



# PCR

BUSINESS FINANCE

CAPITAL & ADVISORY SERVICES

## ANNUAL REPORT 2025

# BLUEPRINTS FOR TOMORROW



“

"And so, now I say  
Onward for PCR, and  
Onward for this  
community, and  
Onward for small  
businesses."

- *Mark J. Robertson*

”

# OUR MISSION

The primary mission of PCR Business Finance is the generation of community economic development through the delivery of financial, educational and advisory services to any small business in need.

# OUR VISION

Economic parity and prosperity for small business persons and communities.



# OPENING DOORS FOR **SMALL** **BUSINESSES**

PCR Business Finance marked a major milestone with the groundbreaking of its future headquarters in Los Angeles' historic Crenshaw District—an investment that reflects nearly five decades of impact and a bold vision for the future. More than a new facility, this space will serve as a hub for financial education, advisory services, and capital access, expanding PCR's ability to support entrepreneurs and strengthen the regional economy. As the organization advances its 50th Anniversary Capital Campaign and continues to build on over \$500 million deployed in communities, this moment signals both legacy and momentum.

Watch the groundbreaking video to experience how PCR is opening doors for small businesses across Los Angeles.

**VIEW OUR  
GROUNDBREAKING  
VIDEO HERE**



# A LETTER FROM OUR PRESIDENT



## PCR's New Headquarters Coming Spring 2026

Dear Friends and Partners:

As we look toward the future, we are deeply grateful for the trust and partnerships that have brought PCR to this pivotal moment. Our new home represents far more than a physical space—it is a testament to the unwavering support of our lenders, funders, board members, staff, and the remarkable entrepreneurs we are privileged to serve. Each of you have played a vital role in supporting our mission, and your belief in our work continues to inspire us to reach higher and do more.

This new chapter, quite literally, positions PCR to expand its impact as a welcoming, accessible hub where hard work, innovation, and opportunity can flourish. With this space, we are not only deepening our presence in the community, but also reaffirming our commitment to foster economic empowerment for all. We will continue a near 50-year record of sharing financial and educational pathways for business success.

While we are proud of the impact shared in this report, this move will make it possible for us to do even more for the communities that need us most.

Onward, and Warmest Regards,



Mark J. Robertson, Sr.  
President/CEO

# FINANCIAL PERFORMANCE

**\$7,059,877**  
Net Revenue

**\$97,399**  
Net Assets

**\$5,677,846**  
Total Cash /  
Equivalents

**\$15,174,009**  
Total Loans  
Receivables

**\$27,416,300**  
Total Assets

**\$18,319,608**  
Total Net Assets

64% of loans supported businesses within PCR's key service areas — reflecting steady growth and continued alignment with the organization's mission to expand access to capital.



**PCR**  
BUSINESS FINANCE  
CAPITAL & ADVISORY SERVICES

# CHANNELS OF SERVICE





**PCR**  
BUSINESS FINANCE  
CAPITAL & ADVISORY SERVICES



**DIRECT LENDING**

# OUR **IMPACT** THROUGH LENDING



**1,537**

**Total Jobs  
Impacted**



**\$34.3 M**

**Total Loan  
Value**



**58%**

**Loans in CDFI  
Designated  
Areas**

# ALIGNING CAPITAL TO MEET **SMALL BUSINESS** NEEDS

PCR

- PCR focuses on Micro and Small loans, aligning with its mission to serve early-stage and emerging businesses.
- Medium-size loans (\$150K–\$500K) show moderate growth, reflecting demand from maturing borrowers and CDFI partners supporting expansion.
- Large loans (> \$500K) remain selective, maintaining portfolio balance while preserving capacity for growth-stage enterprises when strategically warranted.

**66** MICRO  
<\$50K

**38** SMALL  
\$50K-  
\$150K

**8** MEDIUM  
\$150K-  
\$500K

**5** LARGE  
>\$500K

# STRENGTHENING LENDING PRESENCE IN CDFI INVESTMENT AREAS

**58%** Within CDFI  
Investment Area

**42%** Outside CDFI  
Investment Area



## What are CDFI Investment Areas?

- CDFI Investment Areas are specific geographic areas designated by the U.S. Department of the Treasury's CDFI Fund where residents experience economic distress—such as high poverty, low median income, or high unemployment.
- Loans made to businesses located within these areas are considered part of PCR's mission-aligned lending activity, supporting investment and job creation in communities with limited access to traditional financing.

Hosted by PCR

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CALIFORNIA  
LOS ANGELES NETWORK

[www.PCRCORP.org](http://www.PCRCORP.org)

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**SMALL BUSINESS  
DEVELOPMENT CENTER**



**101**

SBDC Workshops



**53**

New Businesses  
Started



**1,133**

Clients Served



**48%**

Female Owned  
Businesses



**\$12,483,073**

SBDC Total  
Capital





## Top 5 Business Industries:

1. Arts & Entertainment & Recreation
2. Retail
3. Service Establishment
4. Accommodations and Food Service
5. Professional & Scientific and Technical Assistance

## Top Cities Served:

Los Angeles

67%

Neighboring  
Communities

27%

Neighboring Communities include: North Hollywood (5%), Glendale (4%), Burbank (4%), Santa Monica (3%), Inglewood (3%), Compton (3%), Sherman Oaks (3%), West Hollywood (2%), Van Nuys (2%)

# SOCIAL PROOF



## FROM MANAGING ONE HOME TO TRANSFORMING A COMMUNITY

Building Legacy in South L.A. When Daniel and Tanisha Leathers managed their first rental property, they quickly discovered both the challenges and rewards of property management. What began as a personal venture soon became a calling. Encouraged by a client from Daniel's banking career who trusted him to manage an inherited property, the Leathers saw the potential to turn their passion into a purpose-driven business. On October 2, 2017, they founded Welcome Home Property Management, LLC, a South Los Angeles-based firm providing full-service property management, including marketing, tenant screening, rent collection, maintenance coordination, financial reporting, and eviction protection.

Years earlier, while working as a young banker, Daniel was encouraged by in-house legal counsel Harold Hart-Nibbrig to join PCR's Loan Committee—a formative experience that deepened his commitment to helping entrepreneurs access financing when traditional banks said no. That experience would later come full circle as Daniel became not only a business owner but also a PCR client himself. With guidance from PCR SBDC business advisors Trevor Shickman and Lucia Mino, Daniel restructured his LLC, strengthened operations, and successfully secured multiple certifications, including Minority Business Enterprise (MBE), Local Small Business Enterprise (LSBE), and Small Business Enterprise (SBE) designations with city, county, and state agencies.

"They helped me cut through the red tape and see the path to certification clearly," Daniel shared. In 2025, with continued support from PCR lending, Daniel obtained a direct loan through PCR's Revolving Loan Fund, assisted by Heather Hubbs and Yvette Ibarra, to restructure ramp-up debt, expand staff, and prepare for new growth opportunities. This strategic capital infusion, paired with personalized advising, has positioned Welcome Home Property Management to scale operations, create jobs, and contribute to the revitalization of neighborhoods across South Los Angeles. Today, Daniel and Tanisha Leathers are building more than a business—they're fostering community, stability, and opportunity. "I'm proud to say I'm a client of theirs (PCR)," Daniel said. "PCR has been instrumental in helping us grow from managing one home to managing many, all while keeping our focus on serving our community."



**DANIEL LEATHERS**  
WELCOME HOME PROPERTY  
MANAGEMENT, LLC



## WHEN THE MIND CLICKS

In November 2024, Tiera Click launched When the Mind Clicks, a personal coaching and educational platform dedicated to life coaching, family guidance, and social support for individuals recovering from mental health challenges. Referred to the PCR SBDC by her grandmother, business advisor Patricia Click, Tiera sought guidance from advisor Mayra Cortes to build a solid foundation for her new venture. Her mission is to provide clients with clarity, connection, and confidence through individualized coaching, workshops, and community programs—helping them reconnect with themselves, repair relationships, and reimagine their futures.

At the SBDC, Tiera worked through the Branding Journey, developed her business plan, and established operational systems for consultations, invoicing, and outreach. She invested her own capital, secured multiple grants from the SELF Cohort, the Intuit Coaching Suite, and the Polk Institute Pitch Competition—and created her digital education hub via Teachable. With her business now officially launched, a clear marketing strategy in place, and her first full-time job created, Tiera is poised to expand her reach and impact as a Mental Health Strategist committed to transforming lives.

**TIERA CLICKS**  
**WHEN THE MIND CLICKS**

# KLIMT CONSULTING



**RENEA FERRELL**  
KLIMT CONSULTING, LLC

Renea Ferrell, founder of Klimt Consulting, LLC, has built a thriving full-service consulting firm that provides project management, land use planning, rent relief assistance, labor compliance, and HUD-related services throughout Los Angeles and San Bernardino counties. With a mission to support low- to moderate-income communities across diverse racial and ethnic backgrounds, Renea turned to PCR SBDC for strategic guidance to grow her business and navigate expansion efforts—including the purchase of a commercial property.

Renea credits much of her progress to the one-on-one relationship she developed with her business advisor, Patricia Click. “She didn’t just give advice—she took the time to really understand what I do and even pointed out areas where my services could have an even greater impact,” Renea shared. “It honestly felt like she cared about my business as much as I did.” This trusted partnership helped Renea secure a business line of credit from AMEX and a loan through LISC ABC program toward the purchase of a commercial property, which will be forgiven after 5 years.

Renea was also awarded a \$100,000 contract for Capacity Builder Community Program and provided technical assistance in the recovery of LA wildfires to navigate application process, interpret eligibility requirements and submit application successfully. She hopes to open the new office in August/September 2025 at 3140 W. Manchester Blvd.—a key milestone in her journey.

With stronger operations, a growing client base, and a supportive advisor still in her corner, Renea continues to serve communities with commitment and excellence. “Even now, I still keep her updated and reach out when I need insight. Her support means a lot to me,” she said. Through trust, collaboration, and personalized support, Klimt Consulting is not only thriving—it’s setting a new standard for community-focused consulting work.



**Metro**<sup>®</sup>

**METRO'S BUSINESS  
INTERRUPTION FUND**

# METRO BUSINESS INTERRUPTION PLAN

- **05/23/2025**  
First East San Fernando Valley grant approved
- **10/02/2025**  
Metro hosts the first in-person Grant Approval Committee since March 2020
- **10/02/2025**  
Metro BIF Milestone: \$50M in grants awarded
- **11/01/2025**  
1874 Grants Approved, \$50.3 M Approved
- **Within the last FY – BIF team grows to 10 members**



*We're Helping Local Businesses As We Build*  
**Metro Business Interruption Fund**

**TOTAL 2025  
IMPACT**

**\$5,493,593**

**in Grant Awards**

**153** Total Grants  
Awarded

**615** Total Jobs Created/  
Retained in 2025

## Funders:

- Ally Bank
- African American Alliance of CDFI CEO'S
- American Business Bank
- American Online Giving Foundation
- Bank Of America
- Bank of Hope
- BMO Bank
- Cal ED (OutSmart Disaster)
- California Bank and Trust
- California Community Foundation
- California Commission on the Status of Women and Girls
- CA Governor's Office of Business and Economic Development: GO-Biz
- California IIP
- Cathay Bank
- CDFI Fund
- Citi Foundation
- City National Bank
- First Citizen's Bank
- Liberty Bank
- Preferred Bank
- Pacific Western Bank
- IBank - California Infrastructure and Economic Development Bank
- Kaiser Permanente Foundation
- Small Business Administration (SBA)
- Small Business Development Centers (SBDC)
- SMBC Manubank
- Southern California Gas
- Umpque Bank Charitable Foundation
- California Bank and Trust
- US Dept of Commerce EDA
- U.S. Bank Foundation
- U.S. Bank
- Wells Fargo
- Western Alliance Bank / Torrey Pines Bank

## Partners:

- BBA (Black Business Association)
- Black Cooperative Impact Fund (BCIF)
- City of Compton
- City of Culver City, EVTF (Economic Vitality Task Force)
- City of Los Angeles
- Concerned Capital
- Crenshaw Chamber
- Culver City Chamber
- Ecuadorian Consulate
- FDIC/AEI Small Business Working Group, (Alliance for Economic Inclusion)
- Food Access LA
- FranNet
- GLAAACC: Greater Los Angeles African American Chamber of Commerce
- Google/Grow with Google
- Hollywood Park/Rams/Sofi Stadium
- LAEDC (Los Angeles Economic Development Center)
- LA South Chamber
- Los Angeles Library
- Los Angeles Regional Chamber
- Los Angeles Sports and Entertainment Business Connect
- Metropolitan Water District
- METRO
- NHS (Neighborhood Housing Services of LA County)
- Project Equity
- UAII (United American Indian Involvement)

# CONTACT INFORMATION

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