# Will you Invest with Us?

Partners for the Common Good (PCG) enables socially responsible investors to channel their resources into organizations working to serve communities left out of the economic mainstream. PCG is a non-profit community development loan fund and certified Community Development Financial Institution, operating as the first wholesale loan participation network in the industry. PCG lends money to mission-driven organizations that promote affordable housing, neighborhood revitalization, entrepreneurship, and healthy communities in the United States and abroad.



Partners <sup>for the</sup> Common Good

### Message from the CEO:

Since 1989, Partners for the Common Good has provided access to capital to communitybased organizations in the United States and abroad. Our goal is to advance economic opportunities for low income people and communities.



Our work helps grassroots organizations build affordable housing, revitalize neighborhoods, promote entrepreneurship, and provide real opportunity and hope to families at home and abroad. PCG empowers investors to invest with their values by helping them to find opportunities that safely put their money to work with high social impact organizations. We invite you to join us!

Since 2002, PCG has made over \$44 million in loans to low-income communities with strong financial and social performance. Your investment will help ensure that the values of community investing continue today and in the future. Help us build a lasting legacy by investing with PCG.

Sincerely, Jeannine Jacokes Partners for the Common Good CEO

**Developing World Markets** 

In 2010 PCG invested in DWM's Microfinance Fund to foster the creation and growth of micro and small businesses in the developing world. One individual who has benefitted from DWM's investments in microfinance institutions (MFIs) is Malani Gunasekara (pictured above), a single mother caring for her three children in Ariyagama, Sri Lanka. As a result of a loan from a local MFI, Ms. Gunasekara was able cultivate a half-acre of gotukola, a local medicinal herb, on the plot of land she has been living on for over 40 years. She is successfully paying off her loan and will take out a second loan to increase her gotukola production and grow her business.

### **PCG Social Impact by the Numbers**

\$22,000,000+	in capital financed to disenfranchised communities from 2006 to 2012
400,000+	square feet of community facility and commercial real estate developed through our participation lending
60,000+	people impacted through community facilities activities including education, childcare, health care, and human services
18,000+	jobs created or retained for low- and moderate-income communities
5,000+	units of affordable housing created or preserved together with our lending partners

"Thank you for all your support over the years. Partners for the Common Good's loan participations with Community Housing Capital has helped us significantly leverage our loan capital to provide needed affordable housing financing in low-income communities across the country."

> -Jack Gilbert, President and CEO Community Housing Capital

## www.capNEXUS.org

### Our new online service that matches money and partners to community development finance opportunities.

PCG continues to serve as a pioneer for the CDFI industry with the development of CapNexus, the next advancement in connecting mission-focused lenders with communities in need.

CapNexus is an online database that matches money and partners to community development finance opportunities. Our loan matching platform allows buyers and originators to quickly and efficiently search our online database of available transactions, identify new sources of deals and capitalization, and expand their networks of partners and investors.

CapNexus strengthens the capacity of institutions and the overall industry to serve communities that need it most.





"Our congregation saw this investment as an opportunity to live out our mission commitment statements by taking the necessary risks to be a healing, compassionate presence in our world. Investing in PCG has helped us to make a very concrete commitment to the common good. We see this as an important link to our own community development investments and a way to continue our ministry in this area into the distant future."

> - Sister Nora Nash Sisters of St. Francis of Philadelphia

### Why Invest in a Community Development Financial Institution?

- **Investing with Your Values:** CDFIs apply the ethical principles of the "common good" to investment choices as a means of advancing economic justice and social change.
- Access to Capital: CDFIs provide access to capital for communities that are left out of the economic mainstream. By providing "patient" capital to high-social impact organizations, CDFIs help empower low income people and communities that are underserved by traditional financial institutions.
- **Small Dollars, Big Impact:** Community development investing asks investors to dedicate a modest portion of their investment portfolios to activities that pay a below-market return but generate significant community benefits.

### Why Invest with PCG?

- **Our Model is Pioneering:** PCG has created the first loan participation network in the CDFI industry to help bring more capital to communities that need it most. We are recognized as a national leader in the field of community economic development. PCG has received the Social Venture Network's Innovation Award for our loan participation model and the Presidential Award for Excellence in Microenterprise Development for our innovation and social impact, and was a finalist for the Wachovia-Wells Fargo NEXT Awards for Opportunity Finance for our development of CapNexus.
- **Strong Performance:** Since 1989, PCG has made over \$50 million in loans and deposits in lowincome communities. Your investment is well managed. We have a track record of preserving 100% of principal while paying modest returns to investors.
- **Domestic and International Focus:** We invest domestically in high-impact nonprofits and missiondriven businesses and internationally in microfinance, fair trade, and microenterprises.

