



CAPITAL IMPACT  
PARTNERS

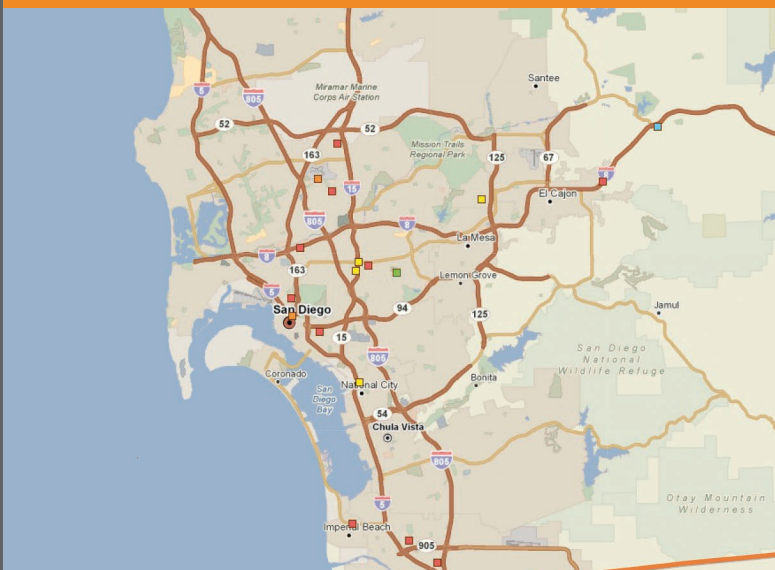


## Investing for Impact in San Diego County's Underserved Communities

Capital Impact Partners Impact Brief

Underserved communities in San Diego County continue to face serious economic and social challenges, and Capital Impact Partners is committed to developing projects and partnerships that strengthen those communities and improve the lives of people who live there.

## Investments by Capital Impact Partners



# Committed to Serving San Diego County

Capital Impact Partners has invested \$102 million in 93 projects in San Diego County's low-income communities and \$819 million in 352 projects throughout California. These projects are creating new businesses and new jobs, increasing access to high-quality education, health care, and healthy foods, developing affordable housing, and providing opportunities for elders to age with dignity in their communities.

### San Diego County Area Investments

**91 = \$188**  
Total Projects Million

**40 = \$115M**  
Health Centers

**17 = \$43M**  
Education Facilities

**4 = \$2M**  
Grocery Stores

**19 = \$18M**  
Community Development Projects

**11 = \$10M**  
Housing Developments

### California Investments

**352 = \$819**  
Total Projects Million

**171 = \$314M**  
Health Centers

**92 = \$370M**  
Education Facilities

**22 = \$53M**  
Grocery Stores

**49 = \$67M**  
Community Development Projects

**18 = \$15M**  
Housing Developments





## Committed to Creating Opportunity

Capital Impact Partners is a national, nonprofit Community Development Financial Institution that is dedicated to creating new opportunity in communities where opportunity is needed most.

We believe that low-income communities have the potential to thrive, but we also believe that realizing that potential is a complex challenge that requires innovative solutions.

And so we focus on delivering strategic financing that supports projects in six key sectors that are critical to the development of healthy communities:

- Health care
- Education
- Affordable housing
- Healthy foods
- Dignified aging
- Cooperative development

The goal is to build *whole* communities that support equitable access to quality services, foster good health, and create economic opportunity.



**510**

### HEALTH CENTERS

providing health care to more than 2 million patients



**225K**

### STUDENTS

in 236 high-quality charter schools



**83**

### HEALTHY FOOD

retailers providing 1 million people access to fresh food



**14K**

### ELDERS SERVED

at 187 age-friendly community projects



**36K**

### AFFORDABLE HOUSING

units in 235 communities



**213**

### COOPERATIVE

businesses serving 867,000 customers

OVER OUR 30-YEAR HISTORY, WE HAVE DEPLOYED OVER **\$2 BILLION** TO SERVE NEARLY **5 MILLION PEOPLE** AND CREATE MORE THAN **33,000 JOBS** NATIONWIDE IN SECTORS CRITICAL TO VIBRANT COMMUNITIES.



# San Diego County Success Stories

## Capital Impact Partners at Work

### HEALTH CARE

#### Mental Health Systems

Founded in 1978, Mental Health Systems (MHS) is a nonprofit provider of mental health and drug and alcohol rehabilitation services to a low- and moderate-income population. In 2000, Capital Impact Partners provided MHS with a **\$2.2 million** line of credit and later increased it to **\$5 million** to accommodate the organization's growth. Capital Impact Partners also provided a **\$2.5 million** loan in 2002 that enabled MHS to acquire a facility in Oceanside for its EYE Crisis and Counseling Services.

#### San Ysidro Health Center

San Ysidro Health Center (SYHC) was founded in 1969 by seven women in need of health care for their families. Its first clinic was a two-room casita located less than a mile from the U.S.-Mexico border. Today, SYHC operates a network of centers in the South Bay, Southeast San Diego, and El Cajon that serves more than 90,000 traditionally underserved patients each year. A **\$12.75 million** loan from Capital Impact Partners helped SYHC renovate its main clinic and build a new 25,000-square-foot facility.

#### North County Health Services

A **\$7.1 million** loan from Capital Impact Partners helped North County Health Services purchase and renovate a new 12,000-square-foot health center to replace its aging facility in Oceanside, a city with some of the highest poverty rates in the North County. The new center offers comprehensive adult and pediatric services, as well as a pharmacy. Founded in 1971, North County Health Services operates ten health centers and two mobile clinics dedicated to providing quality care to low-income patients.

#### La Maestra Community Health Center

La Maestra was founded in the late 1970s as an immigration counseling center, and in 1991 the organization opened a clinic to provide quality care to historically marginalized communities in San Diego County. Today, La Maestra delivers an array of health care services, as well as housing, employment, and other social services, through its extensive network of centers. Capital Impact Partners provided **\$1.1 million** in financing that enabled the organization to purchase medical equipment and an electronic health record system.



## Clinicas de Salud del Pueblo

Clinicas was the first migrant health center established in the U.S. by the federal government. The nonprofit has expanded from two clinics to 12, and also operates three dental centers, three Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) education centers, and six WIC voucher distribution sites. Capital Impact Partners provided a **\$420,000** loan that enabled Clinicas to acquire new information technology hardware and software systems.

## EDUCATION

### High Tech High

High Tech High was created in 2000 and operates thirteen charter schools in San Diego County that serve a diverse population of students selected through a random lottery. Capital Impact Partners provided a **\$21 million** loan that enabled the organization to build its new 46,700-square-foot North County high school, which offers a college preparatory curriculum to more than 500 students in grades 9-12 and includes environmentally sustainable elements, such as solar panels.

## HEALTHY FOOD

### Northgate González City Heights Markets

Northgate González Markets is a family-owned chain of 40 supermarkets throughout greater San Diego and Los Angeles that caters to underserved Latino communities. In 2012, Capital Impact Partners provided **\$14.3 million** in financing for the company's City Heights market. The new store is located in a neighborhood that had lacked a full-service supermarket, and, in addition to providing access to healthy foods for more than 110,000 people, it has created 50 high-quality, full-time jobs.

**To learn more about Capital Impact Partners' work in San Diego County, contact Ian Wiesner, Business Development Manager, at (313) 230-1116 or [iwiesner@capitalimpact.org](mailto:iwiesner@capitalimpact.org)**

# Whatever your financing need **CAPITAL IMPACT HAS DONE IT**

Financing is one tool we use to create strong, vibrant communities. As a Community Development Financial Institution, we ensure that projects in underserved areas often overlooked by traditional banks have access to investment capital. We recognize the special

dynamics of lending in these communities and can get even the most complicated transactions done. For over 30 years, we've helped forward-thinking entrepreneurs, organizations and businesses revitalize neighborhoods and deliver social impact.



**ACQUISITION LOANS**  
to purchase land and buildings



**BRIDGE LOANS**  
to bridge grant funding or tax-credit equity investment



**CONSTRUCTION LOANS**  
to finance from-the-ground-up construction and renovation projects



**PRE-DEVELOPMENT LOANS**  
for feasibility planning, architectural drawings, and other early needs



**TENANT IMPROVEMENT LOANS**  
to finance renovation at a leased facility



**TERM LOANS**  
to take out construction loans or leverage New Markets Tax Credit transactions



**EQUIPMENT LOANS**  
to purchase equipment



**WORKING CAPITAL LOANS**  
to finance operating cash flow needs



**LEVERAGE GOVERNMENT PROGRAMS**  
to offer New Markets Tax Credits and Federally Guaranteed Bonds

## YOUR LENDER AND PARTNER



**CAPITAL IMPACT**  
PARTNERS

a mission-driven Community Development Financial Institution



**30**  
**YEARS**

experience working in underserved communities



**\$2**  
**BILLION**

invested in projects that deliver social impact

Strategic Financing ▶ Program Incubation ▶ Capacity Building ▶ Public Policy