



Setting the Stage, Building Momentum

2025 Accomplishments



About Civic Communities

Access to Capital, Healthy Communities,
and Pathways to Prosperity

Civic Communities is a San Diego-based non-profit entity and a Federally-certified CDFI and CDE.

- **Who We Are:** A mission-driven community development organization
- **Our Mission:** To expand economic opportunity by investing in communities and delivering solutions that build healthy, thriving neighborhoods
- **What We Offer:** Capital solutions through flexible lending tools as well as advisory services and technical assistance.
- **Our Impacts:** Supporting housing, community-based organizations and small businesses achieve their goals



Civic's Overall Accomplishments

Civic made a meaningful impact in our communities

\$345M

**Invested Into
Our Communities**

470+ K

Individuals Served

5+ K

**Jobs Created or
Retained**

2025 Accomplishments

Civic made a meaningful impact in our communities during 2025

\$3.7 M

Deployed in 2025
into the community

275

New Homes
Facilitated

223

Affordable Units
Facilitated

2K +

Individuals
Served

50

Jobs Created or
Sustained

CDFI Program

Investing in our Communities



CDFI Program Overview

Investments in the community through the CDFI Program



- We offer gap financing in the \$25,000 to \$750,000 range with favorable terms and flexible underwriting
- We focus on commercial real estate and non-profit community development lending
 - i.e., projects that provide community benefits such as community centers, medical facilities, child care facilities, affordable housing, mixed-use housing, and small business

CDFI Program Overview

Investments in the community through the CDFI Program



- Community Impact Lending

- Non-Profit organizations
- Community Facilities
- Small Business loans

- Housing Loans

- Land acquisition loans
- Predevelopment loans

Financing example

- \$1M loan to Nile Sisters Development Initiative
 - Acquire a building
 - Expand their LearnMore
 - CNA training program
 - Nile Sisters has county, state, and federal contracts for services
- New location allows Nile Sisters to implement new programs and increase the number of students served



Overall Accomplishments

Investments in the community through the CDFI Program



\$16 M

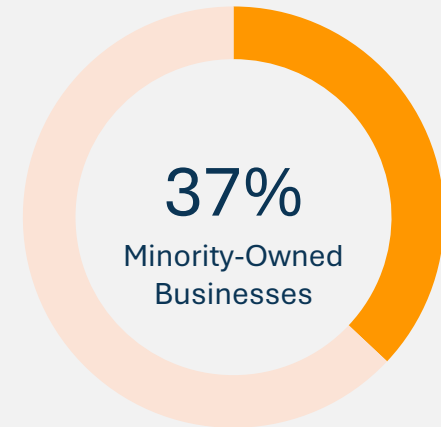
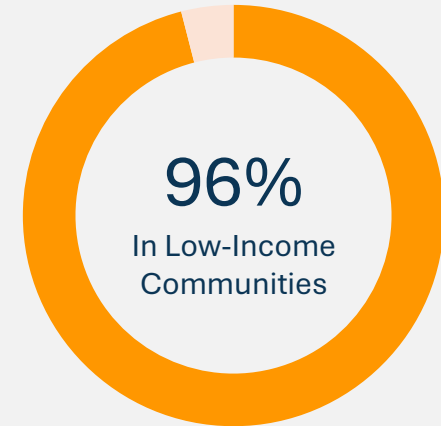
Deployed
Into San Diego
Neighborhoods

1,025
Homes
Funded

787
Affordable
Homes

4K+
Low-Income
Individuals
Supported

700
Jobs
Supported



2025 Accomplishments

Investments in the community through the CDFI Program



\$3.6M

Deployed
in 2025

275

Homes
Funded

223

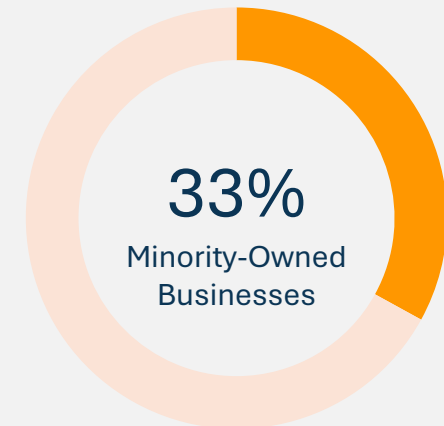
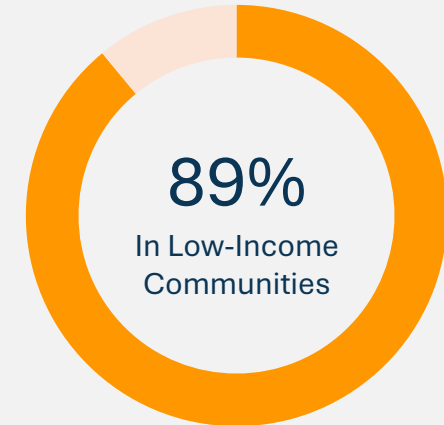
Affordable
Homes

2K+

Low-Income
Individuals
Supported

35

Jobs
Supported



NMTC Program

Investing in our Communities



NMTC Program Overview

Investments in the community through the NMTC Program



- \$6M to \$20M – gap financing with favorable terms and flexible underwriting
- We focus on underserved communities
 - Community Facilities
 - Education Facilities
 - Healthcare Facilities
 - Youth Services Facilities
 - Youth Supportive Housing
 - Manufacturing Facilities

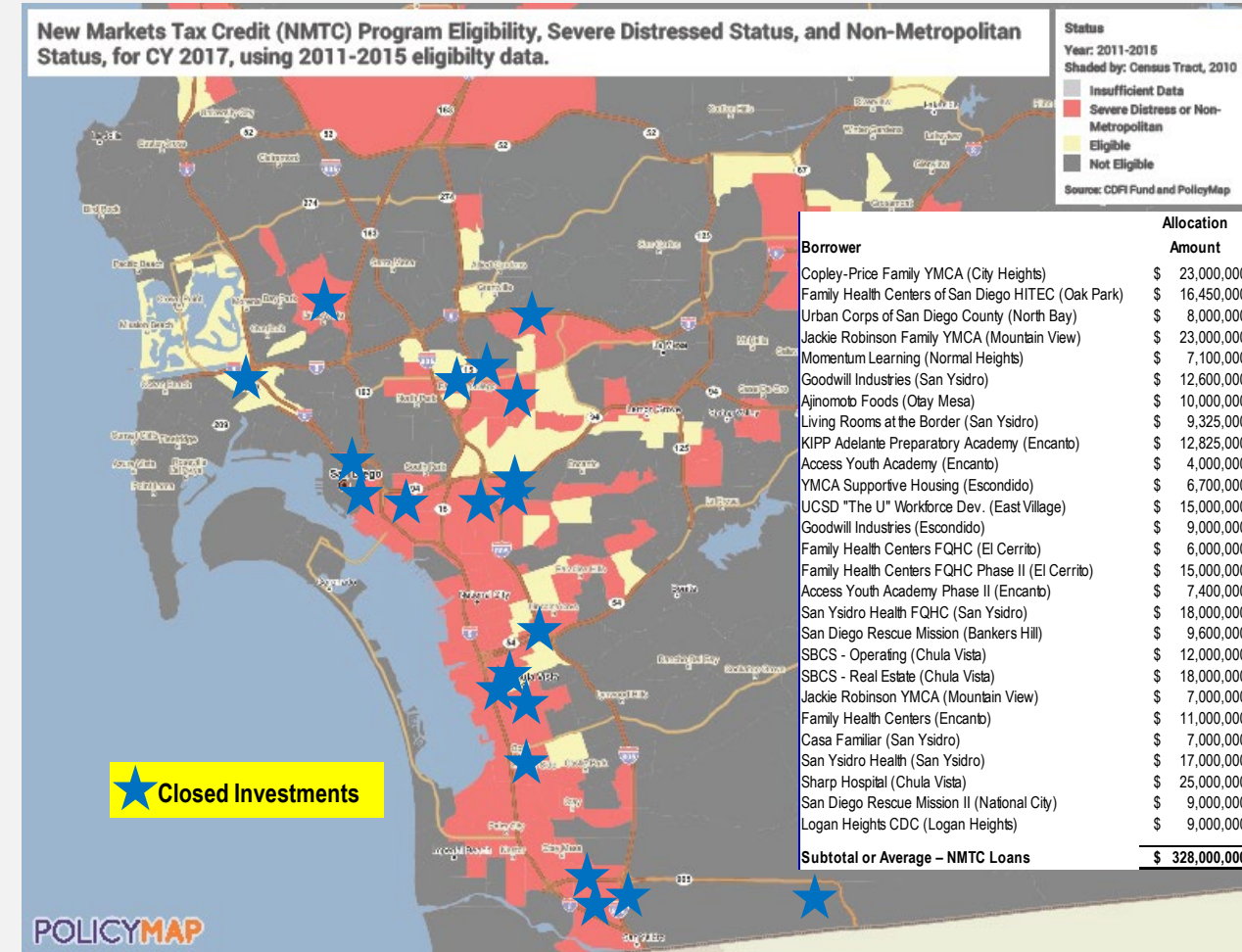


NMTC Program Overview

Investments in the community through the NMTC Program



- Borrower can be for-profit or non-profit
- Funds can be for real estate development or ongoing operations
- Total project costs typically in the \$8-\$30 million range
- Balance of project financing has been identified
- Site control and entitlements in place
- Project located in a high distress area and provides strong community benefit



Overall Accomplishments

Investments in the Community through the NMTC Program



\$328M

Deployed
Through 2025

460K

Low-Income
Individuals

1,300

Students
Served

1,000

Unhoused
Individuals Served

4K

Jobs
Supported

100%

In Low-Income
Communities

2025 Accomplishments

Investments in the Community through the NMTC Program

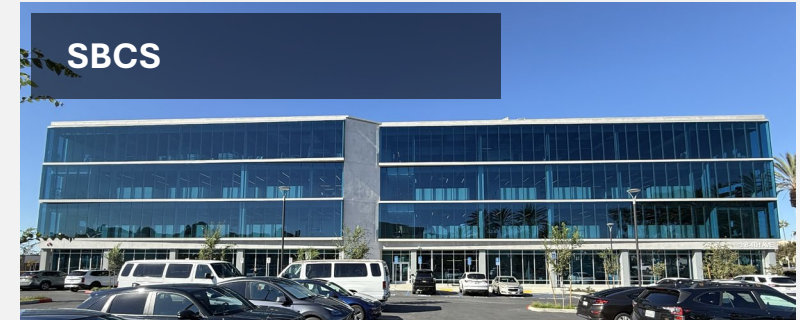


3 Projects Completed Construction

- Family Health Center Diamond II
- SBCS
- Sharp Health Care Chula Vista

1 Project Completed 7-Yr Compliance Period

- Living Rooms at the Border



Recent NMTC Project Example

Investments in the Community through the NMTC Program



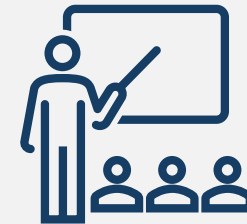
Rise Up Industries – \$10.6 M NMTC Allocation

- Non-profit with mission to minimize gang involvement and prevention
- Post-detention reentry services
- 18-month Reentry Program creating pathways out of poverty and gang involvement
 - Machine Shop Social Enterprise (MSSE)
 - Average wage: \$23.80 to \$25.60
- Loan will allow the program to expand from 20 to 48 participants



BBS Program

Helping our partners grow and compete



BBS Program Overview

Helping our partners grow their business



Building Business Success Program

Access to Education & Mentoring

- Sponsor Workshops
- Government Contracting & Compliance
- MBE/DBE Certification
- Strategies for Financing
- Effective Cost Control
- Business Development
- Operational Strategy

Access to Procurement Opportunities

- Founding Partner of EDC Anchor Collaborative
- Advocate for local supplier diversity and equitable access to procurement opportunities



Access to Capital

- Qualified MBEs and DBEs
- Loans or LOC between \$20,000 to \$300,000
- Based on Anchor Institution contracts procured and flexible underwriting
- Finance equipment, supplies, and project based-staffing

2025 Accomplishments

Helping our partners grow their business



- \$325K – Secured for the BBS program
- \$300K – First multi-year grant from US Bank – over three years
- San Ysidro Procurement Training in conjunction with APEX with local anchors
- Strengthened partnerships with our BBS facilitators:
 - APEX
 - SBDC
 - Better Business Bureau
 - Black Entrepreneurs Learning & Leadership

Access 2 Capital Intern Program

Preparing Tomorrow's Leaders



2025 Accomplishments

Setting the stage for the next generation



Javier Ackerman
San Ysidro



Haley Sarokin
Downtown



Nicolas Nguyen
El Cajon Blvd.



Leonardo Hernandez
San Ysidro

Intern's work over the year:

- Business attraction and retention in the respective Business Improvement District (BID) area
- Provide information about access to capital to local businesses
- Supporting the re-establishment of the San Ysidro BID
- Downtown and San Ysidro community development bus tour in conjunction with Urban Land Institute
- Other projects working with their respective BIDs

Funders and Investors

Capital that Fuels Momentum



Funders and Investors

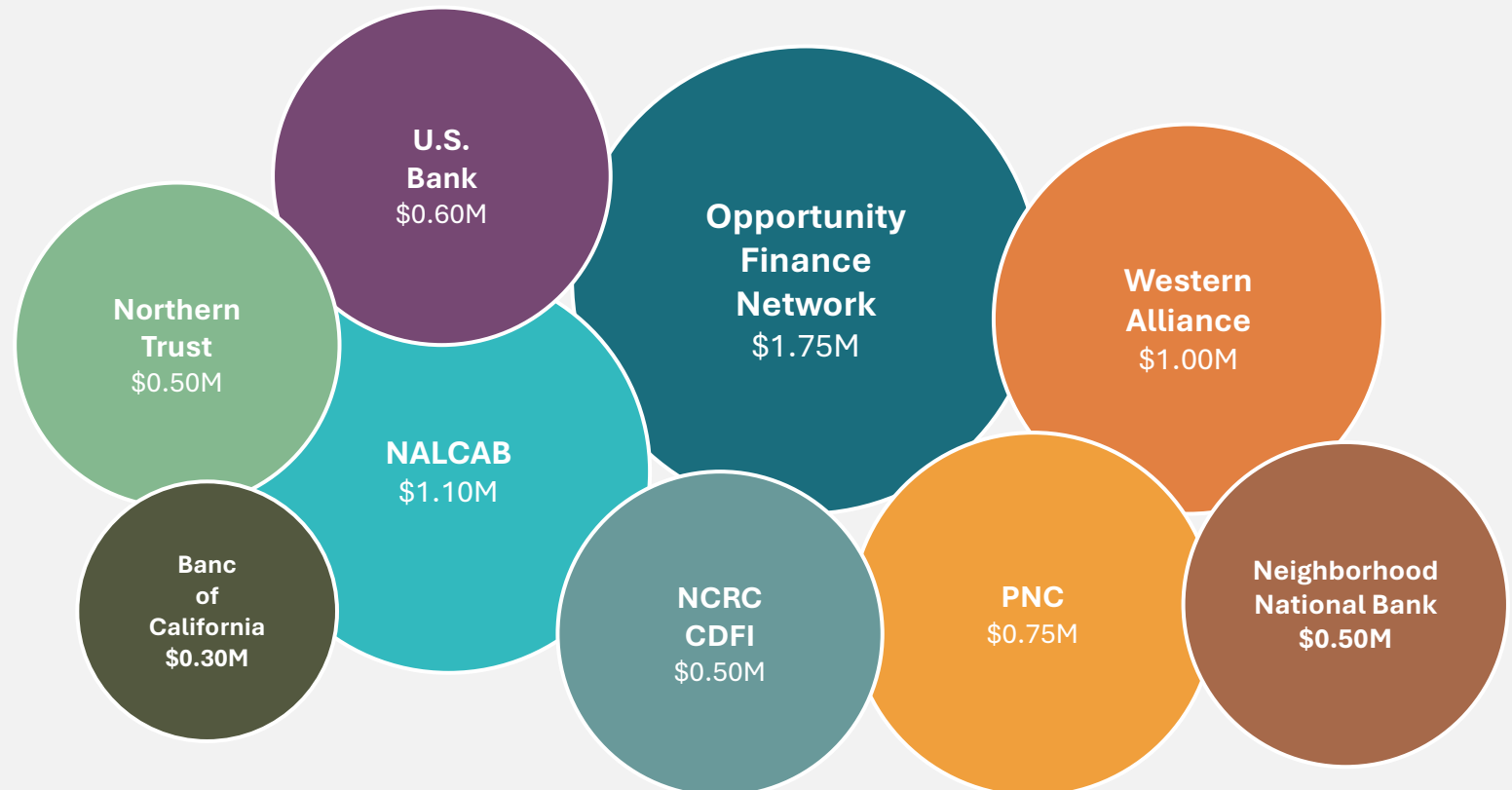
Investments that fuel momentum



Program Related Investments



Special thanks to U.S. Bank for being a continued support of Civic CDFI program through PRIs



Funders and Investors

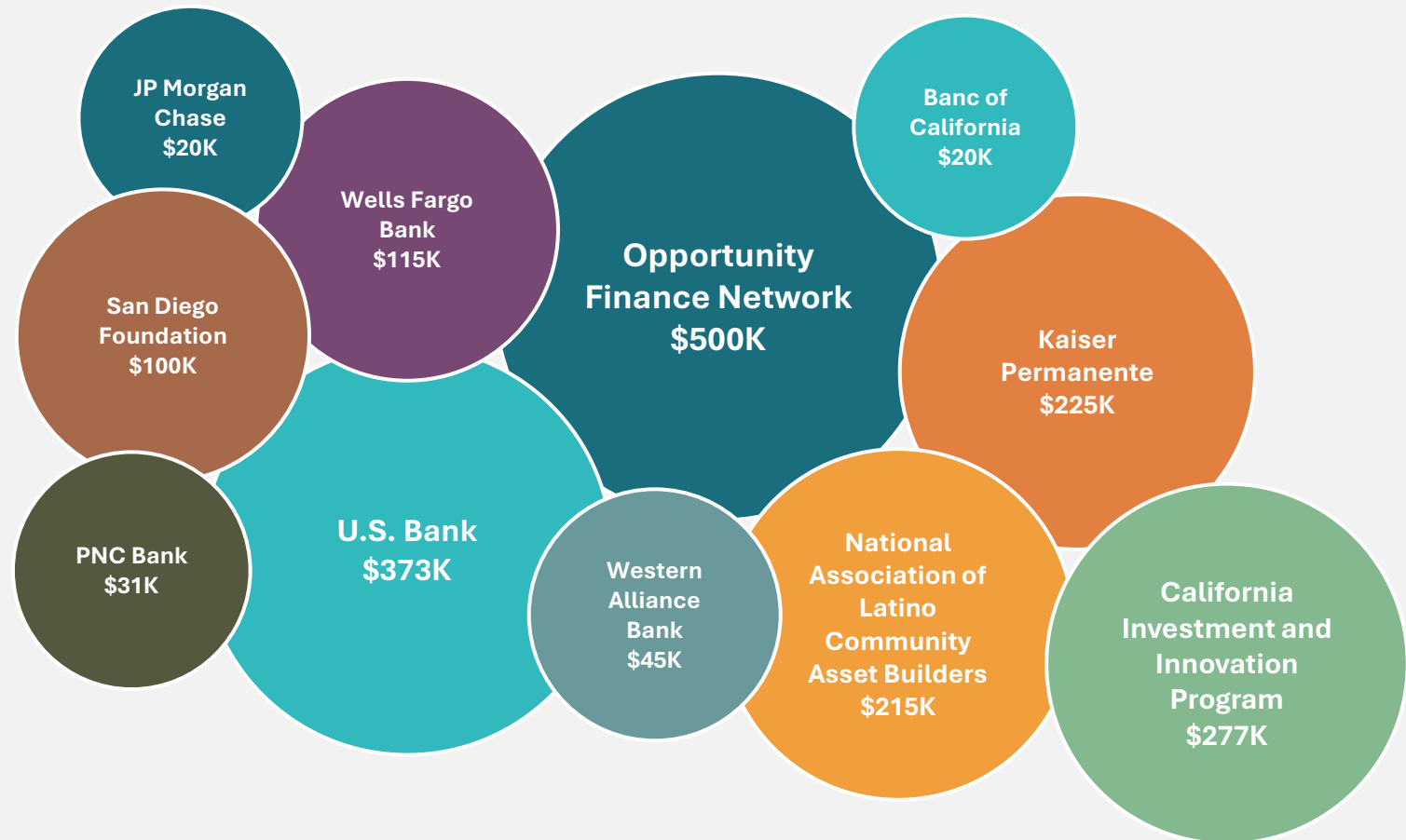
Grants that fuel momentum



Program Related Grants



Special thanks to U.S. Bank, Wells Fargo and Chase for continued support of Civic CDFI programs through grants





Setting the Stage, Building Momentum

2025 Accomplishments



**CIVIC
COMMUNITIES**

CIVIC-MINDED, COMMUNITY-FOCUSED