

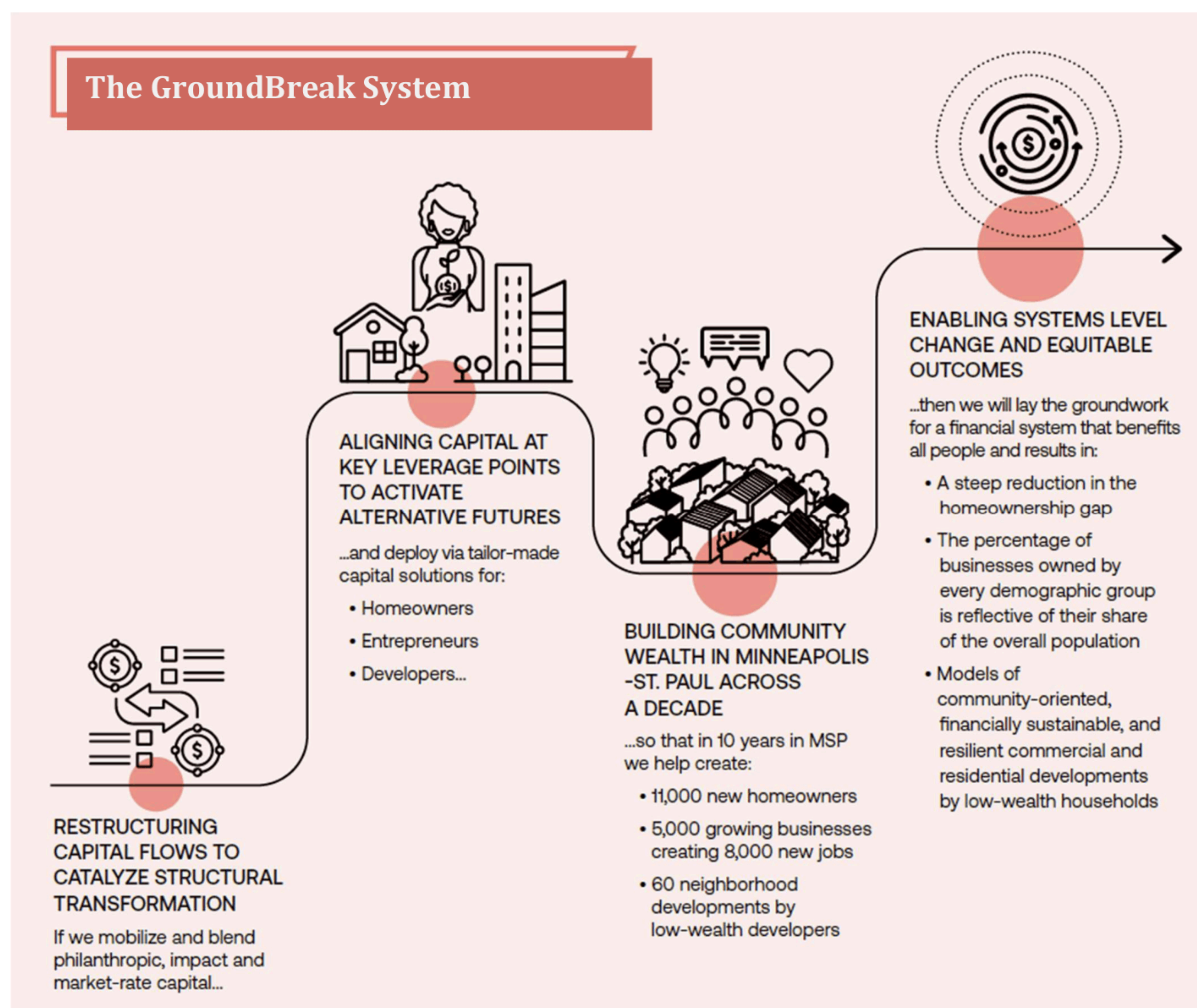
GroundBreak Coalition



GroundBreak Coalition (“GBC”) is an impact platform in Minneapolis-St. Paul designed to dismantle barriers to capital and make wealth building possible for those who have been excluded for generations. GBC mobilizes concessionary and market-rate capital for underserved borrowers in the areas of homeownership, entrepreneurship, and community development. GBC aims to rewrite exclusionary underwriting norms and shift systemic market rules to strengthen communities and grow prosperity for all.

GBC’s innovation lies in its market-based approach to mobilize and blend capital in the form of grants, loans, and guarantees to create new paths for underserved borrowers to build wealth. By expanding access to capital for home purchases, small business growth, and community development, GBC creates opportunities for those who have been left behind. By working alongside mainstream financial institutions to lower risk and create equity-centered loan products, GBC drives systemic change.

GBC seeks to close wealth gaps, reduce poverty, and spur systemic change of financial norms. Its programs enable underserved borrowers, no matter their race or background, to own homes, grow businesses, and build communities. More broadly, GBC creates conditions to shift behavior and lending practices of mainstream lenders. For every \$1 deployed, GBC aims to unlock \$3 - 4 of affordable market-rate capital for its beneficiaries.



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