



We must design products that are designed to be chosen and used

Move from Owing to Owning

- › People embrace the opportunity to take action for themselves
- › They rebel against being left out
- › Everyone wants access and opportunities to learn and understand
- › We all yearn to join into and be part of something larger
- › People want to invest in real estate

Motivation to Invest

- › Children's education
- › Family emergency
- › Purchase a home
- › Retirement
- › Get out of debt, start a business, buy a car



AN ON-RAMP TO FINANCIAL INCLUSION



A FINANCIAL PRODUCT DESIGNED FOR EQUITY AND INCLUSION

- Neighborhood investors in four zip codes
- Low monthly investment levels (\$10, \$25, \$50, \$75 or \$100)
- Investor loss protection
- Short-term dividend annually & long-term return from debt repayment and property value change
- Investor Education “Moving from Owing to Owning” in five languages



PLAZA 122 Portland , Oregon



PLAZA 122

- 95% Occupancy
- 26 commercial and non-profit tenants
- 28,972 square foot strip mall on 1.43 acres
- Built in 1962
- Retail/Commercial
- SE 122nd and Market Portland, OR

WHO ARE THE TENANTS?

- Latina-owned nail and beauty salon
- Multi-lingual tax prep
- Affordable funeral planner
- Faith-based orgs
- Security training services
- Russian skin care importer
- Somali-American Council
- Transportation companies
- Cuban-owned design firm

PROGRESS



FINANCIAL EDUCATION

- Courses conducted in English, Arabic, Spanish, Russian, Amharic and Tigrinya (Ethiopia/Eritrea)
- Moving education into accessible online format
- 140 Owing to Owning course graduates

INVESTORS

- 62 investors today, 100 by 12/31/18
- 9.6% dividend distributed in 2018
- Share price gain from \$10 to \$14.57 in 2019

PROPERTY

- 95% leased
- 26 business and non-profit tenants

IMPACT

} FINANCIAL SUCCESS OF INVESTORS

Investor commitment. Does investment help meet family financial goals? Does CIT produce an annual dividend and long-term financial gain in share price?


} TENANT SUCCESS

Does community ownership of the building positively affect the success of tenant businesses?

} COMMUNITY HEALTH AND ENGAGEMENT

Does the neighborhood see a change in crime rate, health and safety? What is the engagement with investors through volunteering, voting, and community activism as owners?



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CIT LAUNCH EVENT

A blurred street scene with people walking and buildings in the background. The image is out of focus, showing a group of people in the distance and a person in the foreground walking away. The ground is paved with large stones. There are signs on the buildings, including one that says "P T I K A" in red letters on a black background.

*“Ambitious, exciting,
necessary and complicated
– like anything worth doing.”*