ARIZONA

Continuing the Career Dreams of America's DREAMers

Member Wells Fargo

National Bank West

Sponsor JobPath, Inc.

Location Tucson, AZ

Project Type Job Training

Grant Awarded \$40,000

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.

The grant will be used to provide direct financial assistance to students and to support staffing.

Earn to Learn

Member Vantage West

Credit Union

Sponsor Earn to Learn

Location Tucson, AZ

Project Type Capacity Building

Grant Awarded \$25,000

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.

The grant will be used for the capacity building effort, including staffing, programing, and overhead expenses.

Stable Housing Through Employment

Member Western Alliance Bank

Sponsor Flagstaff Shelter Services

Location Flagstaff, AZ

Project Type Social Services

Grant Awarded \$20,000

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.

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

Sponsor Red Feather Development

Location Flagstaff, AZ

Project Type Housing Initiative

Grant Awarded \$25,000

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.

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

Sponsor Tempe Community

Action Agency (TCAA)

Location Tempe, AZ

Project Type Other Economic

Development

Grant Awarded \$25,000

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.

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.

CALIFORNIA

!Volar! - East San Jose Small Business Resource Center

Member Community Vision SOMOS Ma

Sponsor SOMOS Mayfair

Location San Jose, CA

Project Type Capacity Building

Grant Awarded \$25,000

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.

The grant will support all aspects of starting the small business resource center, including staffing, legal services, planning, and marketing.

ANWOL Dynamic Economic Power Training (ADEPT)

Member Pacific Premier Bank ANWOL provides resources and services to

Sponsor A New Way of Life

Reentry Project (ANWOL)

Location Los Angeles, CA

Project Type Capacity Building

Grant Awarded \$20,000

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.

The grant will fund staff and consultants to produce career development activities, develop seminars, and deliver personalized coaching to clients.

Accelerate: The CIL's Youth Employment Program

Member Bank of Marin

Sponsor The Center for

Independent Living (CIL)

Location Alameda, CA

Project Type Social Services

Grant Awarded \$20,000

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.

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.

BUILD IT SMART: Trades Training for At-Risk Youth

Member Bank of Marin

Sponsor Conservation Corps

North Bay (CCNB)

Location San Rafael, CA

Project Type Job Training

Grant Awarded \$35,000

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.

The grant will fund staffing to deliver the pre-apprenticeship trades program.

Blue Sky Center - Made in Cuyama

Member American Riviera Bank Blue Sky is a community and

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

Sponsor Asian Pacific Islander

Small Business Program

(API SBP)

Location Los Angeles, CA

Project Type Entrepreneurial/

Microenterprise

Grant Awarded \$50,000

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.

The grant will help pay for translation, coding, quality assurance, and testing of the app, along with marketing to potential clients.

California 8(a) Working Group

Member East West Bank

Sponsor California Capital Financial

Development Corporation

Location Sacramento, CA

Project Type Entrepreneurial/

Microenterprise

Grant Awarded \$35,000

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.

The grant will fund the launch of the working group and associated activities, including staff time and development of meeting materials and training curriculum.

Community Coffee

Member Bank of Marin

Sponsor Integrated

Community Services

Location Mill Valley, CA

Project Type Job Training

Grant Awarded \$25,000

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.

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

Sponsor East LA Community

Corporation (ELACC)

Location Los Angeles, CA

Project Type Capacity Building

Grant Awarded \$30,000

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.

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

Sponsor Digital NEST

Location Watsonville, CA

Project Type Job Training

Grant Awarded \$25,000

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.

The grant will pay for staff to train the youth consultants as well as stipends for the youth consultants.

Educate & Equip Underserved SMBs for Stabilized Cashflows

Member Pacific Western Bank

Sponsor LIFT Development

Enterprises

Location San Diego, CA

Project Type Entrepreneurial/

Microenterprise

Grant Awarded \$25,000

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.

The grant will be used to pay for consultants to deliver the program and create instructional materials.

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

Sponsor Santa Cruz

Community Ventures.

Location Santa Cruz, CA

Project Type Financial Education

Grant Awarded \$20,000

Santa Cruz Community Ventures seeks to builds 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.

The grant will support staff to provide monthly workshops, individual coaching, and ongoing community outreach about the risks of predatory lending.

H.O.U.S.E.

Member Pacific Premier Bank

Sponsor Families Forward

Location Irvine, CA

Project Type Housing Initiative

Grant Awarded \$25,000

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.

The grant will fund staff during the pilot phase of the project and development of the best incentive structure.

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

Sponsor Vacaville Social

Services Corporation

Location Vacaville, CA

Project Type Social Services

Grant Awarded \$20,000

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.

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

Sponsor Opportunity Junction

Location Antioch, CA

Project Type Job Training

Grant Awarded \$50,000

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.

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

Pathways to Economic Empowerment

Member Citizens Business Bank

Sponsor Hope Through

Housing Foundation

Location Rancho Cucamonga, CA

Project Type Financial Education

Grant Awarded \$20,000

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.

The grant will pay for staff, materials, and other workshop costs across various sites.

Pathways to Success for Inland Empire Foster Youth

Member East West Bank

Sponsor Walden Family Services

Location Riverside, CA

Project Type Social Services

Grant Awarded \$25,000

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.

The grant will fund staff salaries, furniture purchases, and move-in costs for new participants and other expansion costs.

Programma Empresarial Latino (Latino Entrepreneur Program)

Member Suncrest Bank

Sponsor Health Education Council

Location West Sacramento, CA

Project Type Entrepreneurial/

Microenterprise

Grant Awarded \$35,000

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.

The grant will pay for staff to manage the incubator and costs of technology equipment, event materials, and instructional supplies.

Republika

Member Community Vision Kultivate Labs is an

Sponsor Kultivate Labs

Location San Francisco, CA

Project Type Entrepreneurial/

Microenterprise

Grant Awarded \$20,000

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.

The grant will pay for staff and capital equipment costs.

Rural Microenterprise Loan Technical Assistance

Member Merchants Bank

of Commerce

Sponsor Great Northern Services

Location Weed, CA

Project Type Technical Assistance

Grant Awarded \$25,000

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.

The grant will fund staff outreach activities and technical assistance for microenterprises and small businesses.

STEPs and Pathways - Economic Inclusion for Homeless Neighbors

Member MUFG Union Bank

Sponsor Father Joe's Villages

Location San Diego, CA

Project Type Job Training

Grant Awarded \$25,000

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.

The grant will fund staffing, equipment, and supplies for the programs.

San Jose Future Leaders Project

Member MUFG Union Bank Tax-Aid offers free income tax and related

families around the San Francisco Bay Area. This

Sponsor Tax-Aid 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

Location San Jose, CA to work directly with clients, gaining experience

Project Type Social Services 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

Grant Awarded \$35,000 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.

The grant will fund staff to run the site and

financial services for low-income individuals and

manage volunteers.

Small Business Preservation Program

Member East West Bank The Los Angeles affiliate of the Local Initiatives

Support Corporation (LISC), a national community development organization, LISC of L.A. delivers

Sponsor Local Initiatives Support solutions primarily through a two-pronged Corporation of Los Angeles approach of deploying capital into underserved

(LISC) markets and providing technical assistance to affordable housing and community development

Location Los Angeles, CA organizations. This project is a partnership with

Project Type Other Economic Project Equity to pilot a small business

Development 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.

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.

Grant Awarded \$20,000

Stabilization, Employment Training & Economic Empowerment

Member Golden Pacific Bank

Sponsor Saint John's Program

for Real Change

Location Sacramento, CA

Project Type Social Services

Grant Awarded \$25,000

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).

The grant will pay for staffing and development of instructional materials and curriculum for the program.

Streetlights Production Assistant Program

Member MUFG Union Bank

Sponsor Streetlights Production

Assistant Program

Location Hollywood, CA

Project Type Job Training

Grant Awarded \$20,000

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.

The grant will be used for program costs, including staffing, instructors, licensing, equipment, and supplies.

Techquity Plus

Member Merchants Bank

of Commerce

Sponsor Jefferson Economic

Development Institute

(JEDI)

Location Mount Shasta, CA

Project Type Entrepreneurial/

Microenterprise

Grant Awarded \$35,000

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.

The grant will pay for staffing, consultants, and program operating expenses.

The Salvation Army Culinary Arts Program at Bell Shelter

Member City National Bank

Sponsor The Salvation Army

Location Bell, CA

Project Type Job Training

Grant Awarded \$20,000

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.

The grant will support staffing to train at least one cohort of culinary students.

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 form 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 Los Angeles Metropolitan Churches is a

collaborative of small- to medium-size

African-American congregations working together Sponsor Los Angeles Metropolitan for community change in the City of Los Angeles.

Churches (LAMC)

The collaborative focuses on economic

development, education, and public health challenges that result from mass incarceration,

Location Los Angeles, CA based on a theory that the church is an "incuba

based on a theory that the church is an "incubator hub" and neutral forum where community leaders

Project Type Other Economic

Development can develop solutions. This project will expand existing services to address the growing

Grant Awarded \$20,000 homelessness crisis with a pilot homelessness prevention program targeted to African-American

childcare.

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.

The grant will pay for consultants to pilot the program, food and supplies for group meetings, and for assisting clients with transportation and

Federal Home Loan Bank of San Francisco

NEVADA

Financial Coaching/Bridges to a Thriving Nevada-LV expansion

Member Charles Schwab Bank

Sponsor Opportunity

Alliance Nevada

Location Las Vegas, NV

Project Type Capacity Building

Grant Awarded \$20,000

Opportunity Alliance Nevada works across the state to improve the lives of low- to moderateincome 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.

The grant will fund certified consultants for training and costs for instructional materials, marketing, and meal incentives for meeting attendees.

Nevada Housing Coalition

Member Charles Schwab Bank

Sponsor Nevada Rural Housing

Location Carson City, NV

Project Type Housing Initiative

Grant Awarded \$35,000

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.

The grant will support all aspects of the early growth stage of the organization, including staffing, recruitment, and event planning.

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 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

Regional Housing residents. The grant will be the first private

Authority (SNRHA) investment in a residential economic

Location Las Vegas, NV 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 the training approach to the self-sufficiency program of the self-sufficiency program of the self-sufficiency program of the self-sufficiency program that recently had its main source of funding cut from the federal budget. The

Development including job training, counseling, parenting classes, and adult general education, to help residents move along a continuum towards

Grant Awarded \$20,000 economic independence. The sponsor expects to

reach 50 residents with each case manager funded

through the grant.

The grant will support hiring of case managers and

fund program.

Small Business Capital Access through Partnerships in Nevada

Member Charles Schwab Bank 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

Northern California entrepreneurs and communities. The organization typically provides loans, ranging from \$2,600 to

typically provides loans, ranging from \$2,600 to \$250,000, at fixed rates with full transparency

Location Statewide, NV about pricing, typically to low- to

Project Type Entrepreneurial/ moderate-income small business owners. This project will support expansion of its Community

Microenterprise Partners Program (CPP) to hard-to-reach

Grant Awarded \$25,000 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.

The grant will support staffing, marketing, and

program operations.

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 will 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 to71%, 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

Sponsor United States

Veterans Initiative

(U.S. VETS)

Location Las Vegas, NV

Project Type Job Training

Grant Awarded \$25,000

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.

The grant will be used for start-up costs, including for staff and consultants, equipment, instructional supplies, and marketing outreach.



CALIFORNIA

Affordable Housing Development Equity Assessment

Member Luther Burbank

Savings

Sponsor Sonoma County

Community Development

Commission

Location Santa Rosa, CA

Project Type Housing Initiative

Grant Awarded \$200,000

The Tubbs and Nuns fires in October 2017 destroyed almost 8,000 structures in Sonoma County and displaced countless lower-income households, including many Latino families. The Sonoma County Community Development Commission is the County's public housing authority and lead agency for programs dedicated to creating a range of housing solutions for homeless residents. This project will support redevelopment in the aftermath of the wildfires. The Commission will create a countywide interactive affordable housing development map to be included in Sonoma County's 2020 General Plan update. The map and General Plan will highlight past housing disparities and historic trends of racial segregation to ensure that future housing development is strategically placed in high opportunity areas, especially for marginalized populations. The Commission will also reach out directly to low-income Latino households that were disproportionately impacted by the wildfires to promote homeownership opportunities.

The grant will pay for consultants, staff, program supplies, marketing, community outreach, and website development.

Camp Fire Business Technical Assistance & Economic Development Support

Member Tri Counties Bank

Sponsor 3CORE

Location Paradise, CA

Project Type Other Economic

Development

Grant Awarded \$200,000

The Camp Fire that devastated the town of Paradise in November 2018 was the largest wildfire in California's history: it destroyed over 95% of the town's structures, including over 2,300 physical businesses. 3CORE is a federally-recognized Economic Development District focused on locally-based, regionally-driven economic development planning in the tri-county region of Butte, Glenn, and Tehama counties in rural Northern California. This project will fund the newly-created position of Regional Disaster Coordinator to support preparedness and best practices both prior to and following a natural disaster. The sponsor will implement a community visioning process to help Paradise rebuild and create a framework for resiliency. The visioning process will identify economic development projects to which 3CORE can direct funding. During the grant period, the sponsor expects to work with 50 small businesses interested in rebuilding and to make 10 new loans to participating businesses.

The grant will fund the new Regional Disaster Coordinator position and support existing staff.



Cobb Mountain Fire Recovery & Development Strategy

Member Community First

Credit Union

Sponsor Cobb Area Council (CAC)

Location Middletown, CA

Project Type Other Economic

Development

Grant Awarded \$200,000

In the wake of the destructive Valley Fire in September 2015, the Lake County Board of Supervisors established the Cobb Area Council (CAC) to advise the County on planning, emergency preparedness, response, public safety, and local infrastructure, and to develop a comprehensive economic development strategy for the Cobb Mountain resort area. At the time, the Valley Fire was the third worst wildfire in California history, destroying almost 2,000 structures. This project will help the CAC draft and implement an economic development strategy to revitalize the Cobb Mountain community. CAC will use the funds to conduct an assessment of community assets and resources; analyze local businesses, housing, and employment sectors; create a business revolving loan fund; and establish a Cobb Area Merchants Association.

The grant will fund consultants who will develop the economic development strategy.

Economic Disaster Resilience - Shasta County

Member Cornerstone

Community Bank

Sponsor Superior California

Economic

Development (SCED)

Location Redding, CA

Project Type Capacity Building

Grant Awarded \$20,000

In Shasta County, over 1,600 structures were destroyed in the Carr Fire in July 2018. SCED is an Economic Development District (EDD) providing economic development planning, coordination, and implementation as well as small business training, counseling and financial assistance in Modoc, Shasta, Siskiyou, and Trinity counties in rural Northern California. To remain federally certified, EDDs must develop and update a comprehensive economic development strategy. Recently, a requirement that a strategy must include an economic disaster resiliency component was instituted. The project will help the sponsor create a strategy specifically for Shasta County. SCEDD will hold county-wide meetings with key industry stakeholders in business and government to establish economic resiliency development goals and identify specific actions to help businesses that may need short-term support during a future disaster.

The grant will support staff and a consultant who will develop the strategy.



Yuba County Disaster Mitigation Planning

Member Mechanics Bank

Sponsor Yuba-Sutter

Economic Development

Corporation (YSEDC)

Location Marysville, CA

Project Type Capacity Building

Grant Awarded \$161,250

Yuba-Sutter Economic Development Corporation (YSEDC) is a federally-recognized Economic Development District supporting economic development projects in Yuba and Sutter counties in Northern California. They are partnering with Yuba County to update a disaster mitigation plan, which is mandated by the federal government and was last updated in 2016. The region has experienced a myriad of natural disasters over the last 50 years, including conditions in February 2017 that made the possibility of failure for the main and emergency spillways at the Oroville dam clear. That event was followed by the Cascade Fire, which destroyed over 260 structures in October 2017. The goal of the plan is to prevent personal injury, loss of life, and damage to property and the environment, and to promote public awareness and understanding of natural disasters. When complete, it will enhance the ability of Yuba County to respond to hazards that might impact people, property, and the environment.

The grant will fund a consultant to manage the plan update process and staff for support.