

# Beneficial State Bank



beneficial state bank



**We Can Be Strong Alone, But We  
Stronger Together**



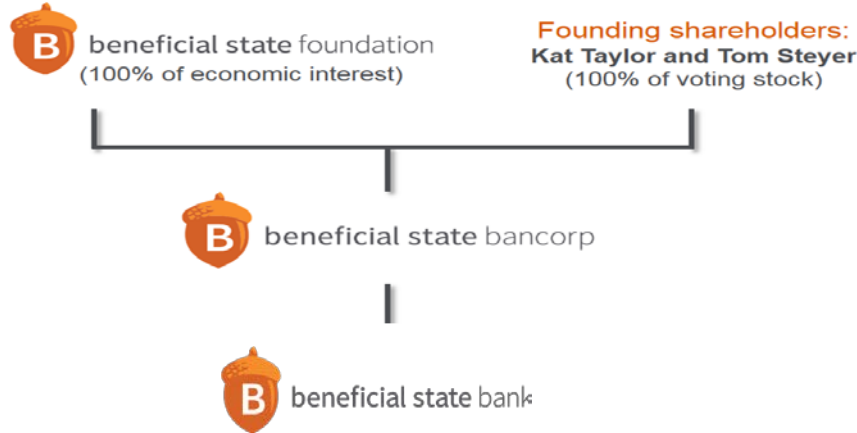
**We can change the banking  
system for good.**

**Banking belongs to all of us  
and is the original and most  
important form of....**



**...which sustains local com**

# 1. ALIGN THE OWNERSHIP



## UNIQUE OWNERSHIP BENEFITS

All economic interest owned by a 501c3 nonprofit foundation



Governance in the public interest



Profits flow back to communities we serve



# ALIGN THE LENDING PRACTICE

- To ensure **ALL BENEFIT, NO HARM**
- To direct at least **75%** of our loans to **changemakers** – customers healing their communities and the natural world
- To ensure that **none** of our loans are put to use against a better future



# PRACTICE RADICAL TRANSPARENCY



Third Party  
Audited



Data Driven



Publish Outcomes



# ABOUT OUR ACCOUNTABILITY

**EBALDC 2013**

Community Bank of the Year



**150%**

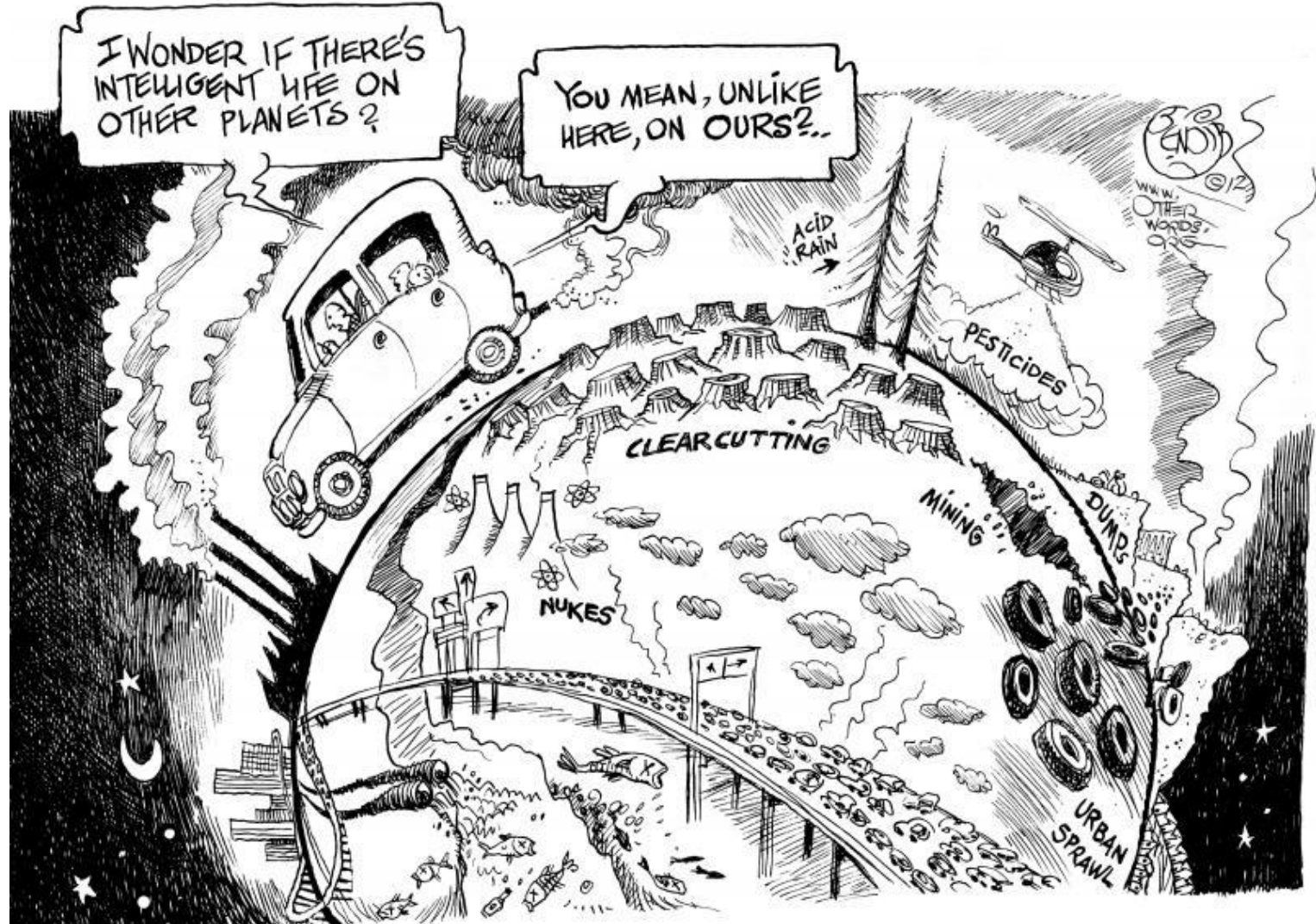
of living wage in  
all markets





I WONDER IF THERE'S  
INTELLIGENT LIFE ON  
OTHER PLANETS?

YOU MEAN, UNLIKE  
HERE, ON OURS?..

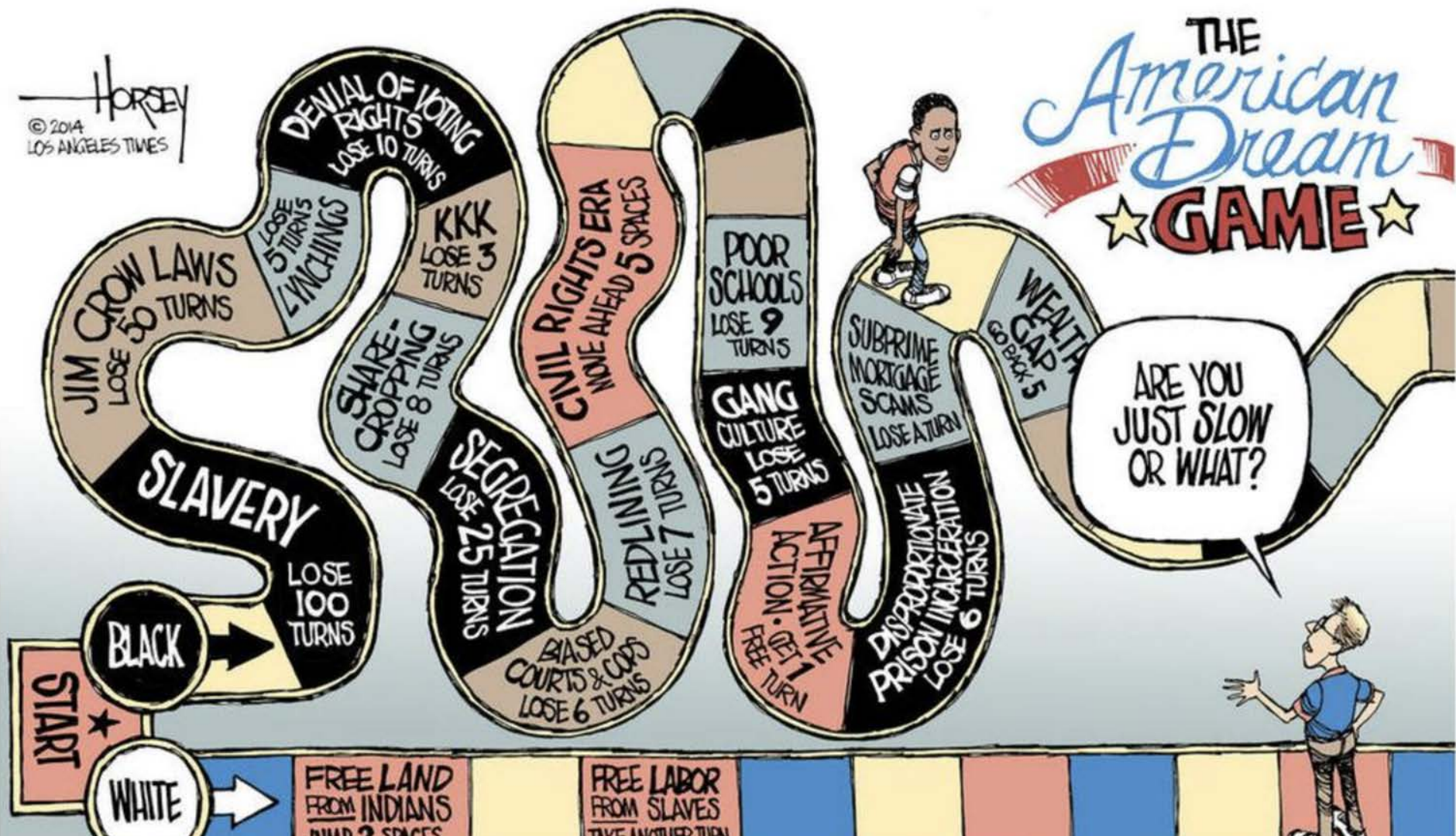




HORSEY  
© 2014  
LOS ANGELES TIMES

# THE American Dream

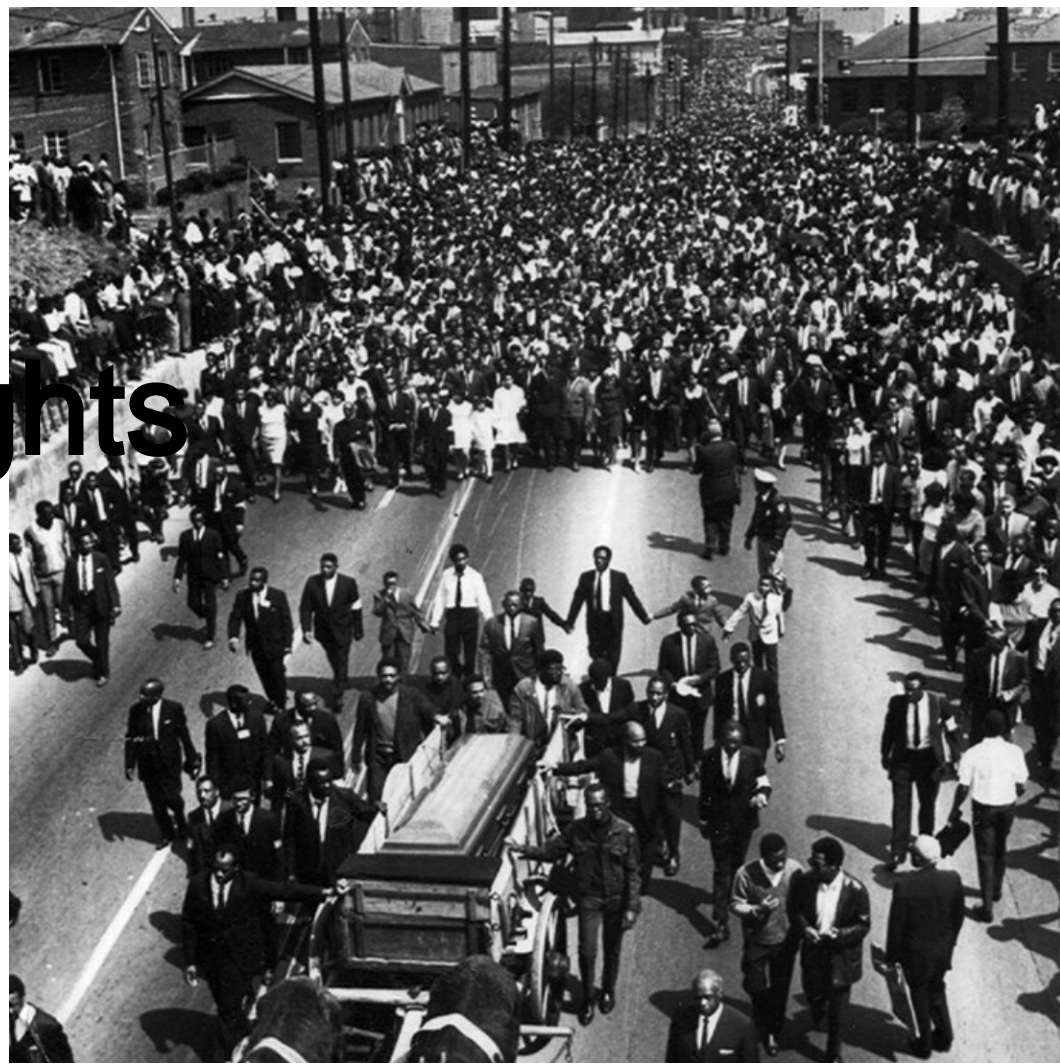
## ★ GAME ★





**We must choose what we want the world to be  
for generations to come**

# The Civil Rights Funerals



**Don't wait for change, but look for it in surprise**

