehouse employees, receive a complete benefits package including medical and dental benefits, bonuses, paid vacation and sick time. Additionally, the company pays for ESL classes for its employees.

The Jeremiah’s Pick management team has utilized a number of PCV services including the Business Roundtable, Business Advisory Service and CEO Forums.

Last spring, CEO Jules Kragen wanted to understand his options for financing the launch of a new product, J.O.E, a new functional coffee brand. PCV convened eight members of its Business Roundtable, and Kragen’s team presented its ideas and plans. Based on feedback from this group of experienced legal, finance and operations professionals, Kragen re-formulated the strategy and then proceeded with the launch. The product has received notable accolades and has been a success.

To date, three volunteer PCV business advisors have worked with the Jeremiah’s Pick management team on a variety of strategic projects. Currently, PCV advisor Greta Mowry is working with Kragen on marketing initiatives for J.O.E. With her marketing experience at several consumer products companies, including Procter & Gamble, HJ Heinz, Gap, and currently as co-founder of Akii, a beverage start-up, Greta brings a wealth of experience to the project.

According to Kragen, “Our relationship with PCV has been extremely beneficial for Jeremiah’s Pick. Through the various seminars and advisory projects, we have been given access to individuals and relationships that made a real difference to our business. They provide me with real life practical advice that has true value.”

**Spotlight on:  
Jeremiah’s Pick  
Coffee Company**



Jeremiah’s Pick Founder and President, Jeremiah Pick and CEO Jules Kragen

## Effecting Change

Pacific Community Ventures is a double bottom line investor, working to achieve social as well as financial returns on its investments. PCV believes that clear, ongoing measurement is critical to articulating the impact of its work. In 2000, PCV and BTW Consultants developed social outcomes and indicators and over the past four years have continued to refine and standardize the tools, language, and metrics used to measure the following areas: 1) Job training and employee skill development; 2) Wages and benefits; 3) Wealth creation mechanisms; 4) Overall job quality; 5) Retention and advancement; 6) Community hiring practices; and 7) Employee demographic characteristics. The following data are excerpted from PCV's 2004 impact assessment report "Investing for Change":

### Employment, Wages, Benefits and Training

- Over the past four years, PCV's financed portfolio employed a total of 850 residents of low-income communities ("designated employees").<sup>1</sup>
- Wages are a central element of a quality job. 2003 PCV financed portfolio companies paid designated employees average wages of \$11.59 per hour, which is well above San Francisco's 2003 living wage of \$10.25 per hour.
- PCV's 2003 portfolio had the largest proportion of businesses providing benefits since tracking began in 2000: 90% provide health coverage; 70% provide dental coverage; and 80% provide vacation.
- In 2003, 100% of PCV portfolio companies provided at least one type of wealth creation mechanism to their designated employees.<sup>2</sup>
- 100% of 2003 portfolio employers provided designated employees with trade-specific training.



In 2003, Niman Ranch was awarded a major USDA grant.

### PCV's First Employee Survey

For the past four years, PCV has collected data from its portfolio businesses regarding the wages, benefits, training and equity/profit sharing provided to employees. Until this year, all information concerning employees had been collected from the employers' records and perspectives. PCV has always been interested, however, in knowing more about employee experiences from employees themselves.



Planet Organics has been a leading Bay Area produce delivery service for years.

In 2003, PCV worked with BTW Consultants to develop a one-page survey, which asked employees questions about what motivates them to take or stay in their jobs, as well as what types of additional services might enhance their ability to perform and retain their jobs.

PCV worked with five businesses to administer surveys to 122 portfolio company employees. The results provided PCV with a better understanding of and appreciation for portfolio employee perspectives and needs. Some highlights include:

- The majority of designated employees report they have gained valuable skills working at their companies.  
Forty-five percent of employees feel their job has allowed them to become more financially stable.
- While typically at least one other household member contributes to the household finances, the majority of designated employees (74%) consider themselves the primary provider.  
themselves on a combined annual income totaling less than \$40,000 a year. (32% support themselves on less than \$20,000.)
- The vast majority (89%) indicated "assistance with saving for the future" as a critical area of need.

<sup>1</sup> Designated employees are PCV portfolio employees who: 1) were hired as hourly employees earning a starting wage equal to or less than \$20/hr, and 2) reside in a low-to moderate-income zip code or were hired from a nonprofit, job training, or Welfare-to-Work agency.

<sup>2</sup> These include bonuses, stock options, profit sharing and 401(k) programs.

An integral aspect of PCV's vision is the creation of a broad new business network that stretches across traditional boundaries and includes vital communities throughout California in the flow of capital and resources. Formally and informally, we strive to bring together many different types of people through our Forums, CEO Seminars, Business Roundtables and Business Advisory Services Program.

### Working in Ways We Know...



PCV Board Members Ron Yara and Ralph Clark.

able to learn more about the businesses in the PCV Portfolio in a variety of ways—including tastings (featuring wine, coffee, ice cream and fruit and vegetables), videos, and informational overviews.

### ...And Working in Many More Ways Than We Will Ever Know

As any strong network should, the PCV network keeps working long after we do. Beyond surveys and formal feedback, most often it is anecdotal evidence that highlights the relationships that we aspire to foster.

PCV Advised Portfolio Business Planet Organics' recent relocation illustrates the PCV network at work. The organic produce delivery business recently moved into a new warehouse and office in South San Francisco where the business's co-tenant is a company called Fruit Guys. (Fruit Guys delivers fruit and other high-end food to offices.) This synergistic relationship



PCV Volunteer Business Advisors Bijal Vakil and Elizabeth Plum.

PCV's 2003 **Spring Forum Luncheon** brought together over 150 PCV stakeholders including portfolio company CEOs, advisors, community partners, donors and investors. Attendees heard PCV board member and thought leader Jed Emerson passionately address the concept of blended value (social and financial) returns. Additionally, comedian Michael Pritchard, who has a unique ability to use humor to address serious community issues, gave us all the opportunity to "laugh thoughtfully." Speaking from the portfolio company perspective, Moving Solutions President Rick Philpott and his PCV volunteer business advisor Roger Katz spoke about PCV's Advisory Program, the business challenges they've addressed and the value of the partnership to Rick and his business.

Prior to the luncheon, twelve PCV portfolio businesses exhibited their products and services. Attendees were



Moving Solutions Portfolio CEO Rick Philpott with PCV Business Advisor Roger Katz.

developed as a result of an introduction by Rob Hurlbut, the President of another PCV Portfolio Business, Niman Ranch. Rob knows Planet Organics well because Planet Organics is the exclusive home grocery delivery service for Niman Ranch in the Bay Area. (This relationship was established after the companies met at PCV's 2001 Forum). Rob, who serves on the advisory board for Fruit Guys, introduced the two companies, and they hit it off. The move has been positive for all parties. Not only has the new set-up helped Planet Organics' operation run more smoothly, but also it has provided a significant co-marketing opportunity for both companies.



Timbuk2 Designs CEO Mark Dwight.

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Chief Operating Officer  
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**Pete November**  
Director of Business Services

**Trevor Smith**  
Associate Portfolio Manager

**Megan Hall**  
Manager of Marketing and  
Business Services

**Gabby Culver**  
Office Manager

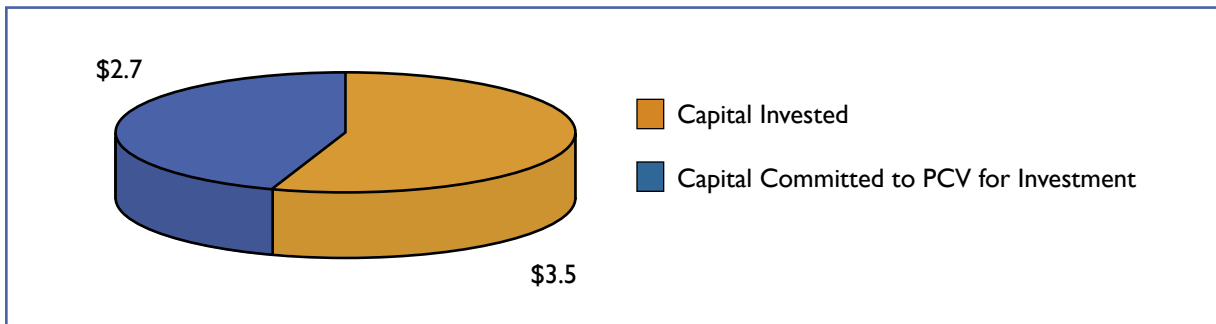
Members of the PCV Team  
Clockwise from left: Eduardo  
Rallo, Trevor Smith, David Rosen,  
Gabby Culver, Megan Hall, Pete  
November, Penelope Douglas.  
Not pictured: Jacob Singer.



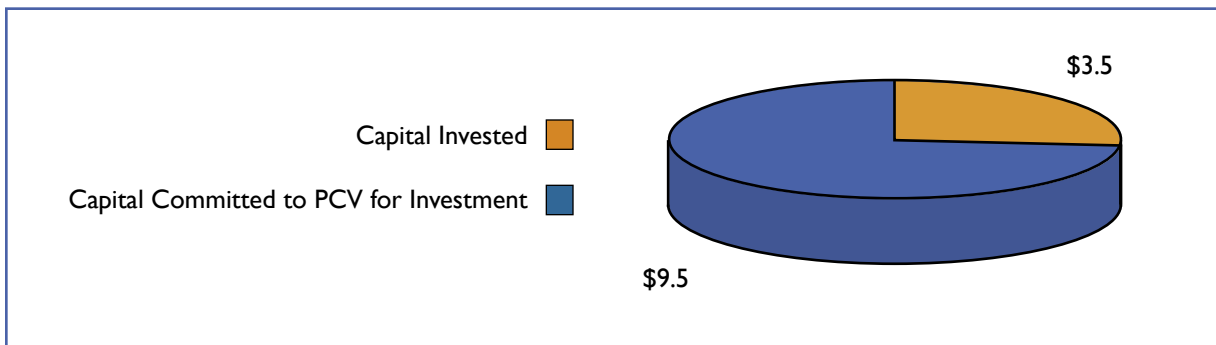
**Pacific Community Ventures has raised over \$28 million**

\$6.25 million for PCV LLC I  
 \$13 million for PCV LLC II  
 \$9.5 million for PCV 501(c)3

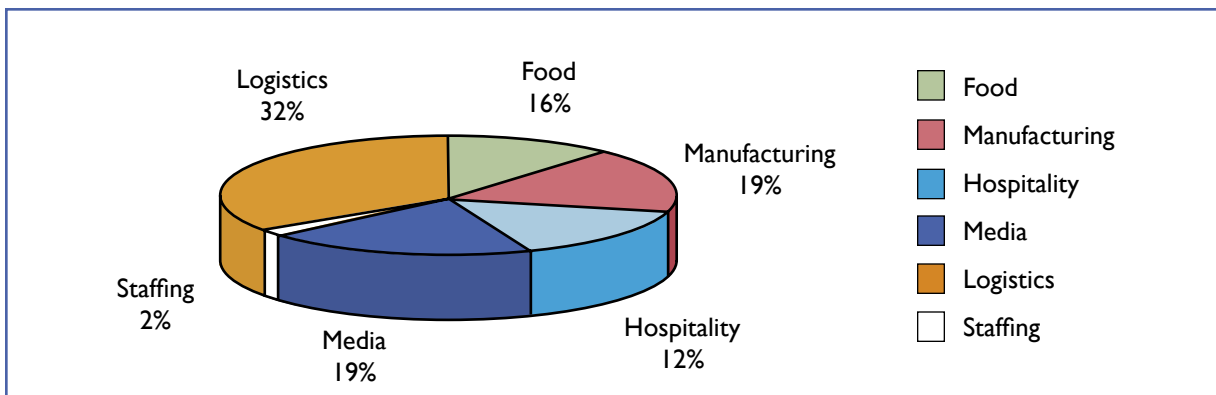
**LLC I**



**LLC II**



**PCV INVESTMENTS BY CATEGORY**



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Pacific Community Ventures would like to thank the following advisors, partners and donors who have contributed to our mission.

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**AND GET INVOLVED WITH PACIFIC COMMUNITY VENTURES**

There are several ways to join Pacific Community Ventures' growing network:

- Become a Financial Partner by investing in a Pacific Community Ventures Fund
- Become a Supporter by contributing to the Pacific Community Ventures non-profit
- Become a Business Advisor and help to guide one of Pacific Community Ventures' portfolio companies through the business development process
- Become a Business Partner by providing services or products to Pacific Community Ventures and/or its portfolio companies
- Join the portfolio as an entrepreneur growing a company in one of Pacific Community Ventures' target communities

To learn more or to find out how you can join the Pacific Community Ventures network as one of the above, please visit our website at [www.pacificcommunityventures.org](http://www.pacificcommunityventures.org) or contact us at [info@pcvmail.org](mailto:info@pcvmail.org).