



2025

IMPACT & BENEFIT
REPORT

Our *Internship* Programs

For **High School** Students

'B' BOLD™

Building Bridges through Outreach
and Leadership Development

For **College** Students

'B' BOLD(ER)

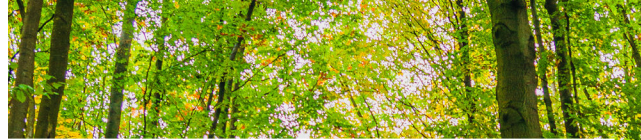
Building Bridges through Outreach,
Leadership Development, Engagement,
and Recruitment

Supporting Sponsors

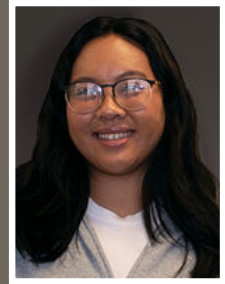
Affordable Housing
Clearinghouse
American Business Bank
Bank of Hope
Beneficial State Bank
California Bank of Commerce
CTBC Bank
East West Bank
Enterprise Bank & Trust
Everbank
F&M Bank
Foothills Bank
OC Community Housing
Corporation
Partners Bank of California
Peter Goetze Program Benefactor
Royal Business Bank
Sunflower Bank
Sunwest Bank
WaFd Bank
Woodforest National Bank

Founding Sponsors

Banc of California
City National Bank
Citizens Business Bank
First Bank
First General Bank
Pacific Premier Bank
SMBC MANUBANK
Western Alliance Bank



"The 'B' BOLD(ER) internship now serves as a steppingstone not only for my professional career but also the foundation of my life. I had the opportunity to grow as a leader and as an individual. I learned so much about what it takes to be a compassionate leader, be financially successful, and be professionally ready for any challenge.



I believe that there will be many hurdles to overcome in the future, and being well-prepared through this internship eases the worry off my shoulders. It truly is a one-of-a-kind experience and should not be taken for granted."

— **Katie Nguyen** 'B' BOLD(ER) Intern





'B' BOLD(ER) Advisory Committee

Susan Montoya—CHAIR
Clearinghouse CDFI

Jess Tirado
Citizens Business Bank

Kathy Bonney
Clearinghouse CDFI

Kelly Marsoobian
Clearinghouse CDFI

Monica Cardenas
Orange County Community
Housing Corporation

Victor Ramirez
Beneficial State Bank



CCDFI's **Allen Peters Baldwin**
'B' BOLD(ER) Internship Program
named a
2025 Best Internship Program
by Employ Humanity.



Certified



Corporation

Certified B Corporations are businesses that voluntarily meet high standards of transparency and accountability while balancing financial performance with positive social and environmental impact.

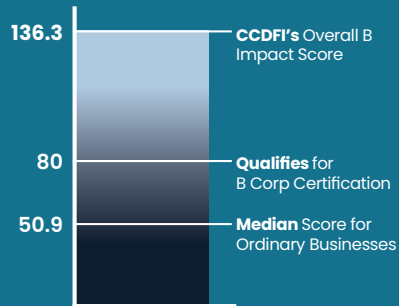
B Corp Committee

Donald Degollado
2025 CHAIR

Yves M. Mombeleur
EXECUTIVE LIAISON

Annie Norwood
Benjamin Allen
Gabriella Hale
Jeffrey Binder
John Braden
Katelyn Phinney
Karyna Tafel
Kelly Marsoobian
Kennedy Sandoval
Kristy Ollendorff
Lacey Dixon
Lawrence Chavez
Lisa Van Ella
Senchel Woolfolk
Susan Montoya

Our B Corp Certification Score



B Corps are evaluated across **five key impact areas: Governance, Workers, Community, Environment, and Customers.**

“Leading the B Committee this year has reinforced what makes Clearinghouse CDFI truly special—our people and their unwavering commitment to our mission. What inspires me most is witnessing team members step up, share ideas, and lead with purpose. **The B Committee isn’t just a group—it’s a reflection of our collective values in action.**”

This year, we deepened our impact across all pillars of our work. I’m grateful to serve alongside such passionate individuals and excited to see how we’ll continue to evolve and strengthen our impact in the year ahead.”

— **Donald Degollado**
2025 B Corp Committee Chair





OUR IMPACT IN

2025

\$127 Million

Total Project Financing
in 2025, including NMTCs



NMTC Projects

33%

of NMTC Projects
Financed in 2025 Are
Native-Owned

100%

Serve Low-Income
Communities Below
80% Area Median
Income

**Financial
Development
Services**

46

**Clients
Served**

Housing Units

331

Housing Units
Developed, Rehabilitated,
or Preserved in 2025

100%

of Housing Units
Created in 2025
Are Designated
Affordable

Jobs

1,402

Jobs Created or
Retained in 2025

38%

of Jobs Created or
Retained in 2025 Are in
High Unemployment Areas

All 2025 Projects

36

Total Projects
(including NMTCs)
Financed in 2025

56%

Located in
Low-Income
Communities

13%

Located in
Non-Metropolitan
Areas

2025 Charitable Contributions

2025 Total Charitable Contributions

\$183,483

2025 Charitable Recipients

33

Housing and Shelter Programs

\$79,085

Youth and Family Services

\$44,383

Health Organizations

\$17,500

Community Services

\$15,400

Other Nonprofits and Civic Organizations

\$12,114

Veterans and Public Service

\$10,000

Public Safety Support

\$5,000

Total Charitable Contributions Since Inception

\$2.91 Million



RealLeaders[®]

2026 Real Leaders Top Impact Company—CDEFI ranked #39 out of 125 total companies.

Staff
Volunteering Efforts

918
Volunteer Hours at
48
Organizations

COMPANIES
THAT CARE 

Companies That Care—Recognized for philanthropy in 2025 among the Orange County Business Journal “Companies That Care.”



OC Civic 50:

Recognized as one of the 50 most community-oriented companies in Orange County, CA.

