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## Investing in positive community impact

June 1, 2022



**Mission Driven Finance** is an impact investment firm dedicated to building a financial system that ensures good businesses have access to sufficient, affordable capital. They work with local and national investors to help them create the impact they want and work with businesses and community partners to help them get the capital they need. Mission Driven Finance was launched in 2016 in San Diego, CA, and is a Certified B Corporation.

### Can you talk about some of the challenges our community faces and how you're working to overcome them?

Mission Driven Finance was built to get capital to flow where it doesn't, but should. As a small business ourselves, we have found that it is easy to get money when you already have money. Small businesses, those with fewer than 100 employees, employ more than half of San Diego's workforce. However, they often struggle to access capital to grow their impact.

also key to closing the racial wealth gap" ([lisc.org](https://lisc.org)). We want to increase economic opportunity by increasing access to capital. Mission Driven Finance does not use personal credit scores or personal guarantees in our loans. We are hoping to show other lenders that, in our CEO David Lynn's **words**, it's possible to "underwrite for resilience and adaptability" instead.

### Can you tell me more about the programs you offer?

We are focused on getting underrepresented small businesses the support and capital they need to scale. That includes, but is not limited to:

- Supporting **diverse businesses throughout San Diego and Southern California**
- Lending to **diverse subcontractors and suppliers** in San Diego County
- Helping **childcare providers own their own homes or centers**
- Supporting **businesses considering transitioning to employee ownership**; and
- Providing bridge loans to **support regenerative agriculture across the country**

### Any partnership highlights you'd like to share?

We are grateful to our **partners, supporters and funders** across the country that make our work possible. Just a few recent examples:

- **Supporting Starbucks** in activating its Community Resilience Fund mobilizing capital for racial equity and environmental resilience
- Working with **Project Equity** on the **Employee Ownership Catalyst Fund** to support businesses transitioning to shared ownership
- Working with the **San Diego Workforce Partnership** to develop a model homeownership incentive program for public sector behavioral health professionals in San Diego County

### Why is workforce development important to your organization's mission?

We think that every business has the potential to be a force for good just through their hiring and talent practices. After all, job quality and economic stability are important social determinants of health.

Workforce development is one of the impact areas we look at when underwriting a potential borrower. We love seeing businesses think about ways to hire from local communities and train their workforce, as well as pay a living wage.

Check out some of the **companies in our portfolio** that include workforce development in their social impact goals!

### How can San Diegans get involved?

1. If you know any small businesses or nonprofits that could benefit from capital to help with cash flow or to bid on opportunities, please **refer them to us**. We have a referral bonus program to sweeten the deal if anyone you refer receives a loan from Mission Driven Finance.
2. We have been growing like wildflowers and would love for you to see if there are **career opportunities** with us that may be right for you or your contacts. If you don't see any right now, consider **joining our talent pool** and we'll stay in touch when something comes up! (All positions are remote unless stated otherwise. Full-time team members get unlimited PTO.)
3. Follow along with us. **Sign up for our newsletter** and join the conversations on **Twitter**, **LinkedIn**, **Instagram**, and **Facebook**.