



2013 Annual Investor Meeting

Anaheim, California

Mission



Azusa
Apartments
Azusa, CA

Our mission is to advance economic justice and opportunity by partnering with organizations that provide access to capital for low income people and communities.



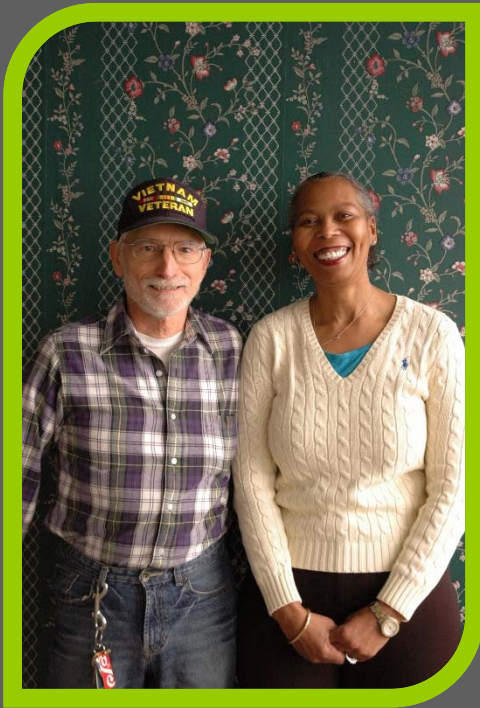
Investing in Educational Equity

LEARN Charter School, Chicago, IL



Building Healthy Communities

Pioneer Community Hospital
Stuart, VA



Advancing Affordable Housing

Memorial Apartments
Baltimore, MD

Supporting Small Business

Sea to Table
Brooklyn, NY



Fostering Economic Empowerment Abroad



Microvest
Worldwide



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2013 YTD Accomplishments

Program Activities

- Lending
 - Our goal was to originate \$7.1 million by year end. At 9/30 we had closed \$6.0 million in loans and today we have an additional \$2.4 million in approved loans likely to close before the end of 2013
 - Over the last five years, the outstanding loan portfolio has more than doubled from \$8.6 million (12/31/2006) to \$17.8 million (9/30/2012)
 - We have 35 lending partnerships, of which 31 are with certified CDFIs
- Serving borrowers:
 - Currently 80% of borrowers are nonprofit organizations and 20% are double bottom line businesses
 - 100% of borrowers create benefits for or provide services to low income individuals and families.
 - 64% are located in low income census tracts
- CapNexus has 225 registered users. 40 deals seeking \$120 million in financing have been posted on CapNexus – totaling \$200 million. To date, CapNexus has facilitated the closing of 5 loans.

Building Our Loan Fund

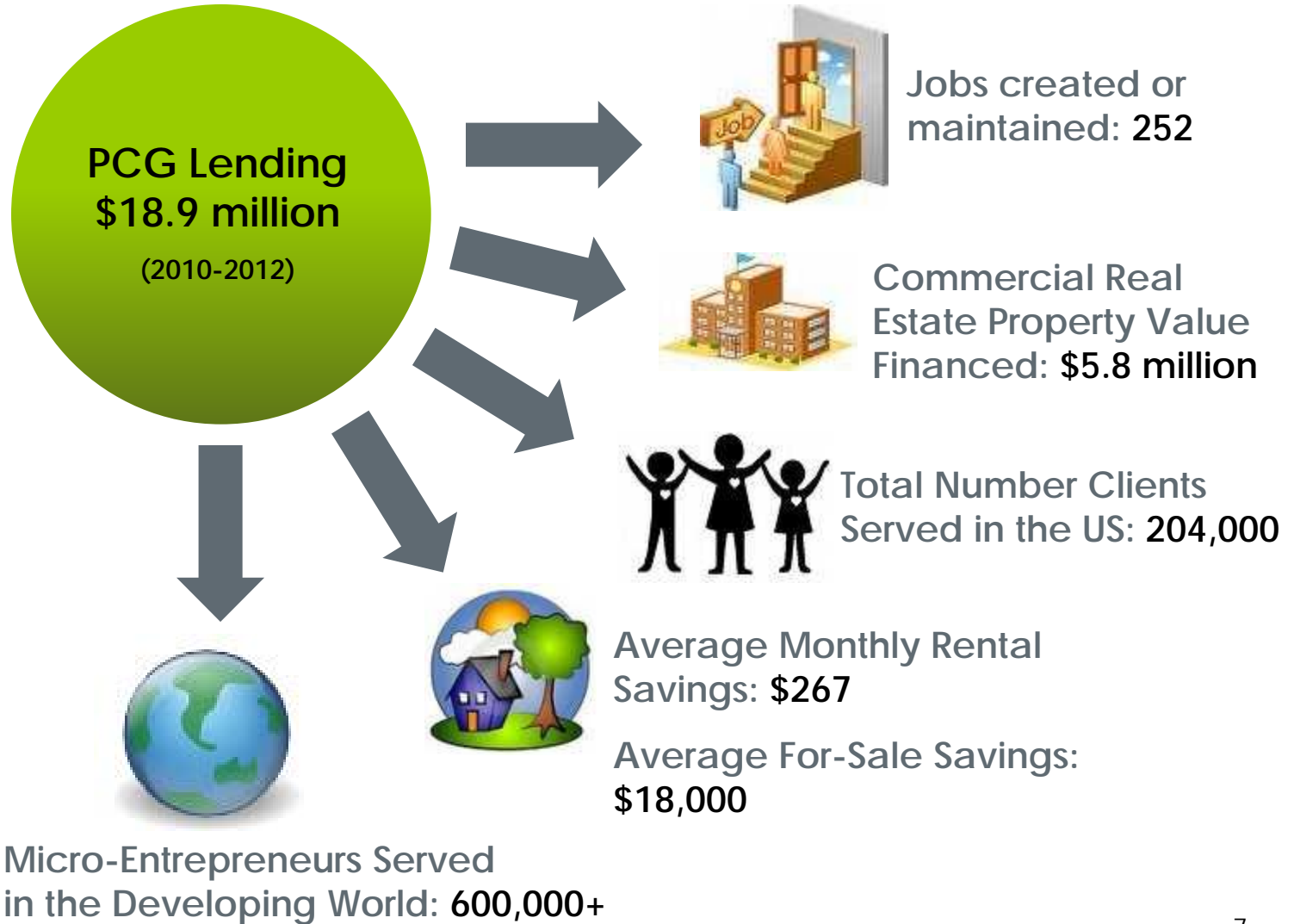
- Sisters of the Precious Blood of Dayton, OH joined PCG as a new permanent member
- Achieved a AAA2+ rating under the CDFI Assessment Rating Systems (CARS) – an improved rating from 2010
- Awarded a \$1.4 million grant from the U.S. Department of Treasury's CDFI Fund in Fall 2012
 - Our investors helped us successfully raise \$330,000 in matching grants in 5 months to receive full grant
- Awarded \$100,000 technical assistance grant from the U.S. Department of Treasury's CDFI Fund in Sept 2013



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Quick Impact Facts





PCG Borrowers as of October 2013

117 Borrowers in 31 States

Arizona (3)

- (1) Hopi Credit (KeamsCanyon)
- (2) Comite de Bien Estar (San Luis)
- (3) Navajo Partnership (St. Michaels)

Arkansas (2)

- (1) Sheridan Apartments (Little Rock)
- (2) Delta Memorial Hospital (Dumas)

California (5)

- (1) Key Community Housing (Alhambra)
- (2) MIND Institute (Costa Mesa)
- (3) Katalysis Bootstrap Fund (Stockton)
- (4) Lifelong Medical Care (Berkeley)
- (5) Community Housing Works (Azusa)

Connecticut (2)

Darien

- (1) DWM/Blue Orchard Microfinance Sec. I, LLC
- (2) DWM Microfinance Fund

Delaware (2)

- (1) Dover Interfaith (Dover)
- (2) La Red Health Center (Georgetown)

Florida (2)

- (1) Tampa Bay CDC (Tampa)
- (2) Telesis (Bradenton)

Georgia (1)

- (1) Cooperative Resources Center (Atlanta)

Illinois (6)

- (1) Lessie Bates Davis House (East St. Louis)

Chicago

- (1) Avenues to Independence
- (2) Common Ground
- (3) LEARN Charter School
- (4) Oakwood Blvd CDC
- (5) Urban Green

Indiana (3)

- (1) Anderson Preparatory Academy (Anderson)
- (2) Deer Run Apartments (Lawrenceburg)
- (3) Washington St. Senior Residences (Kokomo)

Louisiana (3)

- (1) Clearview Estates LP (Lutcher)
- (2) Clear Head Learning Center (New Orleans)
- (3) South Broad Community Health (New Orleans)

Maryland (5)

- (1) Montgomery Housing Partnership (Takoma Park)
- (2) MicroVest (Bethesda)

Baltimore

- (1) St. Ambrose Housing
- (2) Memorial Apartments
- (3) People's Community Health Center
- (4) Tuttle's Place

Massachusetts (2)

- (1) Neighborhoods of Affordable Housing (East Boston)
- (2) Root Capital (Cambridge)

Michigan (3)

- (1) SW Housing Solutions (Detroit)
- (2) Auburn Invest. Fund (Detroit)
- (3) Greater Heights Academy (Tint)

Minnesota (8)

Minneapolis

- (1) Northcountry Cooperative LF
- (2) Seward Square Coop.
- (3) WISE Charter School
- (4) Lincoln International
- (5) Excell Academy
- (6) Global Academy
- (7) Neighborhood Dev. Corporation (St. Paul)
- (8) Cooperative Coffee

Mississippi (1)

- (1) Carpenter Estates (Greenwood)

Missouri (1)

- (1) Gateway Science Academy (St. Louis)
- (2) Wyman Center (Eureka)

New Hampshire (2)

- (1) Twin Pines Housing (White River)
- (2) Exeter River Cooperative (Exeter)

New Jersey (3)

- (1) Granny's Child Care, (Vineland)
- (2) Leagues Inc. (Newark)
- (3) E+Co Inc. (Bloomfield)

New Mexico (1)

- (1) Navajo (Gallup)

New York (7)

- (1) Greyston Foundation (Yonkers)
- (2) Interfaith Council for Action (Ossining)
- (3) Pro Mujer
- (4) RHDFC (Rochester)
- (5) Sea to Table (Brooklyn)
- (6) Shared Interest
- (7) YWCA (White Plains)
- (8) Whedco (New York)

North Carolina (1)

- (1) Self Help VenturesFund (Durham)

Ohio (4)

- (1) Northeast Neighborhood Development Corp. (Cleveland)
- (2) ACENet Ventures (Athens)
- (3) Foundation for the Challenged (Dublin)
- (4) Lofts At Hoover (Dayton)

Oregon (2)

Portland

- (1) Sustainable Harvest
- (2) Proud Ground

Pennsylvania (4)

- (1) Childspace (Philadelphia)
- (2) SosteNica (West Chester)
- (3) Spectrum Health Center (Philadelphia)
- (4) TCB Central PA (York/Lancaster)

Texas (3)

- (1) Merced Housing (San Antonio)
- (2) El Puente CDC (El Paso)
- (3) Central Dallas CDC (Dallas)

Utah (1)

- (1) Rural Collaborative (Park City)

Vermont (2)

Burlington

- (1) Champlain Housing Trust
- (2) Hartland Group

Virginia (7)

- (1) Arlington Partnership for Affordable Housing (Arlington)
- (2) CCDC Fox Hill (Hampton)
- (3) One Partner (Duffield)
- (4) Buchanan Gardens (Arlington)
- (5) Suburbia Fairfax Development (Fairfax)
- (6) Pioneer Health (Stuart)
- (7) Savoy Apartments (Norfolk)

Washington (2)

Seattle

- (1) Global Partnerships 2006 Fund
- (2) Washington Assistive Technology Fund

Washington D.C. (10)

- (1) CentroNia
- (2) Bates Street Tenant Cooperative
- (3) 1106 Columbia Road
- (4) Social Enterprise Alliance
- (5) Bethany, Inc.
- (6) Wheeler Creek CDC
- (7) Randle Heights Tenant Association
- (8) First Book
- (9) Father & Sons LLC
- (10) EL Haynes Public Charter School

West Virginia (1)

- (1) Appalachian By Design (Lewisburg)

Wisconsin (16)

Dodgeville

- (1) SWCAP

Eau Claire

- (1) Western Dairyland Economic Opportunity Corp.

Madison

- (1) Family Centers Inc.
- (2) Omega School
- (3) Wisconsin Coordinating Council on Nicaragua

Milwaukee

- (1) Jo's Day Care
- (2) Legacy Midwest Redevelopment Corp.
- (3) Parklawn Assembly of God Church

- (4) Riverwest Investment Corp.

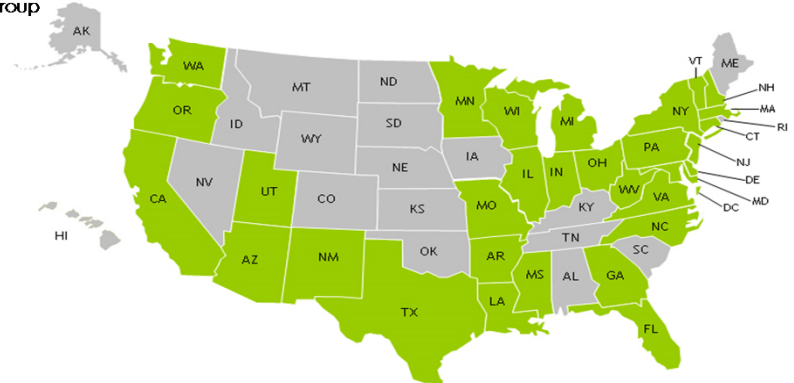
- (5) Great Mt. Sinai Church
- (6) Riverwest Artists Assoc.
- (7) United Methodist Children's Services
- (8) Jewish Family Services Housing
- (9) Council for the Spanish Speaking

Oshkosh

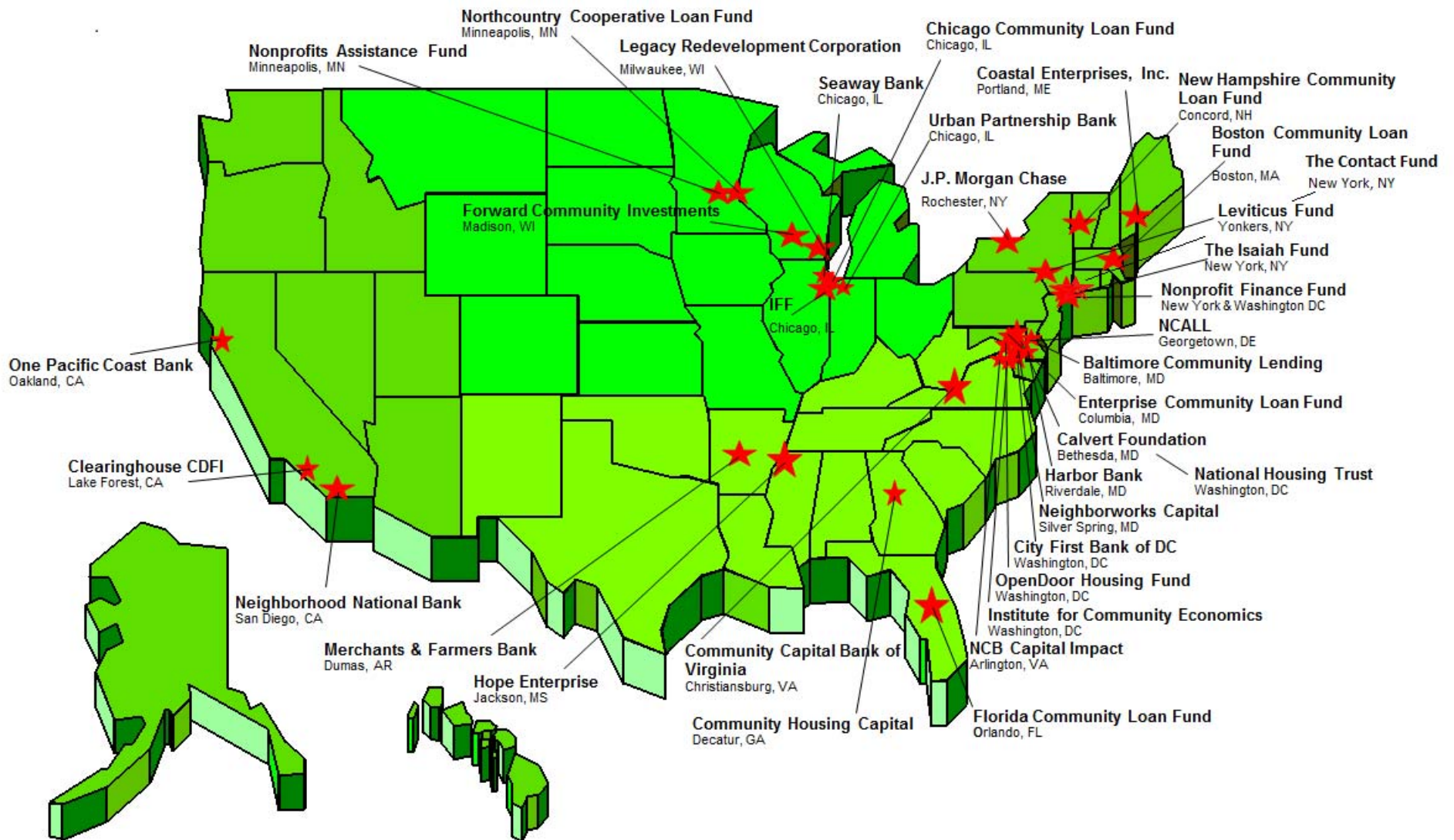
- (1) Habitat for Humanity

Westby

- (1) Coukeecap



PCG Domestic CDFI Lending Partners as of October 2013





Our Newest Initiative: CapNexus

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capNEXUS Login Register

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WHAT IS CAPNEXUS?

CapNexus is an online database that matches money and partners to community development finance opportunities.

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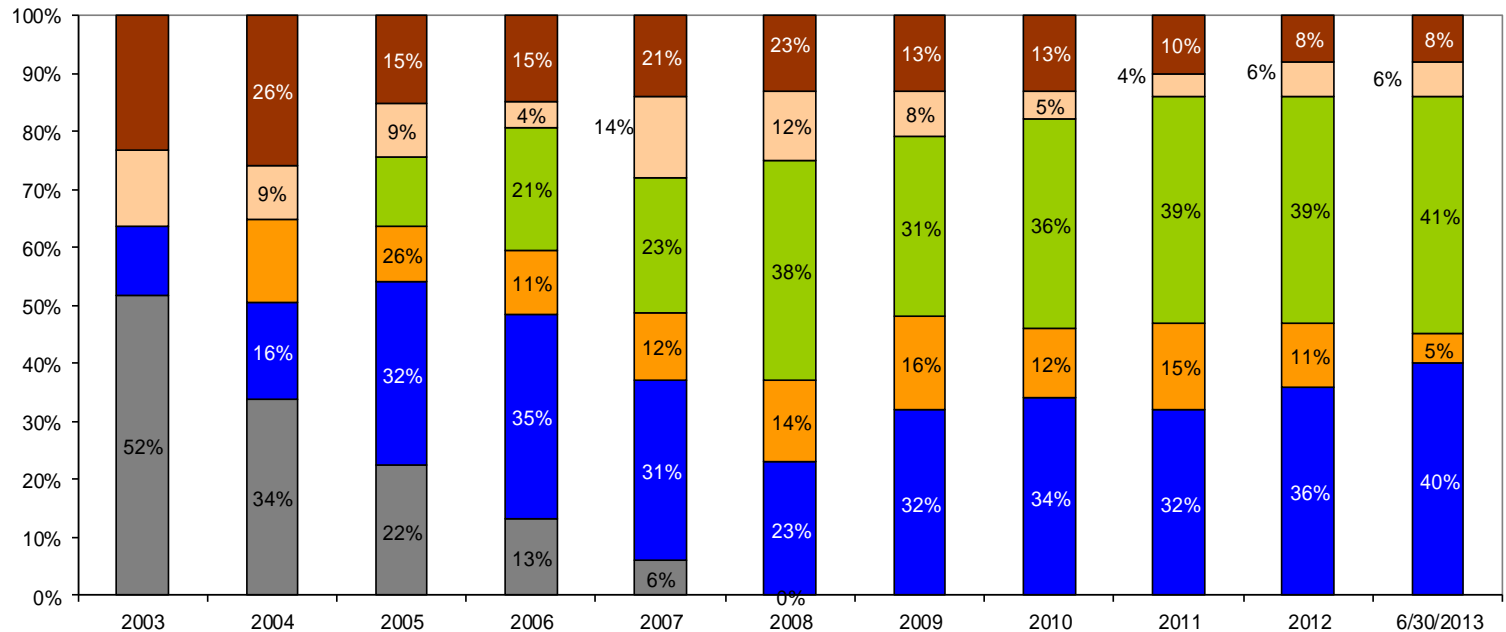
Portfolio Composition 2002-Present (by Loans Outstanding)

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Portfolio Composition

■ CDFI
 ■ Housing
 ■ Commercial Real Estate
 ■ Community Facility
 ■ Working Capital
 ■ International



Note: International lending comprises 10.38% of religious institute & Catholic healthcare system investments at October 2013.

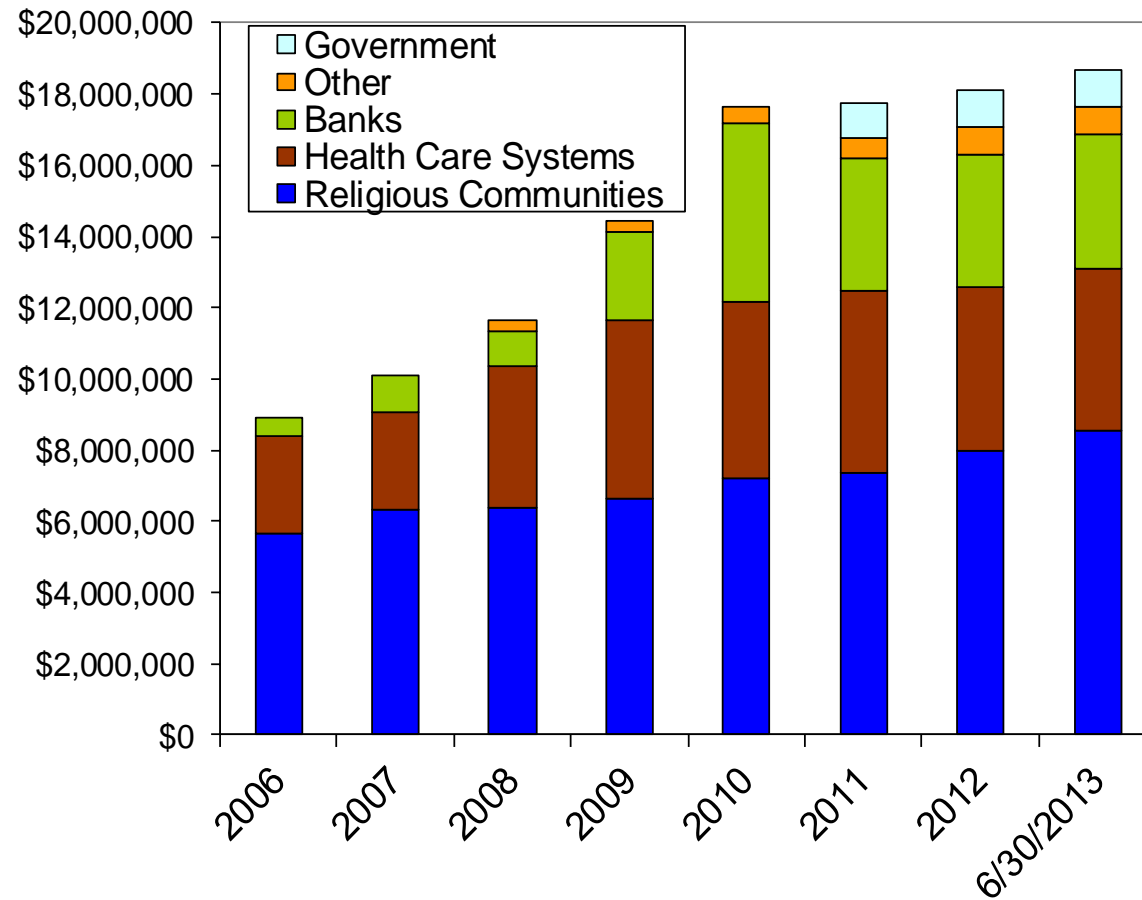


PCG Investors

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Loan Capital Diversity



PCG has 85 investors as of October 2013, 69 religious communities; 5 health care systems; 4 banks, and 7 other investors.



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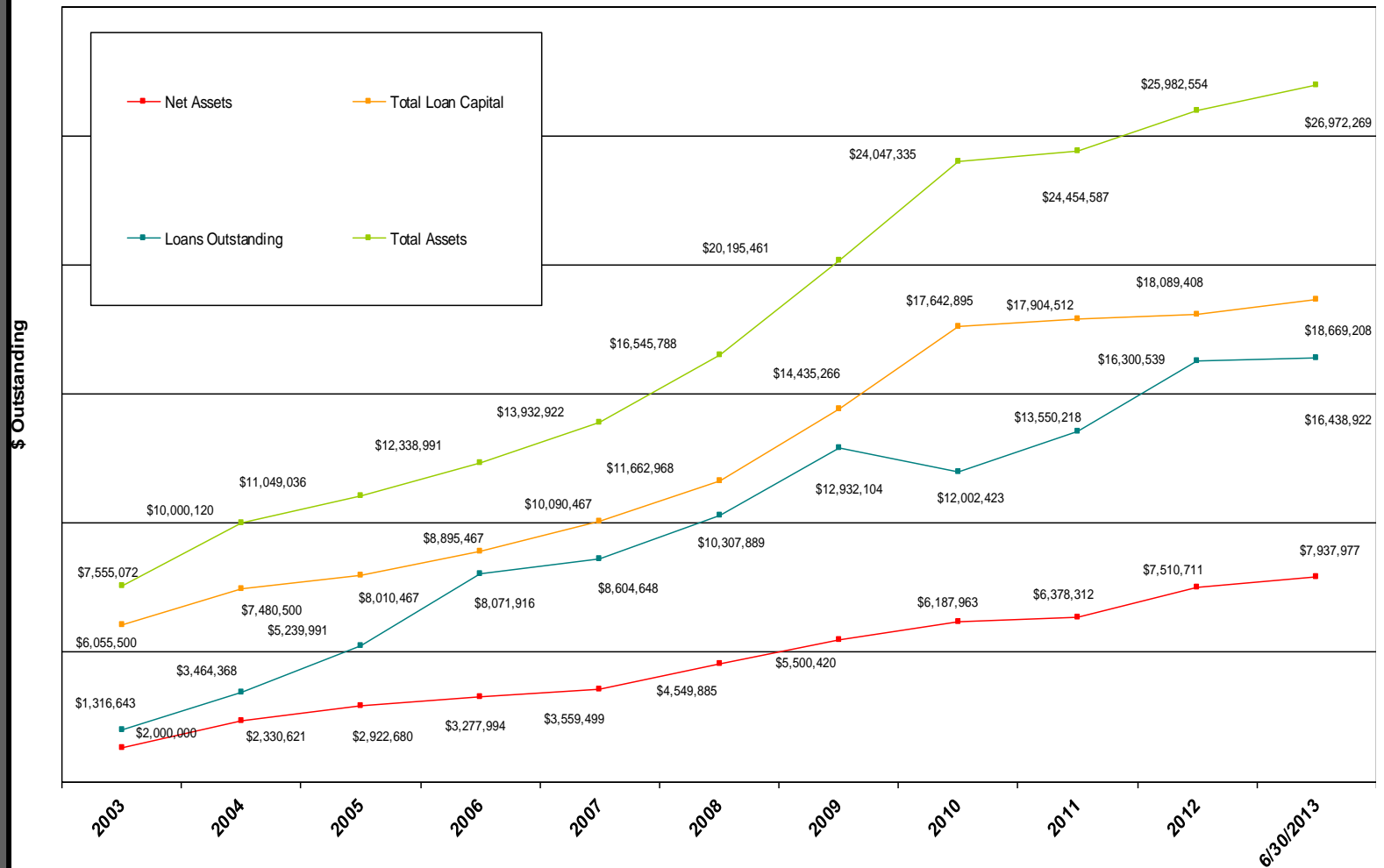
Financial Health Indicators & Goals

	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	YTD 2013 @ 6/30
Total Assets	\$6.4 MM	\$7.6 MM	\$10.0 MM	\$11.1 MM	\$12.3 MM	\$13.9 MM	\$16.5 MM	\$20.1 MM	\$24.0 MM	\$24.5 M	\$26.0 M	\$27.0 M
Total Loan Capital	\$5.8 MM	\$6.0 MM	\$7.4 MM	\$8.0 MM	\$8.9 MM	\$10.1 MM	\$11.7 MM	\$14.4 MM	\$17.6 MM	\$17.9 M	\$18.1 M	\$18.7 M
Net Asset Ratio	17%	17%	23.3%	26%	27%	25%	27%	27%	26%	26%	29%	29%
Self Sufficiency	29%	38%	44%	71%	62%	84%	72%	69%	75%	73%	68%	86%
Audit	No findings or material weakness											NA



Balance Sheet Trends

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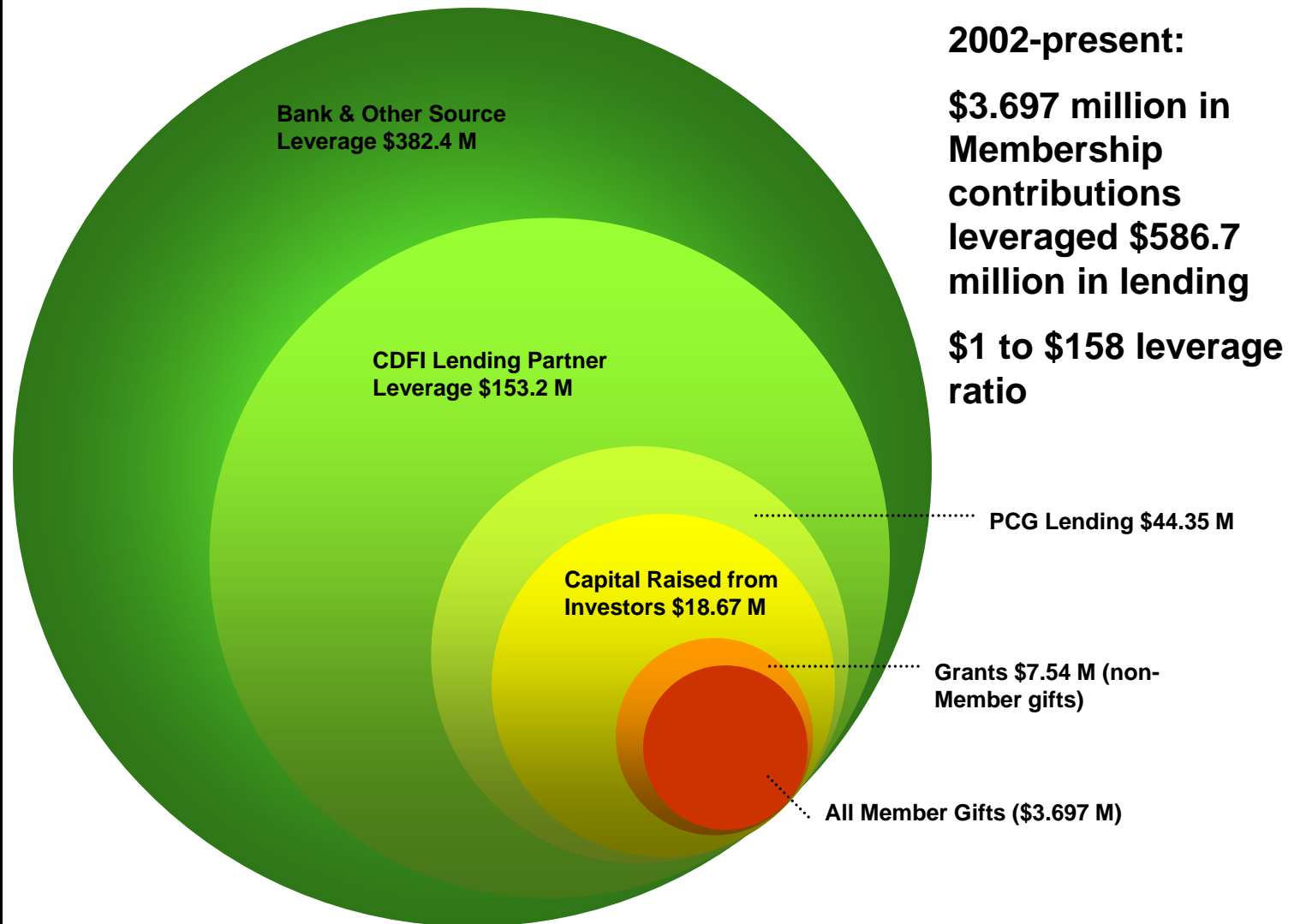
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How Do We Leverage Investor & Member Donated Grant Capital?

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Membership

We are a membership corporation of faith based institutions committed to promoting community investing as an economic justice strategy

Our Newest Member as of September 2013
Sisters of the Precious Blood, Dayton OH

Our Current Members:

Christian Brothers Investment Services

Congregation of St. Joseph

Sisters of St. Francis of Philadelphia

Sisters of St. Joseph of Orange

Dominican Collaborative

(Adrian Dominican Sisters; Dominican Sisters of Great Bend, Kansas; Racine Dominicans;
Sisters of St. Dominic, Amityville, New York; Grand Rapids Dominicans)

NEW Members Are Always Welcome!

Thank You for Your Support



Common Ground Food Co-op
Urbana, IL