

ARIZONA

Homeward Bound

Member National Bank of Arizona
Sponsor Homeward Bound
Location Phoenix, AZ
Project Category Financial Education
Grant Amount \$30,000

Homeward Bound's financial education program helps families achieve economic independence. Participants learn about managing limited resources, preparing a monthly budget, identifying and repairing credit issues, establishing good credit, preparing and filing income taxes, establishing and maintaining checking and savings accounts, and preparing to rent market rate housing or for homeownership.

The grant will help fund part of a case manager's salary.

NACET Revolving Loan Program

Member Sunwest Bank
Sponsor Northern Arizona Center for Entrepreneurship and Technology
Location Flagstaff, AZ
Project Category Entrepreneurial
Grant Amount \$50,000

The sponsor's revolving loan fund provides loans and technical assistance to small businesses that are unable to obtain financing through conventional sources. Loans are for inventory and the purchase of equipment and fixtures. Sponsor-provided business planning assistance is available free of charge and is a requirement for all borrowers.

The grant funds will be used as cash collateral for the loans.

Project Healing Waters Fly Fishing

Member Canyon Community Bank
Sponsor Project Healing Waters
Location Tucson, AZ
Project Category Social Services
Grant Amount \$20,000

Project Healing Waters supports the emotional and physical rehabilitation of disabled veterans through fly fishing education and outings. This program offers veterans a unique opportunity for camaraderie and socialization that enhances social skills, cooperation, self-esteem, and trust.

The grant will be used to expand access to the fishing trips to more disabled veterans.

Veterans Affordable Housing and Economic Stability Model

Member Western Alliance Bank

Sponsor Open Table, Inc.

Location Phoenix, AZ

Project Category Capacity Building

Grant

Amount \$30,000

The sponsor proposes to train faith community members to help homeless and impoverished veterans using the evidence-based Open Table Model. This model has volunteer faith congregation teams, known as a "Table," meet regularly for a year with individuals and families in poverty. Volunteers bring their own work and life experiences and networks to bear helping participants develop and implement personal and family economic plans that build financial stability.

The grant will enable part-time staff to develop and print training materials and produce a promotional video designed to reach out to and invite the faith community to launch Tables.

CALIFORNIA

Access to Capital for American Indians

Member	Bank of the West	This program proposes launching a Community Development Financial Institution (CDFI) to serve tribal communities in Sonoma, Mendocino, and Lake counties. The new CDFI will address the job creation, access to credit, and general financial capacity needs of the tribal communities.
Sponsor	Dry Creek Rancheria Band of Pomo Indians	
Location	Sonoma, Mendocino, and Lake Counties, CA	
Project Category	Economic Development	The grant will help to fund a salary for the CDFI Executive Director position.
Grant Amount	\$30,000	

Affordable Housing Innovation in a Changing Climate

Member	Wells Fargo Financial National Bank	As the demand for affordable rental housing continues to grow, TNDC needs to build internal capacity to adapt to the changing financial and political landscape. This initiative is intended to enhance the organization's ability to proactively propose different ways to build housing and provide supportive services for low-income people in the Tenderloin community.
Sponsor	Tenderloin Neighborhood Development Corporation (TNDC)	
Location	San Francisco, CA	
Project Category	Capacity Building	The grant will help fund research studies and plans.
Grant Amount	\$30,000	

Bay Area Consortium of Community Land Trusts - Shared Stewardship Program

Member Clearinghouse CDFI
Sponsor San Francisco Community Land Trust
Location San Francisco Bay Area, CA
Project Category Capacity Building
Grant Amount \$50,000

This program will enable five community land trusts to collaborate on identifying common needs and developing tools for a coordinated system for stewardship activities, including: re-sale of units, post-purchase education, foreclosure prevention, asset management, and tracking program impact on land trust communities. It will also identify regional housing needs, develop best practices and cost-sharing strategies, and leverage other funding sources to support the mission.

The grant will help fund a new Stewardship Coordinator position, costs of providing technical assistance and education, and general operating and equipment expenses.

CAMEO: Scaling Micro Lending with Online Platforms Demonstration

Member First Republic Bank
Sponsor CAMEO (California Association for Micro Enterprise Opportunity)
Location Statewide, CA
Project Category Capacity Building
Grant Amount \$35,000

CAMEO member microlenders will be selected to participate in a pilot program that will test three web-based platforms designed to significantly increase microlending in California: the ACCION Texas MMS underwriting system, Kiva capital access, and the Inventure "Insight" cell phone application for financial technical assistance. Each of these tools has the potential to transform delivery of microloans.

The grant will fund costs of staffing to assist with the adoption and testing of the software platforms.

Crescent City Farmers Market Food Desert Project

Member Clearinghouse CDFI
Sponsor Rural Human Services
Location Crescent City, CA
Project Category Social Services
Grant Amount \$50,000

The project will build a mobile demonstration kitchen to educate the public on making healthier food choices and preparing and cooking fresh and healthy foods. Demonstrations at farmers markets will capitalize on the increasing use of Electronic Benefit Transfer cards by low-income, rural households to buy and consume locally grown, fresh produce.

The grant will be used for mobile unit construction costs, fuel, commercial cooking equipment, license and registration, and insurance.

Equitable Transit-Oriented Development

Member Bank of America, NA
Sponsor Enterprise Community Partners
Location Los Angeles County, CA
Project Category Capacity Building
Grant Amount \$30,000

As transportation corridors are built out in Los Angeles County and the demand for nearby housing grows, the sponsor seeks to mitigate any negative impacts to low-income individuals and families and to promote equitable transit-oriented development. This project will bring together multiple stakeholders to develop an action plan and strategies to achieve these goals and to leverage the County's investment in transit to reduce the combined costs of housing and transportation.

The grant will support the efforts of the sponsor and partners to create an action plan.

Expanding Microlending through EasyPay Loans

Member Charles Schwab Bank
Sponsor Opportunity Fund
Location San Rafael, CA
Project Category Economic Development
Grant Amount \$30,000

EasyPay is a responsible alternative to high-interest merchant advance products. The sponsor is the only nonprofit microlender in the country offering an affordable financing alternative that incorporates the convenience and flexibility of the standard merchant advance service while building the borrowers' credit history.

The grant will support staff training and marketing and outreach activities and also help build-out the sponsor's website to maximize the efficiency of EasyPay.

Financial Empowerment Services for Homeless Women with Children

Member Vibra Bank

Sponsor South Bay Community Services

Location Chula Vista, CA

Project Category Financial Education

Grant Amount \$30,000

The sponsor will provide essential self-sufficiency services to homeless mothers, most of whom are victims of domestic violence. Services will include employment readiness; financial education; help with accessing public benefits and preparing tax returns to apply for earned income tax credits; education about fair housing; and rental assistance to transition clients into permanent housing.

The grant will be used to cover staff time and pay food and child care costs during classroom sessions.

Foreclosure Prevention Housing Counseling

Member Mechanics Bank

Sponsor Pacific Community Services, Inc.

Location Pittsburg, CA

Project Category Foreclosure Prevention

Grant Amount \$30,000

This mission of this program is to provide consumer education and counseling services that enable low-income households to resolve their housing problems. Its goal is to provide equal access to housing counseling and education services for all ethnic and racial groups, including those for whom English is a second language.

The grant will help to fund expanded mortgage default counseling and mortgage scam prevention education services in Contra Costa, Solano, and Napa counties, and to support providing services in languages other than English.

GRID Alternatives Tribal and Rural Solar Program

Member One PacificCoast Bank
Sponsor Bay Area Grid Alternatives
Location North Coast Counties, CA
Project Category Capacity Building
Grant Amount \$30,000

GRID empowers communities by providing renewable energy and energy-efficient services, equipment, and training. This program seek to create long-term partnerships with agencies in tribal and rural areas of the North Coast to work directly with low-income homeowners, offering education about the benefits of solar energy systems and assistance applying for a solar PV system.

The grant will help support a full-time North Coast Outreach Coordinator dedicated to establishing local partnerships.

Hammers for Hope

Member Union Bank
Sponsor Northern California
Community Development
Location Hayward, CA
Project Category Job Training
Grant Amount \$30,000

The sponsor will provide a fifteen-week construction training course for youth who are at-risk, re-entering, or emancipated from foster care. The hands-on program will equip students with skills for the building trades industry and will offer job placement assistance and referrals for necessary social services.

The grant will help pay a portion of the project manager's salary, buy tools and work clothes, and cover curriculum development, transportation, and certification costs.

Harvesting Futures

Member Farmers & Merchants Bank of
Central California
Sponsor Center for Human Services
Location Modesto, CA
Project Category Job Training
Grant Amount \$30,000

The Harvesting Futures program is designed to help at-risk youth learn skills, gain knowledge, and develop the tools and confidence needed to start their own ventures or be effective employees. This goal is accomplished through participation in community service activities, entrepreneurship education, and a "learning lab" experience in the program's social enterprise.

The grant will be used to refine the entrepreneurship training program and develop a formal business plan for the social enterprise.

Imagine Bus Project

<p>Member Wells Fargo Financial National Bank</p> <p>Sponsor Imagine Bus Project</p> <p>Location San Francisco, CA</p> <p>Project Category Capacity Building</p> <p>Grant Amount \$30,000</p>	<p>The Imagine Bus Project aims to foster and develop creativity and imagination among public school children, incarcerated youth, and youth on probation. With teaching artists and professional art supplies, the organization’s programs empower youth with tools for positive self expression and help fill a void in arts education in Bay Area public schools.</p> <p>Grant funds will support a program director position; board recruitment and development; strategic planning; fundraising; training; conducting a community needs assessment; and program evaluation.</p>
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Integrated Recovery Services

<p>Member City National Bank</p> <p>Sponsor Integrated Recovery Network</p> <p>Location Los Angeles, CA</p> <p>Project Category Job Training</p> <p>Grant Amount \$30,000</p>	<p>The mission of the Integrated Recovery Network is to provide housing to people who would otherwise be homeless and ensure their access to high-quality, continuous care focused on improving participants’ physical and mental health and overall well-being and achieving freedom from addiction.</p> <p>The grant will help fund salaries for an Occupational Therapist and Executive Director.</p>
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Kitchen Table Advisors

<p>Member One PacificCoast Bank</p> <p>Sponsor California FarmLink</p> <p>Location Santa Cruz, CA</p> <p>Project Category Entrepreneurial</p> <p>Grant Amount \$25,000</p>	<p>The Kitchen Table Advisors project expands the sponsor’s current business training program, which is targeted to small farmers. The project will showcase a new, high-impact technical assistance model by providing in-depth business advising to a group of emerging small-scale, sustainable farms. To meet the needs of each farm, one-on-one advising will focus on business planning, financial management, obtaining financing, and business development.</p> <p>The grant will help fund salaries for two new positions. These employees will lead program strategy, support and deliver programs and services, and fundraise, as well as operations, marketing, and communications.</p>
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La Tierra Clean and Green Workforce Development Training

Member Banamex USA
Sponsor Mission Neighborhood Centers, Inc.
Location San Francisco, CA
Project Category Job Training
Grant Amount \$30,000

This program, originally established as a summer employment program in 2007, offers paid work experience to youth and young adults from San Francisco neighborhoods with the highest rates of violence and poverty. After two successful years providing the summer series, Mission Neighborhood Centers has expanded the employment program to a year-round curriculum and added a GED component for participants who need to obtain their High School Equivalency certificates.

The grant will help to fund clerical and back-office support and support efforts to leverage funds and raise additional capital.

Lodi House Resource Center

Member Farmers & Merchants Bank of Central California
Sponsor Lodi House
Location Lodi, CA
Project Category Housing/Social Services
Grant Amount \$15,000

Lodi House provides food, shelter, counseling, and support to homeless women and children in San Joaquin County. The shelter's program helps women gain control of their lives and develop a healthy lifestyle that will result in independence and self-sufficiency.

Grant funds will be used for building repairs and to purchase four computers, a table and chairs, and a variety of books for the Resource Center.

Make Your Path (MY Path) Phase III Expansion

Member Charles Schwab Bank
Sponsor Mission SF Community Financial Center
Location San Francisco, CA
Project Category Capacity Building
Grant Amount \$50,000

This project will expand a program targeted to low-income youth who are earning their first paychecks from municipal youth employment programs. The program aims to discourage use of fringe financial service providers and help participants build money management and savings habits as they learn to manage their new income stream. The sponsor will create a scalable model that can be replicated with youth employment programs and financial institution partners across the country.

The grant will help fund additional staff positions, curriculum expenses, and savings incentives.

Planting Justice: Re-Entry Green Jobs Program

Member University & State Employees Credit Union	<p>This program will train and employ men who were formerly incarcerated at San Quentin State Prison to build and maintain sustainable edible gardens. Integrating a living-wage re-entry green jobs program with in-prison rehabilitation is expected to reduce recidivism, promote human rights, and create healthier communities. Fifty edible community gardens will be created at the homes of both full-paying clients and subsidized low-income households throughout the San Francisco Bay Area.</p> <p>The grant will subsidize wages for program participant wages and help pay costs for developing a training curriculum, purchasing tools and a truck, and advertising and outreach.</p>
Sponsor Planting Justice	
Location Oakland, CA	
Project Category Economic Development	
Grant Amount \$40,000	

Remote Business Advising

Member Charles Schwab Bank	<p>This project helps entrepreneurs grow businesses located in or hiring from low-income areas. The sponsor has recruited successful business people to serve as volunteer advisors and offers a variety of services, including one-one coaching, long-term mentoring, and educational workshops.</p>
Sponsor Pacific Community Ventures	
Location Statewide, CA	
Project Category Economic Development	<p>The grant will help leverage a new technology infrastructure to expand services to businesses in low-income rural and urban areas of California.</p>
Grant Amount \$30,000	

Rural Microfinance Initiative

Member Banamex, USA	<p>This program is a targeted initiative designed to offer entrepreneurial training and microloans to low-income Latino entrepreneurs in Ventura county, with the goal of reducing poverty and stimulating economic growth.</p>
Sponsor Women's Economic Ventures	
Location Ventura, CA	
Project Category Economic Development	<p>The grant will help support staff salaries, curriculum development, and equipment and travel expenses.</p>
Grant Amount \$30,000	

Village Marketplace - Value-Added Training Program

<p>Member City National Bank</p> <p>Sponsor Community Services Unlimited Inc.</p> <p>Location Los Angeles, CA</p> <p>Project Category Job Training</p> <p>Grant Amount \$40,000</p>	<p>This jobs and entrepreneurship program is targeted to low- and moderate-income youth and aims to create small business opportunities and jobs that improve the health and wealth of South Central Los Angeles. The sponsor will partner with a culinary arts program to train aspiring young chefs and food business entrepreneurs to develop, process, and market value-added food products, such as sauces, jams, and pickles, using seasonal, local, sustainably grown produce.</p> <p>The grant will fund staff, product line development, training, and stipends for youth participants.</p>
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Voluntary Seismic Retrofits for Low-Income Homeowners

<p>Member Union Bank</p> <p>Sponsor Rebuilding Together San Francisco</p> <p>Location San Francisco, CA</p> <p>Project Category Housing</p> <p>Grant Amount \$25,000</p>	<p>This program mobilizes teams of volunteers to revitalize neighborhoods via home repair and facility renovations. By using and re-using available resources in the community, Rebuilding Together provides these services free of charge to low-income homeowners and nonprofit facilities. The organization is adding a new seismic retrofit pilot program to its service offering.</p> <p>The grant will be used for project management expenses during the program's first year and to create outreach materials for homeowners and training guides for installers.</p>
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Women's Cooperative Entrepreneurship Leadership Institute

<p>Member One PacificCoast Bank</p> <p>Sponsor Women's Action to Gain Economic Security (WAGES)</p> <p>Location Oakland, CA</p> <p>Project Category Job Training</p> <p>Grant Amount \$50,000</p>	<p>This program is the launch of a new Cooperative Entrepreneurship Leadership Institute for members of existing business cooperatives and new member trainees. The Institute will offer members an opportunity to develop their leadership potential and acquire the entrepreneurial, financial, and workplace skills that will enable the co-ops to expand their sales and meet job creation and retention goals.</p> <p>The grant will fund staff positions and general operating and training expenses.</p>
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NEVADA

The Ridge House Franchise Feasibility Project

Member Charles Schwab Bank

Sponsor The Ridge House, Inc.

Location Reno, NV

Project Category Job Training

Grant

Amount \$20,000

The sponsor's core mission is to reduce recidivism by providing former offenders with the tools they need to become productive members of society. The proposed project seeks to create a sponsor-owned sandwich shop franchise that would serve as a training ground for former offenders. The shops would provide an opportunity for participants to learn specific, transferrable job skills in restaurant operations and management. Training will also address additional challenges such as job retention behaviors.

The grant will help to fund costs of conducting a feasibility study for the concept.

Solutions Foundation Thrift Shop

Member Clearinghouse CDFI

Sponsor Solutions Foundation

Location Las Vegas, NV

Project Category Economic Development

Grant

Amount \$50,000

The sponsor plans to open and operate a self-sufficient thrift store that can empower its program participants early in their recovery process. The store will rely on community donations of clothes, furniture, electronics, appliances, and other miscellaneous goods, which will be sold to the public. The income generated will be used to rent the retail space and pay employees the minimum wage.

The grant will help pay costs of creating the initial infrastructure and operating expenses for the store's first three months.