

ARIZONA

Continuing the Career Dreams of America's DREAMers

Member	Wells Fargo National Bank West	<p>JobPath helps underserved adults in Tucson emerge out of poverty by providing financial, emotional, and social support leading to a viable career path and increased earnings. This project will focus on Deferred Action for Childhood Arrivals recipients, or DREAMers at Pima Community College, who are no longer eligible for in-state college tuition or federal financial aid. Tuition has essentially tripled for DREAMers and enrollment has decreased by over 50% because of the rules change. At the time of application, the sponsor supported 14 DREAMers who were at risk of dropping out of college due to the increased financial burden. AHEAD funds will be used to ensure these students stay in college and continue towards a strong career path in fields such as healthcare and technology.</p> <p>The grant will be used to provide direct financial assistance to students and to support staffing.</p>
Sponsor	JobPath, Inc.	
Location	Tucson, AZ	
Project Type	Job Training	
Grant Awarded	\$40,000	

Earn to Learn

Member	Vantage West Credit Union	<p>Earn to Learn provides education and workforce readiness programs to low- and moderate-income students in Arizona to help them enter the workforce with little or no student debt. Program elements include success coaching, college and/or work readiness training, financial literacy and education, student matched savings accounts, soft skills development, and connecting students to businesses for internship opportunities. This project will build capacity for offering 500 more students access to the program, including students from Native American reservations. The member holds the student matched savings accounts and provides financial education workshops for the sponsor.</p> <p>The grant will be used for the capacity building effort, including staffing, programing, and overhead expenses.</p>
Sponsor	Earn to Learn	
Location	Tucson, AZ	
Project Type	Capacity Building	
Grant Awarded	\$25,000	

Stable Housing Through Employment

Member	Western Alliance Bank	<p>Flagstaff Shelter Services manages an emergency homeless shelter in Northern Arizona that is open 365 nights a year. They provide housing-focused case management to stabilize homeless individuals and households with safe, affordable housing and tools for self-sufficiency. This project will address barriers to employment for the homeless. The sponsor will hire and train a formerly homeless individual to become an employment navigator, bringing a unique perspective and shared experience to working directly with homeless clients. The navigator will help deliver an employment program that includes case management and supportive services, soft skills training, financial education, employment barrier mitigation, and connections to jobs.</p>
Sponsor	Flagstaff Shelter Services	
Location	Flagstaff, AZ	
Project Type	Social Services	
Grant Awarded	\$20,000	

AHEAD funds will support staffing to manage the program and to pay for some participant expenses, such as bus passes, workplace clothes, and fees for job licenses and certificate.

Supporting Resilience in Coal-Impacted Tribal Communities

Member	State Bank of Arizona	<p>Red Feather partners with the Navajo Nation and the Hopi Tribe in Arizona to provide sustainable solutions to housing needs in their tribal communities. Through various workshops and outreach, the sponsor noticed that many very low-income families living in substandard housing use wood and coal to heat their homes, and consequently suffer much higher rates of asthma than other populations. A local coal mine recently closed, eliminating a free source of coal. Many families are switching to wood for heating, but there are safety risks due to improper burning methods and inadequate cleaning of chimneys. This project will help the sponsor deliver four workshops on healthy heating to 48 families and broadcast public service announcements on these issues. The project will also have a workforce development component, training local professionals to install, inspect, repair, and clean wood and coal stoves and share information on solar alternatives.</p>
Sponsor	Red Feather Development	
Location	Flagstaff, AZ	
Project Type	Housing Initiative	
Grant Awarded	\$25,000	

The grant will fund staff salaries, curriculum development, and production of instructional supplies for the workshops.

Tempe Financial Opportunity Center (FOC)

Member	Landings Credit Union	<p>The sponsor is a local Community Action Agency in Tempe working on improving economic independence and eliminating poverty in the area's low-income households. This project will support a Financial Opportunity Center (FOC), which provides financial coaching and employment assistance in a highly accessible location for the target population. The sponsor will also provide basic income supports such as SNAP, rent assistance, and a food pantry at the FOC. The member participates through Board membership and volunteer staff time with the sponsor.</p> <p>The grant will be used to support staff delivering services and fund direct assistance to clients for job search-related expenses such as transportation, childcare, and uniforms.</p>
Sponsor	Tempe Community Action Agency (TCAA)	
Location	Tempe, AZ	
Project Type	Other Economic Development	
Grant Awarded	\$25,000	

CALIFORNIA

!Volar! - East San Jose Small Business Resource Center

Member	Community Vision	<p>SOMOS Mayfair is a place-based nonprofit organization that works with low-income children and families in the Mayfair neighborhood of San Jose. The sponsor will serve as the fiscal agent for a recently formed organization, Latinx Business Council of Silicon Valley (LBCSV), that will start a new small business resource center to provide services to local small businesses and entrepreneurs, including workshops, training, and 1:1 coaching. The member is providing ongoing technical assistance to the LBCSV to help it lease commercial space for operations.</p> <p>The grant will support all aspects of starting the small business resource center, including staffing, legal services, planning, and marketing.</p>
Sponsor	SOMOS Mayfair	
Location	San Jose, CA	
Project Type	Capacity Building	
Grant Awarded	\$25,000	

ANWOL Dynamic Economic Power Training (ADEPT)

Member	Pacific Premier Bank	<p>ANWOL provides resources and services to formerly incarcerated individuals in the Los Angeles metro area, including housing support for women and children and a pro bono “clean slate” program for both women and men. Women are the fastest-growing population behind bars and need specialized post-incarceration support to reintegrate with family, secure employment, and heal from trauma. This project will focus on supporting at least 20 formerly incarcerated women by offering healing retreats, technology literacy training, career coaching, and personal mentoring. The member supports ANWOL with financial literacy classes, and one of their employees serves on ANWOL’s Board of Directors.</p> <p>The grant will fund staff and consultants to produce career development activities, develop seminars, and deliver personalized coaching to clients.</p>
Sponsor	A New Way of Life Reentry Project (ANWOL)	
Location	Los Angeles, CA	
Project Type	Capacity Building	
Grant Awarded	\$20,000	

Accelerate: The CIL's Youth Employment Program

Member	Bank of Marin	<p>The CIL is an independent living center in the East Bay that helps people with disabilities achieve their goals and integrate into the community. The sponsor offers an employment program to over 300 youth with disabilities (ages 14-24) that helps them develop the skills they need to be employment-ready and financially independent. This project will help students who are at college-level enter the competitive, highly-paid Bay Area workforce. Program activities will include 1:1 career counseling and employment strategy courses for students, and the sponsor will also work with local universities and corporations to change perceptions about hiring people with disabilities.</p> <p>The grant will help pay for an employment specialist to coordinate relationships with universities and corporations, perform outreach to inform students about the program, and produce materials for various events.</p>
Sponsor	The Center for Independent Living (CIL)	
Location	Alameda, CA	
Project Type	Social Services	
Grant Awarded	\$20,000	

BUILD IT SMART: Trades Training for At-Risk Youth

Member	Bank of Marin	<p>CCNB, a steward of natural resources, offers career development opportunities for young people, ages 18-30, in the North Bay . The organization piloted a construction trades job training program in 2018-19 to address a severe shortage of housing construction workers in Northern California. The program includes 18 weeks of learning construction fundamentals such as carpentry, construction math, blueprint reading, and tool safety, mentoring from industry professionals, and pre-apprenticeship trades training. The apprenticeship will culminate with the youth building a tiny house, which will offer real world experience in framing, insulation, plumbing, roofing, and flooring. CCNB is now expanding the pilot program to serve 28 low-income youth, primarily from Marin, Sonoma, and Contra Costa counties.</p> <p>The grant will fund staffing to deliver the pre-apprenticeship trades program.</p>
Sponsor	Conservation Corps North Bay (CCNB)	
Location	San Rafael, CA	
Project Type	Job Training	
Grant Awarded	\$35,000	

Blue Sky Center - Made in Cuyama

Member American Riviera Bank

Sponsor Blue Sky Sustainable Living Center

Location New Cuyama, CA

Project Type Technical Assistance

Grant Awarded \$35,000

Blue Sky is a community and economic development organization located in the Cuyama Valley, a rural community in Santa Barbara County consisting of three unincorporated towns with multiple ranches and homesteads and a predominantly Latinx/Hispanic population. The sponsor manages a creative-based social enterprise that offers shop spaces and office space for local craft businesses. As part of a larger regional economic development plan and in partnership with the Rural Community Assistance Corporation, the sponsor will provide direct support to rural business owners and entrepreneurs through workshops at the social enterprise to help them build and sustain operations, develop financial planning capacity, and create new jobs in the valley.

The grant will be used to match rural HUD funding to support staffing for delivering job training and development of curriculum and marketing materials.

Building an Employee Financial Wellness Program

Member Beneficial State Bank

Sponsor Community Financial Resources

Location Salinas, CA

Project Type Technical Assistance

Grant Awarded \$35,000

Community Financial Resources builds the financial capability of community organizations by connecting them to consumer-friendly banking, financial management tools, and financial education for their constituents. The sponsor is developing and implementing a pilot workplace financial wellness program at three Goodwill Central Coast locations, which are in Santa Cruz, Monterey, and San Luis Obispo counties. The project will help Goodwill supervisors and team leaders promote a culture of financial health across the organization. The workplace program will benefit employees by providing savings initiatives, salary advances and emergency loans, workshops on credit building and other financial topics, and access to a financial planning app. The pilot will be used to test whether the model can be replicated at other community organization workplaces.

The grant will help launch the program by funding staffing, consultants, incentives, curriculum development, production of program supplies, and IT support for the app.

Business Planning App in Chinese & Khmer

Member	Cathay Bank	<p>API SBP is a collaboration of six nonprofit community organizations in Los Angeles County that assist in the development of small and microbusinesses with a focus on women and low-income immigrants in diverse Asian communities. Many of the sponsor's clients have limited English proficiency, which often stunts growth through their inability to write a business plan in English to be used for funding. The sponsor will collaborate with Centro Community Partners, which has developed a successful business planning app. This project will help API SBP translate app content into Chinese and Khmer languages, promote the app to clients, and provide 1:1 business assistance. At least 40 newly created businesses will use the app, with a goal of having four businesses secure expansion capital with the business plan.</p> <p>The grant will help pay for translation, coding, quality assurance, and testing of the app, along with marketing to potential clients.</p>
Sponsor	Asian Pacific Islander Small Business Program (API SBP)	
Location	Los Angeles, CA	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$50,000	

California 8(a) Working Group

Member	East West Bank	<p>California Capital is a CDFI in the Sacramento area that provides capital and capacity-building programs aimed at increasing economic opportunities for business owners and entrepreneurs in underserved communities. This project will help the sponsor expand the Small Business Administration 8(a) program, which helps small disadvantaged businesses get certified and access prime contracts but is not well-known in the community. The sponsor will revive a monthly working group that hosts briefings by government agencies and business service providers, develop a training curriculum for interested businesses, and provide 1:1 counseling. The goal is to increase the pool of 8(a) certified small businesses that can compete for prime contracting opportunities.</p> <p>The grant will fund the launch of the working group and associated activities, including staff time and development of meeting materials and training curriculum.</p>
Sponsor	California Capital Financial Development Corporation	
Location	Sacramento, CA	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$35,000	

Community Coffee

Member	Bank of Marin	<p>Integrated Community Services works with people with any disability in Marin County through a variety of employment and independent living programs. This project, a partnership with Equator Coffee and Mill Valley Community Center, will launch a new social enterprise program. The café will employ 40 individuals with disabilities, who will be trained as baristas and learn job skills such as sales, business management, and customer service while also developing life skills such as stamina, teamwork, and communication. Each program participant will work for six months at the café. and After completing the café program, they will receive individualized help finding employment with partner organizations. Equator Coffee is donating staff time for barista training and coffee beans while the community center is donating commercial space for the cafe.</p>
Sponsor	Integrated Community Services	
Location	Mill Valley, CA	
Project Type	Job Training	
Grant Awarded	\$25,000	

The grant will pay for staff to develop the training curriculum and equipment for the cafe.

Community Owned Real Estate (CORE)

Member	East West Bank	<p>ELACC develops affordable housing and community commercial space in Los Angeles' Eastside. This project, a partnership with Leadership for Urban Renewal (LURN) and Little Tokyo Service Center (LTSC), will acquire commercial properties in low-income, gentrifying communities to preserve small business tenants and ensure that local entrepreneurs have access to retail space. The sponsor acquires properties, manages any required construction, and provides ongoing property management. LURN supports commercial tenants through business technical assistance and LTSC handles all monitoring and compliance requirements.</p>
Sponsor	East LA Community Corporation (ELACC)	
Location	Los Angeles, CA	
Project Type	Capacity Building	
Grant Awarded	\$30,000	

AHEAD will pay for staff to manage the commercial properties and market to potential new tenants.

Digital Nest bizzNEST Youth-Led Consultancy

Member	Santa Cruz Community Credit Union	<p>Digital NEST helps Latinx youth ages 14-24 become career-ready for jobs in the technology sector in the Central Valley of California. They manage multiple youth centers in the region, offering safe space and free job training in four tech-related career concentrations: web development, video production, graphic design, and project management. This project will support the bizzNEST program, a youth-staffed fee-for-service consultancy that provides technology and digital marketing-related solutions to local businesses. The program offers youth participants real-world consulting experience and an opportunity to showcase their new skills with paying clients while also helping local businesses expand through digital marketing.</p> <p>The grant will pay for staff to train the youth consultants as well as stipends for the youth consultants.</p>
Sponsor	Digital NEST	
Location	Watsonville, CA	
Project Type	Job Training	
Grant Awarded	\$25,000	

Educate & Equip Underserved SMBs for Stabilized Cashflows

Member	Pacific Western Bank	<p>LIFT is a small and microbusiness accelerator in Southern California that focuses on enterprises led by women, ethnic minorities, and veterans in low- to moderate-income communities. This project will support 30 existing small businesses that have successfully completed the sponsor's other programs and are preparing for sustainable growth. The expanded programming will help these businesses with assessment of financial operations by an independent CPA, QuickBooks consulting by a certified accountant, set-up of standard financial reporting, and preparation of three-year growth projections. These services will provide the businesses with a deeper understanding of their financials/cash flow, which will help prepare them for growth and to potentially access to capital from qualified lenders and investors.</p> <p>The grant will be used to pay for consultants to deliver the program and create instructional materials.</p>
Sponsor	LIFT Development Enterprises	
Location	San Diego, CA	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$25,000	

Empowering Adults with Disabilities via Social Enterprise

Member Exchange Bank

Sponsor Becoming Independent

Location Santa Rosa, CA

Project Type Job Training

Grant Awarded \$40,000

Becoming Independent (BI) helps people with developmental disabilities live meaningful and productive lives in Northern California. In recent years, the sponsor has been moving clients away from congregate work settings to person-centered work and helping each client determine their unique personal and career goals. To aid in this shift, BI manages multiple social enterprises that provide career development opportunities. Social enterprises include a cafe on a passenger rail train in the North Bay, a cafe at a healthcare site in Santa Rosa, and a mobile document destruction business. This project will help at least 30 clients enter job training programs at one of the social enterprises.

The grant will pay for staff to manage and expand the social enterprises.

Ensuring Opportunities for Entrepreneurs in Richmond

Member Community Vision

Sponsor Richmond Main Street Initiative

Location Richmond, CA

Project Type Entrepreneurial/
Microenterprise

Grant Awarded \$30,000

Richmond Main Street Initiative is an organization dedicated to revitalizing historic downtown Richmond by creating a pedestrian-friendly urban village offering products, services, arts, and entertainment that benefit local residents. As with much of the Bay Area, Richmond is experiencing a development boom that will result in 4,000 new residents in the next 5-8 years. The sponsor wants to help existing and future small businesses prepare to capture this new market and ensure existing businesses aren't displaced. This project will provide technical assistance and marketing support to local businesses. Expected outcomes include new businesses being launched, existing businesses developing an online presence, and attracting brick & mortar businesses to the downtown district.

The grant will pay for staff to deliver services, classes, networking events, and other programming to local businesses and entrepreneurs.

Familias Con Más

Member	Santa Cruz County Bank	<p>Santa Cruz Community Ventures seeks to build an equitable local economy through development of financial capability, asset building, and advocacy. This project will build upon a 2018 study conducted by the sponsor that mapped predatory lending and banking barriers for Latina mothers living in affordable housing. This project will implement solutions derived from the study by providing bilingual financial capability training to low- to moderate-income families and addressing predatory lending by offering community outreach about these practices and access to safe banking alternatives. The program will be delivered at Federally Qualified Health Centers and by community partners, such as First Five and the United Way, throughout the Monterey Bay region.</p> <p>The grant will support staff to provide monthly workshops, individual coaching, and ongoing community outreach about the risks of predatory lending.</p>
Sponsor	Santa Cruz Community Ventures.	
Location	Santa Cruz, CA	
Project Type	Financial Education	
Grant Awarded	\$20,000	

H.O.U.S.E.

Member	Pacific Premier Bank	<p>Families Forward helps low-income families in Orange County achieve and maintain self-sufficiency by offering housing, food, counseling, education, and other support services. Housing Opportunities for the Underserved through Savings and Employment (H.O.U.S.E.) is a pilot program for to help clients currently living in an affordable housing complex achieve upward economic mobility. The project will provide case management, career coaching, financial education, and financial incentives to help clients increase their household income and improve credit scores. The goal is for clients to improve their financial situation enough to move out of the affordable housing unit into a market-rate housing unit. This will create a vacancy to provide affordable housing to a homeless individual or family, which is a unique solution to the lack of affordable housing supply in Orange County.</p> <p>The grant will fund staff during the pilot phase of the project and development of the best incentive structure.</p>
Sponsor	Families Forward	
Location	Irvine, CA	
Project Type	Housing Initiative	
Grant Awarded	\$25,000	

Healthy Retail and Dignified Jobs and Anchors of Equity

Member	Community Vision
Sponsor	Planting Justice
Location	El Sobrante, CA
Project Type	Other Economic Development
Grant Awarded	\$40,000

Planting Justice empowers people affected by mass incarceration and other social inequities with the skills and resources to cultivate healthy food, economic justice, and community healing. The nonprofit accomplishes its goals by operating an urban farm in El Sobrante and an organic nursery in East Oakland and offering sustainable educational programming in schools, jails, and juvenile detention centers around the Bay Area. This project is a joint venture with an area church to purchase a historic Japanese nursery in El Sobrante, less than one mile from the sponsor's urban farm, and turn it into a "pay-what-you-can" cafe, healthy foods marketplace, plant nursery, and urban farm store. The sponsor will use the East Oakland nursery, which is not as retail friendly as the new location, as a production and mail-order. The member has provided financial and organizational consulting to the sponsor for the past six years.

The grant will pay a living wage to formerly incarcerated/disadvantaged staff who will launch and manage the nursery and associated programs.

Helping Low-Income People Develop an Entrepreneurial Mindset

Member	Pacific Western Bank
Sponsor	Community Innovation Entrepreneurship Leadership Opportunity (CIELO)
Location	Huntington Beach, CA
Project Type	Entrepreneurial/Microenterprise
Grant Awarded	\$35,000

CIELO empowers low-income Orange County residents to pursue self-sufficiency by starting a small business or seeking new or better paying jobs. The sponsor started as a place-based initiative in a low-income Huntington Beach community and has grown significantly to serve a larger geographic region. This project will help the sponsor move from a group classroom model to a more individualized model by hiring a new assistant program manager to provide workforce training, 1:1 coaching, and job placement services. The sponsor will continue with group and 1:1 offerings to better personalize services to both entrepreneurs and job seekers.

The grant will help fund the new assistant program manager position.

Interval House Economic Empowerment Program

Member Farmers & Merchants
 Bank of Long Beach

Sponsor Interval House

Location Long Beach, CA

Project Type Financial Education

Grant Awarded \$25,000

Interval House offers its housing and self-sufficiency programs in over 70 languages to victims of domestic violence, families in crisis, and the homeless at six emergency shelters and transitional housing sites, as well as at 12 community service centers in Los Angeles and Orange counties. Ninety-eight percent of the sponsor's staff are survivors of violence and trauma, providing a unique perspective on inclusion and empowerment in all programming. The nonprofit is developing a culturally-appropriate economic empowerment program that will offer a financial management and job skills development curriculum at various sites and centers. The member is supporting the project by securing financial experts as speakers, volunteering, and offering access to savings/checking accounts.

The grant will help fund staff to deliver the economic empowerment program.

Juma YouthConnect

Member SAFE Credit Union

Sponsor Juma Ventures

Location Sacramento, CA

Project Type Financial Education

Grant Awarded \$20,000

Juma Ventures is one of the largest youth-run social enterprises in the United States, employing over 7,200 youth at local entertainment and sports venues across four states. This project will focus on disconnected youth ages 16-24 in the Sacramento region, giving them their first job selling concessions at sports venues. Participating youth learn both soft and hard skills and are supported by a program coordinator to help overcome personal barriers to successful employment. Juma helps the youth open safe checking accounts and delivers financial coaching and free tax prep, helping them learn what to do with their first paychecks. After youth reach the age of 25, the organization connects them to corporate employers to help them pursue additional career pathways. The member provides financial literacy workshops and employees volunteer as mentors to Juma youth.

The grant will be used for staff to deliver employment and job training and to produce program materials for financial workshops.

Mission Kids Forever Home - Workforce Expansion

Member Low Income Investment Fund

Sponsor Mission Kids Co-Op

Location San Francisco, CA

Project Type Capacity Building

Grant Awarded \$25,000

Mission Kids provides bilingual and multicultural early childcare and education to families in the Mission District of San Francisco. The sponsor recently acquired a new facility and expect to move into the new facility in Fall 2020, after rehabbing it. The new facility will allow Mission Kids to increase capacity from 45 families to over 100 families, which will necessitate hiring and training new teachers. This project will hire, train, and certify ten new teachers in anticipation of being fully staffed by the time the facility opens. The sponsor has provided ongoing technical assistance during the facility search and acquisition process.

The grant will fund staff to support the training and certifying of new teachers.

Mujeres Empresarias

Member Central Valley Community Bank

Sponsor Fresno Area Hispanic Foundation

Location Fresno, CA

Project Type Entrepreneurial/ Microenterprise

Grant Awarded \$35,000

The Fresno Area Hispanic Foundation promotes economic development in the Central Valley of California. This project is designed to help low-income Latina women entrepreneurs start or grow a business in Fresno, Madera, or Tulare counties. The bilingual program will be delivered in a cohort setting with participants attending bi-weekly workshops for eight months. The program will include business plan development, business administration courses, financial literacy training, and opportunities for women to present their product or service to the cohort for constructive feedback. The sponsor plans to assist 75 women entrepreneurs during the first cohort, with a goal of at least five women starting a new business and at least 10 women expanding their existing businesses.

The grant will pay for a trainer to facilitate educational workshops and training sessions and development of associated materials

My Friend's House Youth Outreach Program

Member	Travis Credit Union	<p>Vacaville Social Services Corporation is dedicated to meeting the needs of the community's growing homeless population in Solano County. The sponsor operates drop-in centers, temporary housing, and associated services for women, single parents, and families. The nonprofit recently started My Friend's House, a program specifically targeted to homeless youth. This project will conduct proactive outreach to an estimated 1,600 homeless youth in Solano County through a network of outreach partners, including the member and local school districts. The outreach is aimed at encouraging homeless youth to visit the drop-in centers, where they can access a variety of services, including access to benefits and financial education, and get help transitioning to stable housing.</p>
Sponsor	Vacaville Social Services Corporation	
Location	Vacaville, CA	
Project Type	Social Services	
Grant Awarded	\$20,000	

The grant will fund a consultant to develop the program and position it for seeking other funding resources.

Paid Work Experience for Job Training Graduates

Member	First Republic Bank	<p>Opportunity Junction manages a hub providing job training, support, and inspiration to over 1,000 struggling job seekers in East Contra Costa County. The nonprofit is developing a program to connect job training graduates with internships at local businesses. The paid internships in contracted services and administrative support will give participants real-world experience over a four-month period while they seek permanent employment at a living wage. The sponsor also provides support services during the internship period, such as childcare, healthcare, transportation, and therapy. The member has hosted mock interviews with feedback sessions with job seekers beginning their search.</p>
Sponsor	Opportunity Junction	
Location	Antioch, CA	
Project Type	Job Training	
Grant Awarded	\$50,000	

The grant will be used to fund the paid internships for job training graduates.

Pathways to Economic Empowerment

Member	Citizens Business Bank	<p>Hope Through Housing Foundation delivers quality residential services at over 70 affordable housing communities throughout Southern California, including programs for economic development, youth education, and senior wellness. This project will focus on an economic development program that provides onsite financial literacy workshops, asset-building initiatives, workforce development, and homeownership education in both group and 1:1 settings. This grant will help the sponsor deliver these services at 20 affordable housing sites in the Inland Empire.</p> <p>The grant will pay for staff, materials, and other workshop costs across various sites.</p>
Sponsor	Hope Through Housing Foundation	
Location	Rancho Cucamonga, CA	
Project Type	Financial Education	
Grant Awarded	\$20,000	

Pathways to Success for Inland Empire Foster Youth

Member	East West Bank	<p>Walden Family Services is a child welfare organization in Southern California that provides comprehensive services in the areas of foster care, adoption, transitional housing, and development of independent living skills. This project will expand services in a transitional housing placement program for dependent youth and pregnant and parenting teens ages 18-21 in Riverside County. Along with temporary housing, youth clients receive a suite of services, such as life skills training, help with college or vocational school, and employment counseling as well as parenting classes and 24/7 crisis intervention. Youth also receive a monthly stipend to "pay" for rent and utilities to help them learn budgeting. This project will expand the organization's capacity to serve an additional 12-25 youth participants.</p> <p>The grant will fund staff salaries, furniture purchases, and move-in costs for new participants and other expansion costs.</p>
Sponsor	Walden Family Services	
Location	Riverside, CA	
Project Type	Social Services	
Grant Awarded	\$25,000	

Programma Empresarial Latino (Latino Entrepreneur Program)

Member	Suncrest Bank	<p>The Health Education Council serves low-income communities in the Sacramento region through a variety of prevention initiatives directed at underlying health drivers. The sponsor focuses on economic well-being through a small business incubator that offers shared work spaces, entrepreneurial mentoring, and coaching workshops in a group setting. This project will refocus the incubator on primarily Latino, often immigrant, small business owners who can't access traditional incubator programs, by offering culturally-appropriate workshops in Spanish and connecting entrepreneurs to Latino business networks.</p> <p>The grant will pay for staff to manage the incubator and costs of technology equipment, event materials, and instructional supplies.</p>
Sponsor	Health Education Council	
Location	West Sacramento, CA	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$35,000	

Republika

Member	Community Vision	<p>Kultivate Labs is an economic development and arts organization in San Francisco that supports a commercial ecosystem for businesses that preserve culture and community. This project will create a popup-to-permanent retail program to prepare emerging Filipino businesses for long-term brick & mortar leases in the South of Market District. The popup shop will feature seven rotating retail kiosk spaces for a variety of curated business concepts, such as streetwear, fashion, housewares, and crafts, from the Filipino community. The shop will also become a destination community space offering beer, wine, and light snacks. The sponsor expects at least five businesses to generate enough revenue to sign a long-term lease at a commercial property in the district.</p> <p>The grant will pay for staff and capital equipment costs.</p>
Sponsor	Kultivate Labs	
Location	San Francisco, CA	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$20,000	

Rural Microenterprise Loan Technical Assistance

Member	Merchants Bank of Commerce	<p>Great Northern Services offers a variety of services to the rural community in Siskiyou County. The sponsor is the county administrator for the USDA Rural Microenterprise Loan Program, which provides loans of up to \$50,000 to small businesses. The sponsor was recently approved by USDA to fund up to \$375,000 in additional loans in 2019-21. This project will help the sponsor provide technical assistance and outreach to prospective microenterprises and small businesses. Siskiyou County has experienced an aging population, loss of younger residents, business loss, rising unemployment and poverty rates, and a major wildfire disaster over the last few years. This project will help 7 to 10 businesses start up or expand, providing economic development opportunities in a challenging geographic region.</p> <p>The grant will fund staff outreach activities and technical assistance for microenterprises and small businesses.</p>
Sponsor	Great Northern Services	
Location	Weed, CA	
Project Type	Technical Assistance	
Grant Awarded	\$25,000	

STEPS and Pathways - Economic Inclusion for Homeless Neighbors

Member	MUFG Union Bank	<p>Father Joe's Villages provides services to homeless individuals and families in San Diego County. The primary cause of homelessness in the region is loss of a job and the associated barriers to reentering the workforce. This project will implement an employment and educational services program designed to mitigate or eliminate these barriers by providing legal support to resolve minor legal issues, soft skills development, professional networking opportunities, and access to employment centers that can also serve as permanent addresses for clients. Job training services will include 1:1 career coaching and job certification options in fields such as tourism, culinary arts, basic construction, and gardening.</p> <p>The grant will fund staffing, equipment, and supplies for the programs.</p>
Sponsor	Father Joe's Villages	
Location	San Diego, CA	
Project Type	Job Training	
Grant Awarded	\$25,000	

San Jose Future Leaders Project

Member	MUFG Union Bank	<p>Tax-Aid offers free income tax and related financial services for low-income individuals and families around the San Francisco Bay Area. This project will expand free tax services to the San Jose market while providing job training for San Jose State University students. The tax site will be located on campus where students can volunteer to work directly with clients, gaining experience and developing professional networks by working side-by-side with CPAs and other accounting professionals. The sponsor will engage 75 students to help prepare free taxes for over 400 low-income. A goal of the program is for the students, who are very diverse – many are first in their families to attend college and 60% receive financial aid - to pursue careers in the accounting profession.</p> <p>The grant will fund staff to run the site and manage volunteers.</p>
Sponsor	Tax-Aid	
Location	San Jose, CA	
Project Type	Social Services	
Grant Awarded	\$35,000	

Small Business Preservation Program

Member	East West Bank	<p>The Los Angeles affiliate of the Local Initiatives Support Corporation (LISC), a national community development organization, LISC of L.A. delivers solutions primarily through a two-pronged approach of deploying capital into underserved markets and providing technical assistance to affordable housing and community development organizations. This project is a partnership with Project Equity to pilot a small business preservation program in Long Beach. The program focuses on outreach to small businesses that could be converted to an employee ownership model or that need help with succession planning to sustain the business.</p> <p>The grant will pay for staffing to manage the program, including costs associated with marketing outreach, event planning, and development of a toolkit for small business conversions/successions.</p>
Sponsor	Local Initiatives Support Corporation of Los Angeles (LISC)	
Location	Los Angeles, CA	
Project Type	Other Economic Development	
Grant Awarded	\$20,000	

Stabilization, Employment Training & Economic Empowerment

Member	Golden Pacific Bank	<p>Saint John's Program for Real Change works with homeless women and children in the Sacramento area to break the cycle of poverty, primarily through a 12- to 18-month residential continuum of care program with wraparound services. This project will support an economic empowerment program that focuses on family, work, and education. The program provides critical basic services, such as housing and food, as along with specialized services that include self-improvement classes, legal services, and domestic violence survivor support. In addition, the program will deliver educational workshops to improve employability and on-the-job training at one of the sponsor's social enterprises (a café, catering business, or child development center).</p> <p>The grant will pay for staffing and development of instructional materials and curriculum for the program.</p>
Sponsor	Saint John's Program for Real Change	
Location	Sacramento, CA	
Project Type	Social Services	
Grant Awarded	\$25,000	

Streetlights Production Assistant Program

Member	MUFG Union Bank	<p>Streetlights, based in Hollywood, is redressing the inequity of race and gender behind the camera in films, television, commercials, and digital media by providing job training, placement services, and advancement support to low-income young people from diverse backgrounds. The sponsor has created a pool of skilled minority candidates in all areas of production by delivering job training that includes over 240 hours of classroom, office, and on-the-job experience. The project will support a continuum of training that helps participants move from building technical production skills to a paid job placement, for up to six months, and then to career advancement based on their apprenticeship and union membership.</p> <p>The grant will be used for program costs, including staffing, instructors, licensing, equipment, and supplies.</p>
Sponsor	Streetlights Production Assistant Program	
Location	Hollywood, CA	
Project Type	Job Training	
Grant Awarded	\$20,000	

Techquity Plus

Member	Merchants Bank of Commerce	<p>JEDI offers small business development and wealth-creation services to individuals and communities in rural Northern California, including Siskiyou, Shasta, Trinity, and Humboldt counties. This project will support low- to moderate-income entrepreneurs at a Women's Business Center specifically targeting small and microbusinesses that want to improve their digital presence to generate greater sales. In partnership with GoDaddy, the program will include technical assistance, social media training, online workshops, domain registration and two years of free website hosting. The grant will be leveraged to double the number of participants from 50 to 100 rural small and microbusinesses.</p> <p>The grant will pay for staffing, consultants, and program operating expenses.</p>
Sponsor	Jefferson Economic Development Institute (JEDI)	
Location	Mount Shasta, CA	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$35,000	

The Salvation Army Culinary Arts Program at Bell Shelter

Member	City National Bank	<p>The sponsor is the Southern California division of the Salvation Army, one of the largest humanitarian organizations in the world. The Southern Division serves nine counties with services and programs focused on housing, the homeless, employment, childcare, and youth education. This project will benefit a homeless shelter in Bell that offers temporary housing along with a variety of support and social services. This program will provide culinary training and employment support to help homeless individuals mitigate barriers to employment as they work on finding permanent housing. The program will include education, training, and first-hand experience mixed with soft skills development leading to earning a food handling certificate. The sponsor is building a pipeline for employment opportunities at local restaurants, cafes, universities, and a casino.</p> <p>The grant will support staffing to train at least one cohort of culinary students.</p>
Sponsor	The Salvation Army	
Location	Bell, CA	
Project Type	Job Training	
Grant Awarded	\$20,000	

Transition to Tech 2020 Program

Member Silicon Valley Bank

Sponsor Hacker Dojo

Location Santa Clara, CA

Project Type Job Training

Grant Awarded \$20,000

Hacker Dojo is a safe space in the South Bay that welcomes individuals interested in technology solutions to connect, communicate, and share knowledge. The hub is equal parts worker space, events venue, and maker space for members. This project will provide 12-25 low- to moderate-income individuals with STEM training and a free membership to the Hacker Dojo community of developers, entrepreneurs, and innovators for six months. A key component of the project is the access to other community members, which will generate networking and career opportunities for a demographic that is not typically part of the technology ecosystem.

The grant will cover membership fees and new laptops for participants and support staffing for program management.

Transitional Bridge Program

Member Pacific Western Bank

Sponsor Wesley House
 Student Residence

Location San Diego, CA

Project Type Housing Initiative

Grant Awarded \$30,000

Wesley House manages one of the only affordable housing complexes that is exclusively for low-income college students in San Diego County and offers supportive services, such as financial fitness bootcamps - to help break the cycle of generational poverty. This project will implement a transitional "bridge" program that provides one year of additional housing for current residents who have graduated, with the goal of successfully transitioning the graduate to independent living in another housing environment. Support services will include help with rental applications, budgeting, credit score management, and connecting with to safe and responsible landlords. The member is involved through direct donations and mentoring students at Wesley House.

The grant will cover staffing and program costs and pay for incentives for students, such as bus passes and emergency funds.

Turlock Gospel Mission Training and Labor Source

Member Oak Valley
Community Bank

Sponsor Turlock Gospel Mission

Location Turlock, CA

Project Type Job Training

Grant Awarded \$35,000

Turlock Gospel Mission helps thousands of homeless and hurting individuals and families in the Central Valley by providing food, shelter, and referral services. Many of the Mission’s homeless clients face significant barriers to employment, including long-term unemployment status, lack of marketable skills, and lack of the soft skills necessary to be a successful employee. The project will create a day-labor program that will work with local businesses to train individuals experiencing homelessness to fulfill short-term and one-day assignments that allow them to earn market-rate pay. To prepare participants to work in different aspects of the culinary industry, job training will be delivered to 25-40 participants both in a classroom setting and at a commercial kitchen. Graduates will receive a culinary training certificate and job placement assistance, along with two sets of chef’s uniforms and safety shoes and a professional chef’s knife.

The grant will fund staffing, purchase of kitchen equipment, curriculum development, participant incentives, and marketing expenses.

Veterans Employment Program

Member MUFG Union Bank

Sponsor Interfaith
Community Services

Location Oceanside, CA

Project Type Job Training

Grant Awarded \$20,000

Interfaith, in partnership with a diverse set of faith communities, is one of the most comprehensive social service agencies in North San Diego County. Services provide both a short-term safety net and long-term empowerment for low-income and vulnerable residents. Their geographic service region includes many veterans experiencing homelessness and/or living with a disability, both of which are barriers to employment. This project will provide case management, employment training, and housing resources tailored for specific types of veterans: those who recently separated from service; homeless women veterans and veterans with children, and homeless veterans.

The grant will fund staffing and training costs.

WISER Women's Economic Support Program

Member	Beneficial State Bank	<p>Los Angeles Metropolitan Churches is a collaborative of small- to medium-size African-American congregations working together for community change in the City of Los Angeles. The collaborative focuses on economic development, education, and public health challenges that result from mass incarceration, based on a theory that the church is an "incubator hub" and neutral forum where community leaders can develop solutions. This project will expand existing services to address the growing homelessness crisis with a pilot homelessness prevention program targeted to African-American women age 50 and over. The trauma-informed program will offer financial education, group support, prayer circles, and access to other social services through L.A.'s coordinated entry system.</p> <p>The grant will pay for consultants to pilot the program, food and supplies for group meetings, and for assisting clients with transportation and childcare.</p>
Sponsor	Los Angeles Metropolitan Churches (LAMC)	
Location	Los Angeles, CA	
Project Type	Other Economic Development	
Grant Awarded	\$20,000	

NEVADA

Financial Coaching/Bridges to a Thriving Nevada-LV expansion

Member	Charles Schwab Bank	<p>Opportunity Alliance Nevada works across the state to improve the lives of low- to moderate-income individuals and families, primarily through financial coaching and mentoring. This project will focus on Clark County in Southern Nevada, where there is a need for these services among the underbanked and those living in poverty, especially for households of color. The project will help the sponsor build program capacity by training staff and consultants to deliver training, workshops, and technical assistance, including financial coaching training, convening a bi-monthly financial coaching network, and hosting workshops with community stakeholders. The member is involved with the sponsor through Board membership and volunteer technical assistance.</p> <p>The grant will fund certified consultants for training and costs for instructional materials, marketing, and meal incentives for meeting attendees.</p>
Sponsor	Opportunity Alliance Nevada	
Location	Las Vegas, NV	
Project Type	Capacity Building	
Grant Awarded	\$20,000	

Nevada Housing Coalition

Member	Charles Schwab Bank	<p>The sponsor is the fiscal agent for the recently created Nevada Housing Coalition, a member-driven advocacy organization addressing the affordable housing shortage throughout Nevada. The Coalition started in early 2019 and is building its membership base through multiple modes of service delivery, with over 36 diverse rural and urban members so far. The Coalition will focus on research and information gathering about Nevada's affordable housing industry, education and convenings for members and community organizations, and advocacy at the state level. The member has been closely involved with the Coalition's funding and development.</p> <p>The grant will support all aspects of the early growth stage of the organization, including staffing, recruitment, and event planning.</p>
Sponsor	Nevada Rural Housing	
Location	Carson City, NV	
Project Type	Housing Initiative	
Grant Awarded	\$35,000	

Nevada Strong: Strengthening Nonprofits Via Public Media

Member Charles Schwab Bank

Sponsor Southern Nevada Public Television (Vegas PBS)

Location Las Vegas, NV

Project Type Technical Assistance

Grant Awarded \$25,000

Vegas PBS is the local public broadcasting affiliate in Southern Nevada, offering programming 24 hours a day, 7 days a week, through traditional broadcast television as well as for the internet, mobile, and on-demand streaming. The sponsor produces a weekly public affairs show, NEVADA WEEK, that will serve as a vehicle to increase local awareness about nonprofit organizations and their work in affordable housing, financial literacy, economic development, and support services. The weekly show reaches over 250,000 residents via multiple channels, and Vegas PBS will work with an advisory board to select 10 key nonprofits to feature. The member is represented on the advisory board and will help the sponsor with content and connections to nonprofits.

The grant will support staffing to produce episodes for broadcast and distribution.

Renewing Hope

Member Meadows Bank

Sponsor Catholic Charities of Southern Nevada

Location Las Vegas, NV

Project Type Other Economic Development

Grant Awarded \$25,000

The sponsor is a local Catholic Charities affiliate in Southern Nevada that provides food, shelter, and comprehensive services to the community. This project will implement a program providing 12 weeks of shelter and wraparound services to help homeless men in the Las Vegas region become self-sufficient. The program will include case management, life skills training, and on-the-job training at one of the sponsor's hospitality or food services social enterprises for 11 formerly homeless men. Participants will receive a certificate at the end of the program and will be encouraged to continue to the second phase of the program, which offers support for full-time employment with a partner agency and resources for finding permanent housing.

The grant will fund staffing to deliver the program and costs for bedding and toiletries at the shelter.

SNRHA Resident Opportunity for Self-Sufficiency

Member	Western Alliance Bank	<p>SNRHA is the 32nd largest public housing authority in the country. They currently manage over 2,650 public housing and scattered-site units and offer supportive services and programming to residents. The grant will be the first private investment in a residential economic self-sufficiency program that recently had its main source of funding cut from the federal budget. The self-sufficiency program offers a suite of services, including job training, counseling, parenting classes, and adult general education, to help residents move along a continuum towards economic independence. The sponsor expects to reach 50 residents with each case manager funded through the grant.</p> <p>The grant will support hiring of case managers and fund program.</p>
Sponsor	Southern Nevada Regional Housing Authority (SNRHA)	
Location	Las Vegas, NV	
Project Type	Other Economic Development	
Grant Awarded	\$20,000	

Small Business Capital Access through Partnerships in Nevada

Member	Charles Schwab Bank	<p>Opportunity Fund is one of the largest nonprofit small business lenders in the country, delivering affordable capital and responsible financial solutions to underserved but determined entrepreneurs and communities. The organization typically provides loans, ranging from \$2,600 to \$250,000, at fixed rates with full transparency about pricing, typically to low- to moderate-income small business owners. This project will support expansion of its Community Partners Program (CPP) to hard-to-reach communities in Nevada. To develop leads and originations for the sponsor's lending platform, the CPP establishes partnerships with nonprofits that are providing technical assistance and programming to small business owners. The member has been closely involved with helping Opportunity Fund enter the Nevada market and is also a major funder.</p> <p>The grant will support staffing, marketing, and program operations.</p>
Sponsor	Opportunity Fund Northern California	
Location	Statewide, NV	
Project Type	Entrepreneurial/ Microenterprise	
Grant Awarded	\$25,000	

Strengthen Financial Capability: Unleash Credit Potential

Member Charles Schwab Bank

Sponsor MyPath

Location Las Vegas, NV

Project Type Capacity Building

Grant Awarded \$20,000

MyPath is an organization focused on paving economic pathways for low-income youth, specifically through financial capability training that is integrated into existing youth employment programs. This project will be a partnership with the Clark County Department of Family Services in Southern Nevada to test and develop credit training and financial mentorship as part of the financial counseling that agencies currently provide to the state's most financially vulnerable youth. This is a capacity building project that will help the sponsor create a credit training program and a financial mentor practitioner guide for trainers so they can reach at least 100 more youth with programming. The member has been involved with funding and expansion by making connections with partner agencies in Nevada.

The grant would pay for staff, curriculum, and other program expenses.

The Piggy Bank Program

Member Silver State Schools Credit Union

Sponsor Andson, Inc.

Location Las Vegas, NV

Project Type Financial Education

Grant Awarded \$20,000

Andson increases financial literacy and improves academic achievement among at-risk youth in Southern Nevada. This project will support continued expansion of The Piggy Bank program at three underserved elementary schools in Las Vegas. The program offers hands-on financial literacy training to students in 1st-5th grades for whom the program opens real savings accounts that students can withdraw from when they reach 5th grade. Many students are starting to put their savings into college savings accounts, increasing the likelihood a child will attend college from 45 to 71%, according to studies. The member holds the savings accounts for the program and has been involved with the program since inception.

The grant will fund staff onsite at the schools as well as curriculum and instructional supplies for the program.

U.S. VETS - Las Vegas Event Solutions Training Program

Member	Charles Schwab Bank	<p>U.S. VETS assists homeless veterans and veterans at risk of homelessness in transitioning or returning to work in Clark County. The sponsor offers accredited workforce development programs for homeless veterans to receive services and training designed to help them be competitive in the Southern Nevada labor market. This project will support a new workforce development program for veterans to enter the conference/trade show installation and design field, a niche in the Las Vegas market. The training program is expected to reach 50 participants in the first year, with 35 gaining employment at a starting wage that is 50% higher than Nevada's minimum wage. The member has contributed both financial and non-financial support to start the new program.</p> <p>The grant will be used for start-up costs, including for staff and consultants, equipment, instructional supplies, and marketing outreach.</p>
Sponsor	United States Veterans Initiative (U.S. VETS)	
Location	Las Vegas, NV	
Project Type	Job Training	
Grant Awarded	\$25,000	