Creating Thriving Communities
2012 Annual Report
Our Mission

To support housing and community development ventures, increase jobs, and build sustainable communities by offering flexible financial products and advisory services.

Seven Years of Impact at VCC

Loan originations: over $141 million
  • Leveraged total $277 million
  • Total project impact $419 million

Affordable housing: 4,042 units with 1,106 new and 2,936 rehabbed

Jobs created: 1,244 with 919 new and 325 retained

Real estate development: 928,101 square feet of new and rehabbed commercial and 3,817,295 square feet of new and rehabbed housing

Savings: Total deposits at $41.3 million

Advisory services: over 4,900 hours of assistance
Creating Thriving Communities

LETTER FROM THE PRESIDENT & CEO
Community is at the center of everything we do—including our name. For seven years, Virginia Community Capital (VCC) has collaborated with a wide assortment of partners across the Commonwealth to support communities. VCC and our affiliate bank, Community Capital Bank of Virginia (CCB), invest in communities with a variety of tools and services:

• We provide flexible loan capital for projects catalyzing revitalization of underserved regions.

• We cultivate support for projects and localities by encouraging impact investing, adopting an integrated capital approach where banks, foundations, corporations, and individuals can customize investments to maximize regional or state-wide impact.

• We convene stakeholders from a broad spectrum—federal and state agencies to private and corporate investors—to discuss challenges and identify innovative and creative solutions for community development.

• We supply “boots-on-the-ground” advisory services for businesses, communities, and nonprofits seeking to boost their capacity—financial, social, human, and intellectual—to create sustainable and equitable communities.

• We educate on the importance of savings and demonstrate how our depositors—institutional and individual—can accomplish their goals, whether they are revitalizing their own Main Street or saving for college.

In 2012, we conducted our second Brand Awareness study. Thank you for your input! This feedback and evaluation is an essential ingredient to our success. This year’s survey reinforced how VCC’s flexibility and innovative capital continue to create thriving Virginia communities.

The study also alerted us to some things we need to strengthen. For example, while our complexity creates many solutions for customers and partners, understanding the full scope of VCC is not easy. We must communicate better across multiple sectors—public, private, philanthropic, and nonprofit—to find common language that lets us collaboratively seek community investment answers that build viable and vibrant regions.

These challenges are part of the energy and excitement the VCC team experiences every day. Complexity adds to these challenges, and we find fulfillment in building collaborative and innovative community finance and development results for Virginia.

As partners in the process, your importance can never be overstated. Your trust and commitment to VCC keeps us focused on our core principles. You help us “do more, together” and we are grateful to have you along at a time when community investments for affordable housing, economic development, job creation, and small business development are needed more than ever.

Creating Thriving Communities is the theme for our 2012 Annual Report. Come “visit” three Virginia communities—Richmond’s East End, Onancock, and Danville—featured in our report and see how deeply invested VCC is in “creating thriving communities,” the focus of our mission and the center of everything we do.

Jane n. Henderson, President & CEO
Over $141 million in loans
Creating Thriving Communities
RICHMOND’S EAST END

affordable housing projects. Many
of our downtown mixed-use projects
All eyes are on Richmond’s East End these days as a highly collaborative effort toward revitalizing this historic urban neighborhood moves into its third year of energized activity. VCC has been active on numerous fronts—reflecting how we bring diverse resources and talents to community development. Branded as East End Vision, the initiative started in June of 2010 with a week-long planning session organized by the City of Richmond, Bon Secours Health System, and the Richmond Redevelopment & Housing Authority (RRHA). The plan’s intent: make the area more desirable for residents, businesses, and the community as a whole.

In April 2011, the Bon Secours Health System committed $300,000 to VCC’s Micro-Enterprise Capital Support Program, which provided capital to micro-enterprise providers to support micro-loan activities for small businesses in economically distressed communities. VCC’s Advisory Services team engaged in discussions with East End entrepreneurs, collaborating with the health system’s Supporting East End Entrepreneurship Development (SEED) grant program.

VCC is also convening a healthy foods initiative entitled “Get Fresh East End!” focusing on assisting corner store owners expand their offerings of fresh, healthy foods for neighborhood customers. The East End of Richmond is the number one food desert in the country for similar sized cities.

Micro-finance is an important aspect of a growing entrepreneurial network in the East End and United Virginia, a micro-lender, believes in and supports local investing. United Virginia works with startup businesses and underserved entrepreneurs, connecting them with the training and finances they need to be successful. United Virginia also actively supports local investing by holding a deposit in VCC’s Community Capital Bank.

VCC Lending

• These new efforts in the East End complement a VCC loan project benchmark. Beckstoffer’s Mill Lofts, an adaptive reuse of a late 19th century lumber mill, announced its first tenant in January 2012. VCC provided pre-development financing for the project, which created 22 units of high-quality, mixed-income

• VCC Lending has been involved in other Richmond community renewal projects including a mixed-use renovation in the Arts District and a community facility in Scott’s Addition.

• VCC’s loan officers are skilled at assembling creative financing solutions for community development and have utilized historic tax credits. VCC loan officers are skilled at underwriting new Markets Tax Credit deals, a powerful tool in bringing communities to life.
Over 4,900 hours in advisory services.
Established in 1680, Onancock offered a sheltered harbor and easy access to the Chesapeake Bay. While other ports grew to accommodate increased commercial activity, the town catered to smaller craft. The ambience of rural, seaside living is beloved by residents. Visitors are likewise learning what makes this place so special, and tourism is playing an important role in economic development strategies. VCC’s Advisory Services has helped town leadership embrace this niche approach and cultivate a thoughtful and sustainable plan for community development.

VCC began working with Onancock as part of its Pathfinders’ program, a multi-year effort focused on a key issue: What are the unmet needs in rural Virginia? Onancock’s natural assets and community leadership positioned the locality for great things and became a Pathfinder community. The VCC assistance advanced quickly from convening and planning to actual development opportunities, demonstrating the many ways our services accelerate vision to reality. Finding funds for a residential and commercial market study was a key step in the initial stages. In addition, a long-term plan emerged for a large community facility project that focused on the repurpose of the 1920’s era Onancock School. Four downtown property owners now have development plans.

A mixed-used project with affordable housing on Main Street will proceed this year with potential lending by VCC. In early 2013, a new regional hospital will break ground, bringing jobs and tax revenues. PNC bank has partnered with VCC by bringing deposits, loan support, and grant funding to assist in the town’s economic revitalization. The Town of Onancock and nearby Chincoteague have made impact deposits with VCC’s Community Capital Bank because they embrace the value of local investments in the region.

VCC Advisory Services

- Advisory Services is dedicated to helping communities plan for sustainable economic development, develop affordable housing projects, provide access to critical services such as health care, and support economic revitalization. Our work in Onancock illustrates the broad impact our community planning and finance specialists can offer.

- VCC offers training on the value of historic tax credits for downtown revitalization. This helps current and potential business owners consider how to apply these tools as well as advice on new Markets Tax Credits for community facilities.

- Business planning assistance for the town identifies potential around tourism and local foods. Onancock is already a haven for kayakers and foodies, and focused recruitment of these business types will increase revenue for existing and new enterprises.
$41.3 million in deposits
The City of Danville has faced significant economic challenges since the collapse of the textile and tobacco industries. With one of America’s highest rates of unemployment, the community recognizes the immediate need for action. And progress is, indeed, underway. VCC has partnered with state and local government, economic development entities, private investors, and businesses to lend assistance in this urban revitalization.

Deposits at VCC’s bank, Community Capital Bank (CCB), often serve as a critical keystone for our community investing activities. A deposit by the Industrial Development Authority (IDA) of Danville helped facilitate a significant 105,000-square-foot addition to the Essel Propack America plant in 2011. This facility expansion has already generated 20 new jobs with another 30 jobs planned. Partnering with the IDA, VCC has financed the Essel Propack project as well as other ventures, which all contribute to job creation and Danville’s economic revitalization.

VCC expertise contributes to Danville’s renewal on numerous fronts. Senior Loan officer Dawn DeHart serves on the board of The Launch Place Fund, a seed fund building investment opportunities where local capital is deployed for businesses and community-based projects. DeHart and VCC President and CEO Jane Henderson have also participated in planning activities led by the Danville Regional Foundation, an organization focused on transforming the regional economy. VCC Advisory Services has supported various activities in other Southside communities including tourism planning and guidance for Mecklenburg and Brunswick Counties. We assisted with and identified funding sources for a feasibility study of the Clarksville School renovation and repurposing. TransTech Alliance, a new Southern Virginia regional economic organization, received strategic planning assistance from VCC.

VCC Savings

- CCB offers innovative banking products tailored to community banks and socially responsible investors. We also provide business and consumer deposit products, including checking, savings, and certificates of deposit.

- Banks who partner with CCB receive Community Reinvestment Act credit for deposits and earn market rate returns. Some existing partnership banks include the Bank of Botetourt, Bank of Marion, Citizens & Farmers Bank, and Union First Market Bank.

- Many Virginia organizations like Bon Secours Health System, Habitat for Humanity—Virginia, and Rural Health Care Ventures, LLC, practice mission-focused investing at CCB as well.
Over $56.6 million locally invested
Impact investing represents a dynamic new force in communities across the nation. Socially responsible investors passionately care about helping people and the places where they live and work while seeking positive social impact and financial returns. Investing locally has been shown to deliver immediate results in job creation and community renewal projects.

Individuals, foundations, banks, and other philanthropic partners in Virginia are looking for ways to generate both social impact and financial return. VCC has been making impact investments in Virginia communities since 2005. When we bring capital to repurpose a vacant downtown building, we balance risk with the benefits of job creation and Main Street revitalization. When we provide technical assistance to a two-person operation and help them grow to a ten-person venture, we are building opportunity for owners and employees. When we convene meetings to develop an angel fund in a rural region, we are leveraging capital to encourage additional private investments. All of these are examples of impact investment in action at VCC.

Investments in VCC and deposits with CCB help many investors and community bank partners contribute to our communities’ vitality and vibrancy. We deliver impact to Virginia communities with every dollar invested.

VCC offers flexible and diverse ways to invest, which include impact deposits, loan funds, equity investments, and philanthropic grants. A fully integrated capital approach takes many forms. A foundation may deploy a PRI (program-related investment) with grant dollars to enhance economic development in a rural region or purchase preferred stock with attractive returns; an individual investor could make a charitable gift to VCC, invest in a healthy food loan fund or provide a guarantee for a small business expansion.

We’re educating audiences on the value and importance of impact investing. We’ve also completed essential credentialing. Last year, we received high approval as a GIIRS Impact-rated organization. GIIRS is the acronym for Global Impact Investing Rating System, a project of the independent nonprofit B Lab. We are active members of Mission Investors Exchange, which is helping VCC share ideas on impact investing and drive philanthropic impact for Virginia.

Impact Investing

- Domini Social Investment Fund maintains an impact Certificate of Deposit with CCB and is investigating additional ways to work with VCC’s mission-related investments.

- Mary Morton Parsons Foundation supplied a grant to build VCC’s technological infrastructure and to equip the Richmond office for greater loan capacity.

- Calvert Foundation has invested in VCC with debt financing to further economic revitalization in underserved communities.

- The Cabell Foundation was our first preferred stock investor, supporting VCC’s work with a significant equity investment in 2012.
We’ve evolved significantly over the past year. Our Annual Report captures and illustrates this transition and growth. Most of VCC’s energy was formerly channeled into transactions by our loan officers and programming of our savings team. Our Advisory Services team engaged various groups such as small business owners seeking the next stage of expansion and nonprofit leadership looking to expand capacity or regional impact.

The change at VCC reflects significant movement across the landscapes of finance and community development—key facets of any CDFI. Broad, national discussions are occurring about impact investing, healthy foods, and place-based economic development. And VCC is deeply engaged in all of these issues.

Today, we find ourselves convening diverse constituents from community to community to help create a cohesive and sustainable approach to renewal or growth. The descriptions of our work in the East End of Richmond, onancock, and Danville illustrate this process.

Our three business lines—Lending, Savings, and Advisory Services—continue to function as a way many people learn about VCC. Our Lending team works diligently to provide creative financial solutions for affordable housing and Main Street projects. Our loan specialists are adept at recommending versatile means to secure or expand funds through application of new Markets Tax Credits, Low-Income Tax Credits, or Historic Tax Credits. The Savings group helps individual and institutional investors who value socially responsible deposit options and our competitive rates. VCC Advisory Services supports community and organizational initiatives aligned with our mission, helping to maximize local, regional, or state-wide impact. We continue to “do more, together.”

**Lending**
- Affordable Housing
- Community Facilities
- Consulting Services
- Main Street Projects
- Mixed-Use Development
- new Markets Tax Credits
- Real Estate and Small Business

**Savings**
- CDARS®
- Checking
- Financial Education
- Impact Certificates of Deposit
- Money Market Checking
- Statement Savings
- Virginia Saves

**Advisory Services**
- Community outreach and Planning (Pathfinders)
- Funding Research and Assistance
- Healthy Foods
- Locavesting Strategies
- nonprofit Capacity Building
- Place-based Economic Development
- Small Business Consulting
Creating Thriving Communities

COMMUNITIES SERVED

TOTAL ACTIVITY AS OF 12/31/2012

- Affordable housing
- Healthy foods
- Low-income, historic tax credits

- Place-based economic development
- Rural and urban markets
- Entrepreneurial ecosystems

- Main Street revitalization
- Job creation
- Impact deposits
Condensed & Consolidated Balance Sheets

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012</td>
</tr>
<tr>
<td>Cash &amp; cash equivalents</td>
<td>$7,335,563</td>
</tr>
<tr>
<td>Federal funds sold</td>
<td>533,000</td>
</tr>
<tr>
<td>Investments</td>
<td>12,936,743</td>
</tr>
<tr>
<td>Loans, net of allowance for loan losses of $623,437 in 2012 and $1,180,162 in 2011</td>
<td>63,230,629</td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>306,076</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>421,791</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,559,364</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$86,323,166</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
<th>December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing deposits</td>
<td>$230,839</td>
</tr>
<tr>
<td>Interest-bearing deposits</td>
<td>41,117,577</td>
</tr>
<tr>
<td><strong>Total Deposits</strong></td>
<td>41,348,416</td>
</tr>
<tr>
<td>Borrowings</td>
<td>22,037,259</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>116,412</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>495,667</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>63,997,754</td>
</tr>
<tr>
<td>Net Assets</td>
<td></td>
</tr>
<tr>
<td>Unrestricted net assets</td>
<td>21,072,094</td>
</tr>
<tr>
<td>Restricted net assets</td>
<td>-</td>
</tr>
<tr>
<td>Non-controlling interest in subsidiary</td>
<td>1,250,524</td>
</tr>
<tr>
<td>Accumulated other comprehensive income (loss)</td>
<td>2,794</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td>22,325,412</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$86,323,166</td>
</tr>
</tbody>
</table>
## Condensed & Consolidated Income Statements

### INTEREST INCOME
- Interest and fees on loans
- Investment income
  - **Total Interest Income**

### INTEREST EXPENSE
- Interest expense - deposits
- Interest expense - borrowings
  - **Total Interest Expense**

### PROVISION FOR (RECOVERY OF) LOAN LOSSES
- **Net Interest Income after Provision for (Recovery of) Loan Losses**

### NONINTEREST INCOME
- Grant income
- Other income
  - **Total Noninterest Income**

### NONINTEREST EXPENSE
- Program services
- Management and general services
- Income tax expense
  - **Total Noninterest Expense**

### Net Income
- Change in accumulated other comprehensive income
- Change in net assets/net income attributable to non-controlling interest
  - **Change in Net Assets**

### Financial Figures

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$4,210,232</td>
<td>$3,416,752</td>
</tr>
<tr>
<td>Investment income</td>
<td>$268,923</td>
<td>$403,925</td>
</tr>
<tr>
<td><strong>Total Interest Income</strong></td>
<td>$4,479,155</td>
<td>$3,820,677</td>
</tr>
<tr>
<td><strong>Interest Expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest expense - deposits</td>
<td>$714,395</td>
<td>$744,774</td>
</tr>
<tr>
<td>Interest expense - borrowings</td>
<td>$768,483</td>
<td>$606,990</td>
</tr>
<tr>
<td><strong>Total Interest Expense</strong></td>
<td>$1,482,878</td>
<td>$1,351,764</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>$2,996,277</td>
<td>$2,468,913</td>
</tr>
<tr>
<td><strong>Provision for (Recovery of) Loan Losses</strong></td>
<td>$(81,707)</td>
<td>$370,233</td>
</tr>
<tr>
<td><strong>Net Interest Income after Provision for (Recovery of) Loan Losses</strong></td>
<td>$3,077,984</td>
<td>$2,098,680</td>
</tr>
<tr>
<td><strong>Noninterest Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant income</td>
<td>$1,405,758</td>
<td>$1,131,462</td>
</tr>
<tr>
<td>Other income</td>
<td>$67,380</td>
<td>$310,292</td>
</tr>
<tr>
<td><strong>Total Noninterest Income</strong></td>
<td>$1,473,138</td>
<td>$1,441,754</td>
</tr>
<tr>
<td><strong>Noninterest Expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services</td>
<td>$2,263,466</td>
<td>$1,805,331</td>
</tr>
<tr>
<td>Management and general services</td>
<td>$1,032,042</td>
<td>$814,447</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>$233,888</td>
<td>$291,517</td>
</tr>
<tr>
<td><strong>Total Noninterest Expense</strong></td>
<td>$3,529,396</td>
<td>$2,911,295</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$1,021,726</td>
<td>$629,139</td>
</tr>
<tr>
<td>Change in accumulated other comprehensive income</td>
<td>$6,438</td>
<td>$151,382</td>
</tr>
<tr>
<td>Change in net assets/net income attributable to non-controlling interest</td>
<td>$(7,186)</td>
<td>$(3,160)</td>
</tr>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td>$1,020,978</td>
<td>$777,361</td>
</tr>
</tbody>
</table>

### Graphs
- Total Assets
  - **In Millions**
  - **Years:** 2005-2012
- Total Net Assets
  - **In Millions**
  - **Years:** 2005-2012
Creating Thriving Communities

OUR TEAMS

Board of Directors
Pictured Left to Right:

Bill Shelton
Director, Department of Housing and Community Development

Florence Kingston
Director for Department of Development, City of Newport News

Dixon Hanna
Retired Associate Provost, Virginia Tech

Charlie H. Mills, III
CEO, Salera Capital Management

Sandy Fitz-Hugh
Kaufman & Canoles Consulting

James W. Harkness, Jr.
Retired Bank President and CEO

Al Smuzynski
Retired Executive Director, Wesley Housing Development Corp

Jane Henderson
President and CEO, Virginia Community Capital

Not Pictured:

Kenneth N. Daniels
Professor of Finance, Virginia Commonwealth University School of Business

Mary Dwyer Pembroke
Director and Senior Counsel—Government Relations, Discover

Michael Schewel
McGire Woods LLP

Community Advocate Council
First Row, Pictured Left to Right:

Teresa Walker
Virginia Community Capital

Randy Arno
Retired, Weldon Cooper Center for Public Service

Shelley Murphy
Piedmont Housing Alliance

Shea Hollifield
Virginia Department of Housing & Community Development

Leslie King
Community Volunteer

Stephanie Lillard
People Incorporated

Second Row, Pictured Left to Right:

Carolyn Spohrer
Virginia Community Action Partnership

Graham Driver
Virginia Community Development Corporation

Kevin Kelly
Enterprise Development Group

Mike Hawkins
Virginia Housing Development Authority

Todd Christensen
Southwest Virginia Cultural Heritage Foundation

Ed Gerardo
Bon Secours Health System

Third Row, Pictured Left to Right:

Kent Ware
USDA Rural Development

Del. James Scott
Virginia House of Delegates

Not Pictured:

David Baldwin
Bristol Redevelopment & Housing Authority

Steve Galyean
Virginia Tourism Corporation

Corey Humphrey
Greater Richmond Chamber of Commerce

Overton McGehee
Habitat for Humanity—Virginia

Penny McPherson
Wells Fargo

Nancy O’Brien
Retired Public Servant

Kathy Wheeler
Community Business Partnership
Richmond Staff

Seated, Pictured Left to Right:

Teri Lovelace
Corporate Development Manager

Jane Henderson
President and CEO

Monique Johnson
Senior Loan Officer

Susan Moore
Portfolio Manager

Standing, Pictured Left to Right:

Janell Sinclair
Loan Closer

Paul Nolde
Corporate Projects

Candace Branch
Credit Underwriter

Costa Canavos
Real Estate Lending Manager

Caroline Nowery
Community Investments

Maron El-Khour
Customer Sales and Service Representative

Ann Call
Officer Manager/Marketing Coordinator

Not Pictured:

Bob Adams
Advisory Support

Neal Barber
Pathfinders

Ginny Hodges
Program Monitoring & Analyst

Jeff Sadler
Advisory Services

Robb Strader
Chief Risk Officer

Marianne Vermeer
Community Economic Development Consultant

Wayne Waldrop
Small Business Manager

Meghan Williamson
Community Economic Development Consultant

Christiansburg Staff

Left to Right:

Bill Nguyen
Director of IT

Dawn DeHart
Senior Loan Officer

Terri Wright
Loan Operations Manager

Tammy Johnson
Senior Accountant

Kim Burchette
Human Resources Manager

Tom Bridgeman
Director of Operations

Carl Virgin
Senior Accountant

Lenore Linkous
Customer Sales and Service Representative

Clyde Cornett
Chief Financial Officer

Shaun Rai
Loan Officer

Teresa Walker
Savings Manager

Pat Kietzman
Manager of Administration

Not Pictured:

Ashley Nelson
Financial Reporting Manager

Peggy Nixon
Loan Operations Specialist
Creating Thriving Communities
PARTnERS & InVEStoRS

America Saves
Annie E. Casey Foundation
Ariel Ventures LLC
Arlington Partnership for Affordable Housing
B Lab
Bank of America
BB&T
Better Housing Coalition
Blackstonians LLC
Blue Ridge Health Center Inc
Bon Secours Health System Inc
Bristol Redevelopment and Housing Authority
Brook Hill Farm
Cabell Foundation
Calvert Foundation
Capitalone
CDFI Fund
City of Richmond
Community Business Partners
Community Housing Partners
Community Investment Collaborative
Danville Redevelopment & Housing Authority
Discover
Domini Social Investments
ECDC Enterprise Development Group
EIW Group
Federal Reserve Bank of Richmond
First Citizens Bank
Global Impact Investing Rating System
Goldman Sachs 10,000 Small Businesses Growth Collaborative
Goldman Sachs Urban Investment Group Inc
Greater Richmond Chamber of Commerce
Habitat for Humanity—Virginia
Housing and Development Advisors
Housing Virginia
HSBC Foundation
Impact Makers
Institute of Public Health Innovation
Jessie Ball duPont Fund
klein Hornig LLP
knowledge Advisory Group
LeClair Ryan
Locke Lord
Lynchburg neighborhood Development
Mary Morton Parsons Foundation
Mary Reynolds Babcock Foundation
MG Miller Valuations
Mill Creek Creative LLC Mission
Investors Exchange national
Housing Trust neighborhood
Resource Center new Richmond
Ventures opportunity Finance
network People Incorporated
Piedmont Housing Alliance
Pinnacle Construction and Development Corporation
PnC
Richmond City Health District
Safe Harbor Title
Sensei Development
Shalom Farms
Southeast Rural Community Assistance Project
Southside Community Development and Housing Corp
Southwest Virginia Cultural Heritage Foundation
Starbucks/ oFn Create Jobs for USA
Staunton Creative Community Fund
Stellarone
The Clay Christensen Group
The Community Foundation
TM I Consulting Inc
Town of onancock
Tricycle Gardens
Troutman Sanders
United Virginia
US Department of Agriculture
US Department of Housing & Urban Development
US Small Business Administration
USDA Rural Development
Virginia Community Action Partnership
Virginia Community Development Corporation
Virginia Community Healthcare Association
Virginia Department of Health
Virginia Department of Housing & Community Development
Virginia Department of Business Assistance
Virginia Housing Coalition
Virginia Housing Development Authority
Virginia Microenterprise network
Virginia Saves
Virginia Small Business Financing Authority
Virginia Tobacco Commission
Virginia Tourism Corporation
Weldon Cooper Center for Public Service
Wells Fargo
Wells Fargo nEXT Awards for opportunity Finance
William Mullen