

Core Values

Community Capital Management, LLC's (CCM) core values are the foundation of long-term success and organizational excellence. We are deeply committed to fostering an equitable and inclusive workplace, recognizing that a culture of inclusion enhances our workforce, fuels innovation, and enables us to better serve our clients and communities. By embracing this type of collaboration, we look to foster strong relationships with our clients, gain deep insight into their unique needs, and craft impactful solutions that drive meaningful change.

Our **Core Values** remain unchanged, reflecting our commitment to a workplace where every individual feels respected, valued, and empowered. As part of our ongoing commitment to fostering an inclusive and values-driven workplace, we integrate diversity, equity, and inclusion (DEI) into our organizational culture as part of our Core Values. We believe this reaffirms our commitment to creating a strong, inclusive, and purpose-driven environment for all.



COMMITMENT We are dedicated to surpassing client expectations by delivering top-tier investment management, detailed impact reports, and responsive investor services.

COMMUNITY-DRIVEN We are passionate about making a positive impact in our community and our clients' communities.

MUTUAL RESPECT We cultivate a collaborative environment that supports professional and personal growth, embracing the diverse backgrounds and talents of our team.

Principles of Equal Employment

Community Capital Management, LLC is committed to the principles of equal employment. We are committed to complying with all federal, state, and local laws providing equal employment opportunities, and all other employment laws and regulations. It is our intent to maintain a work environment that is free of harassment, discrimination, or retaliation based on an individual's race (including, but not limited to, hair texture and protective hairstyles such as braids, locks, and twists), color, religion, religious creed (including religious dress and grooming practices), national origin, ancestry, citizenship, physical or mental disability, medical condition (including cancer and genetic characteristics), genetic information, marital status, sex (including pregnancy, childbirth, breastfeeding, or related medical conditions), gender (including gender identity and gender expression), age (40 years and over), sexual orientation, veteran and/or military status, protected medical leaves (requesting or approved for leave under the Family and Medical Leave Act or the California Family Rights Act), domestic violence victim status, political affiliation, or any other status protected by federal, state, or local laws. The Company is dedicated to the fulfillment of this policy in regard to all aspects of employment, including but not limited to recruiting, hiring, placement, transfer, training, promotion, rates of pay, and other compensation, termination, and all other terms, conditions, and privileges of employment.

Core Values Working Group

The implementation and ongoing oversight of CCM's Core Values is led by the CCM Core Values Working Group, which includes individuals with diverse backgrounds, work experiences, and tenure. Their responsibilities include:

- Creating opportunities for employees to provide feedback to management about organizational culture
- Encouraging workforce diversity through recommended strategies
- Creating internal organizational learning opportunities in which employees may voluntarily participate and engage to deepen and develop personal understanding of inclusivity and mindfulness at a firm level
- Identifying opportunities for employees to engage with the broader community
- Reviewing the firm's Core Values annually for potential updates and additions

Core Values Working Group Members



Alyssa Greenspan, CFA
CEO and President



James Malone, CFA
Chief Financial Officer



Shonali Pal, CFA
Portfolio Manager



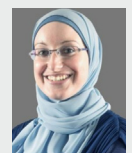
Cayce Shawn
Trader



Frances Llano
Senior Operations & Compliance Manager



Ilyne Barten
Chief of Staff



Amina Rubin
Impact Research Analyst

Goals

The goals of CCM's Core Values builds on our past progress and sets forth a bold roadmap for the future, centered around five core goals:

	Goal 1 Maintaining an Equitable and Inclusive Workforce	Goal 2 Expanding Mentorship Opportunities	Goal 3 Strengthening Community Partnerships	Goal 4 Advancing Vendor Inclusivity	Goal 5 Enhancing Data Accountability
	Implementation Strategies				
Goal 1	<p>Maintaining an Equitable and Inclusive Workforce</p> <p>Maintaining a gender-neutral workforce and advance racial diversity by fostering inclusive recruitment, workplace accessibility, equitable compensation, and supportive policies.</p>	<p>Recruitment and Hiring</p> <ul style="list-style-type: none"> Developing partnerships to attract diverse talent, including engagement with universities, professional organizations, and community groups. Ensuring job descriptions use inclusive language. <p>Workplace Accessibility</p> <ul style="list-style-type: none"> Adapting work environments and policies to support employees of all abilities. Providing reasonable accommodations for all employees, including flexible work schedules, work from home opportunities, and ability to work from offsite locations when needed. 	<p>Compensation and Benefits</p> <ul style="list-style-type: none"> Conducting pay equity reviews to ensure fairness across gender, race, and other potential demographics. Expanding health and wellness benefits such as mental health support and accessibility services. <p>Family, Caregiver, and Sick Leave</p> <ul style="list-style-type: none"> Ensuring leave policies support caregiving responsibilities, including parental leave, elder care, and chronic health conditions. Making policies flexible to accommodate various family structures. 		
Goal 2	<p>Expanding Mentorship Opportunities</p> <p>Fostering opportunities for career development and networking to build a community-based culture and where employees are cognizant of growth opportunities and professional development.</p>	<p>Mentorship Program</p> <ul style="list-style-type: none"> Continuing the firm's mentorship program that pairs newer employees with employees that have over five years of experience at CCM. Providing guidance on roles, expectations, and communication strategies. Celebrating stories from mentors-mentees on their experience, what they learned, why it was a benefit with CCM team members. 	<p>Senior Management Networking</p> <ul style="list-style-type: none"> Facilitating meetings with senior management to ask questions about their work experience in general and at CCM. Organizing time for get togethers to build rapport with all team members. This includes an annual company on-site where employees gather together to work on projects, build teams, and share knowledge. 		
Goal 3	<p>Strengthening Community Partnerships</p> <p>Engaging with the broader community encouraging volunteerism and supporting positive societal outcomes (i.e., local community volunteer activities, corporate social responsibility initiatives).</p>	<p>Strategic Partnerships</p> <ul style="list-style-type: none"> Establishing strategic partnerships with local nonprofits, schools, and community organizations that focus on helping underrepresented groups of people. Encouraging employee participation in volunteer programs that serve the needs of underserved communities and leverages employee expertise in finance and investments and career readiness. 	<p>Contributions</p> <ul style="list-style-type: none"> Providing financial assistance from the firm to community organizations whose missions align with CCM and its impact themes. Allowing each employee to choose an organization of choice to match a donation to where there is a personal affiliation or cause of choice. 		
Goal 4	<p>Advancing Vendor Inclusivity</p> <p>Promoting innovation through the inclusion of diverse suppliers when reviewing new vendor opportunities.</p>	<p>Vendor Diversity</p> <ul style="list-style-type: none"> Fostering a diverse and competitive vendor supplier base. We seek to engage vendors that reflect a range of backgrounds, perspectives, and business models to enhance innovation and opportunity with our suppliers. Maintaining an approach that is based on quality, service, and values while also considering vendors that are diverse in ownership, including small businesses, minority-owned, women-owned, veteran-owned, and other historically underrepresented enterprises. Encouraging outreach and fair access to opportunities while still ensuring that all vendors meet the firm's standard criteria for performance, compliance, and business integrity. 			
Goal 5	<p>Enhancing Data Accountability</p> <p>Enhancing collaboration of CCM's Core Values through data measurement</p>	<p>Employee Feedback</p> <ul style="list-style-type: none"> Soliciting feedback, annually, on the firm's Core Values from CCM employees through surveys and questionnaires. Measuring and monitoring this data and comparing it to relevant industry market research to identify trends, areas in which the firm can improve, and areas of success. Sharing this data with CCM team members so everyone has transparency into its results and key findings. 			

Community Capital Management, LLC (CCM) is an investment adviser registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. Registration as an investment adviser does not imply a certain level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the adviser. Past performance is not indicative of future results. CCM has distinct investment processes and procedures relating to the management of investment portfolios for institutional clients. The firm's strategies are customized, rather than model-based, and utilize an innovative approach to fixed income by combining the positive societal outcomes of impact investing with rigorous financial analysis, an inherent focus on risk management, and transparent research. Bonds are subject to interest rate risk and will decline in value as interest rates rise. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. A sustainable investment strategy that incorporates impact criteria may result in lower or higher returns than an investment strategy that does not include such criteria. Impact figures mentioned are approximate values. Opinions, estimates, forecasts, and statements of market trends are based on current market conditions and are subject to change without notice. Third party links, trademarks, service marks, logos and trade names included in this content are the property of their respective owners. The inclusion of a third party link is provided for reference and does not imply an endorsement or association with, or adoption of the site or party by us. Acceptance of this material constitutes your acknowledgement and agreement that the Advisor does not make any express or implied representation or warranty as to the accuracy or completeness of the information contained herein and shall have no liability to the recipient or its representatives relating to or arising from the use of the information contained herein or any omissions therefrom. For a full list of relevant disclosures, please visit <https://www.ccminvests.com/regulatory-disclosures/>

Copyright © 2025 Community Capital Management. All Rights Reserved.