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# LINC Exchange

*\*The views expressed today are our own and not necessarily those of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.*

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# Welcome and Opening Remarks

*William Spaniel, Senior Vice President & Lending Officer, Supervision, Regulation, and Credit, Federal Reserve Bank of Philadelphia*

# Program Overview and Instructions

*Tesia Lemelle, Program Manager, Supervision, Regulation, and Credit, Federal Reserve Bank of Philadelphia*

# Habitat for Humanity

*Housing & Neighborhoods*



# Habitat for Humanity Philadelphia

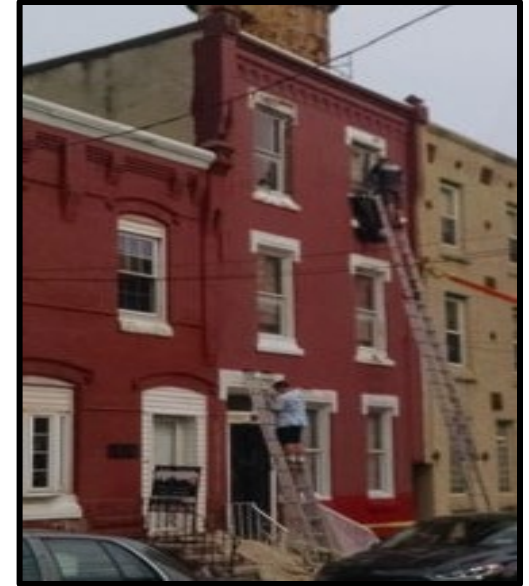
## Exterior Shell/Homeownership

## Stabilization Program

*Presented by:*

*Charles Baranowski – Grants Manager*

*Carrie Rathmann - Director of Strategic Partnerships*



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# About Habitat for Humanity Philadelphia

Our mission is to transform lives and our city by building and repairing homes in partnership with families in need, and uniting all Philadelphians around the cause of affordable housing.

Working in Philadelphia for 35+ years, during which:

- Built 231 affordable homes
- Repaired more than 600 homes for low-income homeowners

## More about Habitat's affordable home repair work:

**Repairs** keep homeowners and families in **SAFE, WARM, DRY, and HEALTHY** homes

Critical Home Repair

Weatherization

Façade Improvement

Health and Safety

Aging in Place

Referrals for Wrap-Around Services

## ***Current Focus Areas/ Populations***

***Target Neighborhoods:*** Lower North Phila, West Phila Promise Zone

***Target population:*** Veterans, Seniors, families




***Target Income:*** 0-80% AMI

***Target Health Needs:*** Asthma, Mobility Issues

# Exterior Shell/Homeownership Stabilization Program

- Work scopes address exterior shell issues for owner-occupied housing such as roofing, drainage/rainwater mitigation, and exterior walls/siding.

- Benefits of a repaired home:

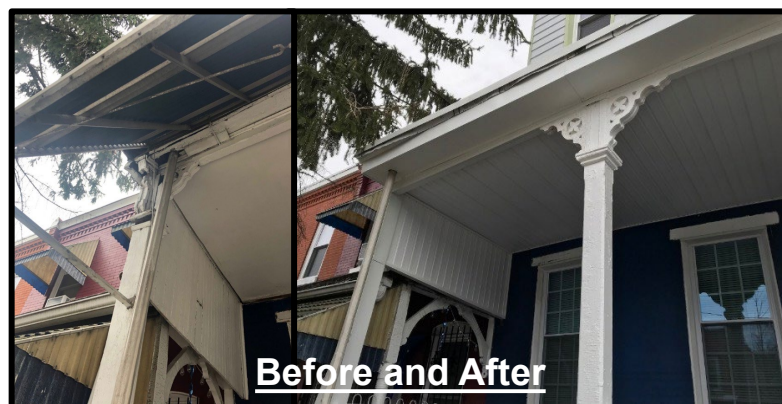
- Preserve residents in their homes 
- Build home equity and financial stability 
- Create healthy homes and resilient communities 



- Repairs are done by Habitat staff or specialized subcontractors. Referrals come through CDCs and other neighborhood organizations.
- **Habitat for Humanity Philadelphia is requesting a two-year, \$200,000 investment to undertake 25 exterior home shell stabilization projects for low-income homeowners in Philadelphia.**

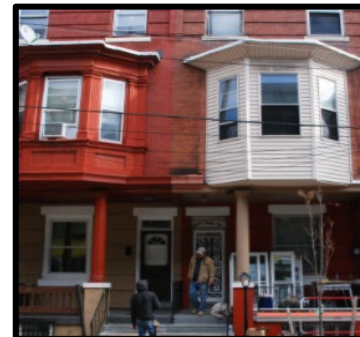
# Exterior Shell/Homeownership Stabilization Program

- Since late-2020, Habitat has piloted nine exterior shell projects.
- Projects are quick—several weeks at most.
- Impact/success is measured using a repair “score-card” that evaluates key housing quality indicators with pre and post-scores.
- Habitat is continuously repairing year-round; this project timeline is flexible based on funding.



# Exterior Shell/Homeownership Stabilization Program

- In summary, repairing home exterior shells:
  - Increases/preserves home values in Black and brown communities.
  - Stabilizes a financial asset, key to building generational wealth.
  - Ensures a safe and healthy home, improves health outcomes
  - Builds neighborhood resilience, preserves fabric and character.
- Bank partners have access to volunteer opps., recognition opps., and connect their brand to Habitat's trusted name.
- **Projects eligible for PA NAP tax credit program.**
- Our mission is rapidly expanding. Join us in building community, equity, and resilience through housing.





# Exterior Shell/Homeownership Stabilization Program

*Questions? Interested in learning more?*

*Contact us!*

*Charles Baranowski – [CharlieB@HabitatPhiladelphia.org](mailto:CharlieB@HabitatPhiladelphia.org)*

*Carrie Rathmann – [CarrieR@HabitatPhiladelphia.org](mailto:CarrieR@HabitatPhiladelphia.org)*

*Thank you!*



# Next: Operation HOPE

*Financial Inclusion and Entrepreneurship*

# Operation HOPE

## Increasing Financial Dignity And Racial Equity for All

Presenter: Jason Schraub, National Vice President, Partnerships  
Operation HOPE

<https://operationhope.org/> | [jason.schraub@operationhope.org](mailto:jason.schraub@operationhope.org)



# Operation HOPE

## MISSION

Operation HOPE is on a mission to disrupt poverty and expand economic opportunity, making free enterprise work for everyone.

Our focus is financial dignity and inclusion.

## POPULATION SERVED

- ☐ Low-to-Moderate Income (LMI)
- ☐ Underserved
- ☐ Communities of Color

## SUCCESS

Operation HOPE served 43,693 clients in 2020 -- an 18% increase compared to the previous year.

# HOPE Inside: Everything That CRA Stands For

Operation HOPE Has Multiple Empowerment Programs for LINC Partners To Choose From:

1. HOPE Inside Credit & Money Management (CMM)
2. HOPE Inside Homeownership
3. HOPE Inside Small Business and Entrepreneurship Training



Through HOPE Inside Operation HOPE and LINC Partners provide **community private banking services targeted to LMI families** that increase financial wellbeing, build client assets, and promote economic development of small businesses.

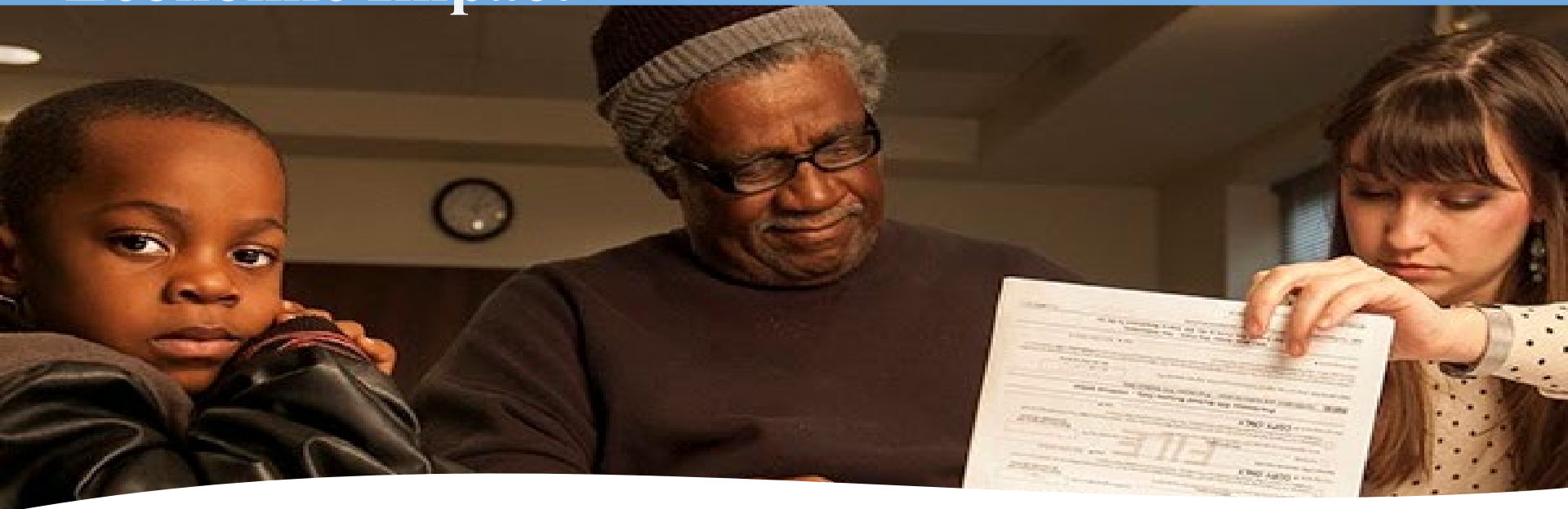


This investment increases our LINC Partners **responsiveness to credit and community development needs** and expands the reach of HOPE financial services to LMI, female, and minority clients in the Philadelphia region.



We are seeking a **\$100,000 dollar HOPE Inside Investment per year per HOPE Inside program** selected by our Link Partner(s).

# Economic Impact



*Since 1992, Operation HOPE has moved clients from civil rights to “silver rights”.*

**+38**  
**Credit Score**



Avg. client credit score change over 5.2 months since tracking began in 2013

**+\$10M**  
**Savings**



Since inception, HOPE has helped clients increase their savings by over \$10 million.

**-\$160M**  
**Debt**



Since inception, HOPE has helped clients reduce their debt by over \$160 million.

**\$283M**  
**Home Loans**



In 2020, HOPE helped clients obtain \$283M in mortgage lending.

**776**  
**Sm. Businesses**



In 2020, 776 HOPE clients started a new small business; 72% of which are owned by women and minorities.

**3/4**  
**Fin. Health**



3 out of 4 clients are less financially stressed after participating in HOPE programs.

# Stand Out in Your CRA Performance Evaluation

**Join Operation HOPE**  
**Together we will:**

- ☐ Turn check cashing customers into banking customers.
- ☐ Turn renters into homeowners.
- ☐ Turn small business dreamers into small business owners.
- ☐ Turn financially disengaged into financially empowered.



# Increasing Financial Dignity And Racial Equity for All

1 HOPE Inside at A Time



THANK YOU



JASON SCHRAUB (312)  
581-9501

<https://operationhope.org/> | [jason.schraub@operationhope.org](mailto:jason.schraub@operationhope.org)



# Next: Philadelphia OIC

*Workforce Development*





# Philadelphia OIC Smart Energy Technical Training Program

Presenter: Judge Renee Hughes (Ret.)

[www.PhiladelphiaFed.org](http://www.PhiladelphiaFed.org) | [@PhiladelphiaFed](https://twitter.com/PhiladelphiaFed)





# Philadelphia OIC

## Helping People Help Themselves

### Education, Training and Employment

Dedicated to encouraging and enabling Philadelphia's most underserved, including citizens returning from the criminal justice system.

Programming in banking, infrastructure, hospitality and tourism, academic support and general education, technology access, computer literacy and life skills training.

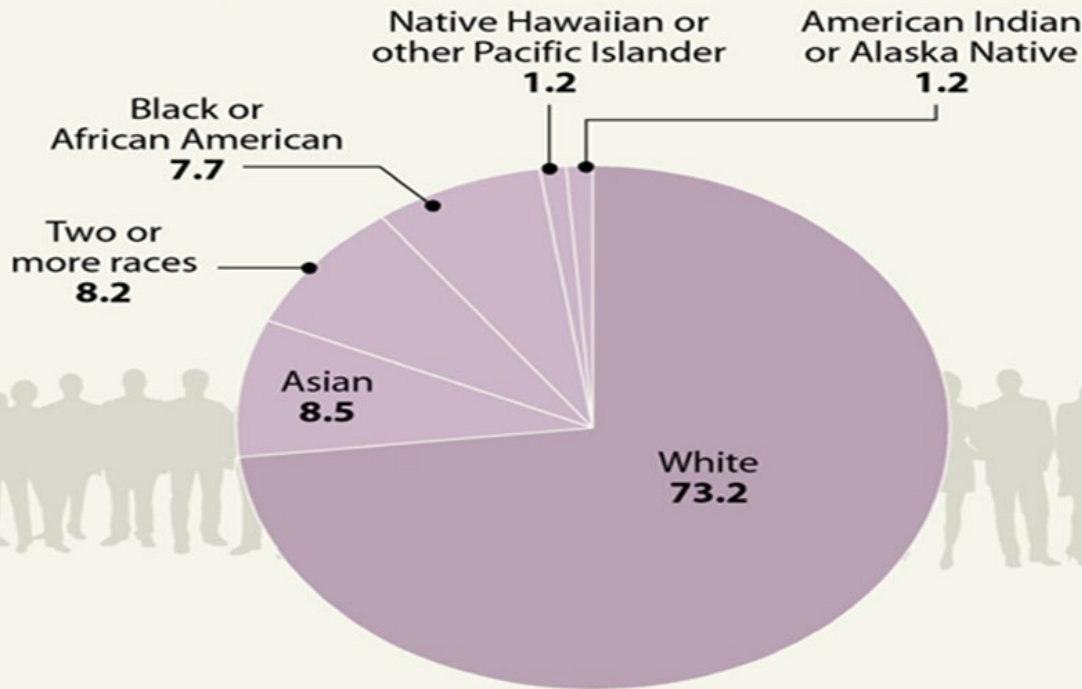


# The Energy Sector

## Good Careers & Limited Diversity

### Solar Worker Demographics

The solar industry employed 249,983 workers in 2019. Here is a breakdown by race:



SOURCE: The Solar Foundation

PAUL HORN / InsideClimate News

**6.8** MILLION JOBS

**17%** GROWTH  
2021- 2025

**\$50K** BASE SALARY

GENDER GAP  
**6%** FEMALE

**1/3** WORKFORCE  
RETIRING

# Smart Energy Technical Training

## Program Model

- ✓ Solar Panel Installation
- ✓ Electricity Basics
- ✓ Energy Efficiency
- ✓ Weatherization
- ✓ Employment Readiness
- ✓ Life Skills
- ✓ Wrap Around Support

## Industry Credentials

- ✓ OSHA 10 Prep & Certification
- ✓ CAST Prep & Certification

**7**  
**COHORTS**

**15%**  
**FEMALE**

**PRODUCED**  
**53**  
**GRADUATES**  
**YTD**

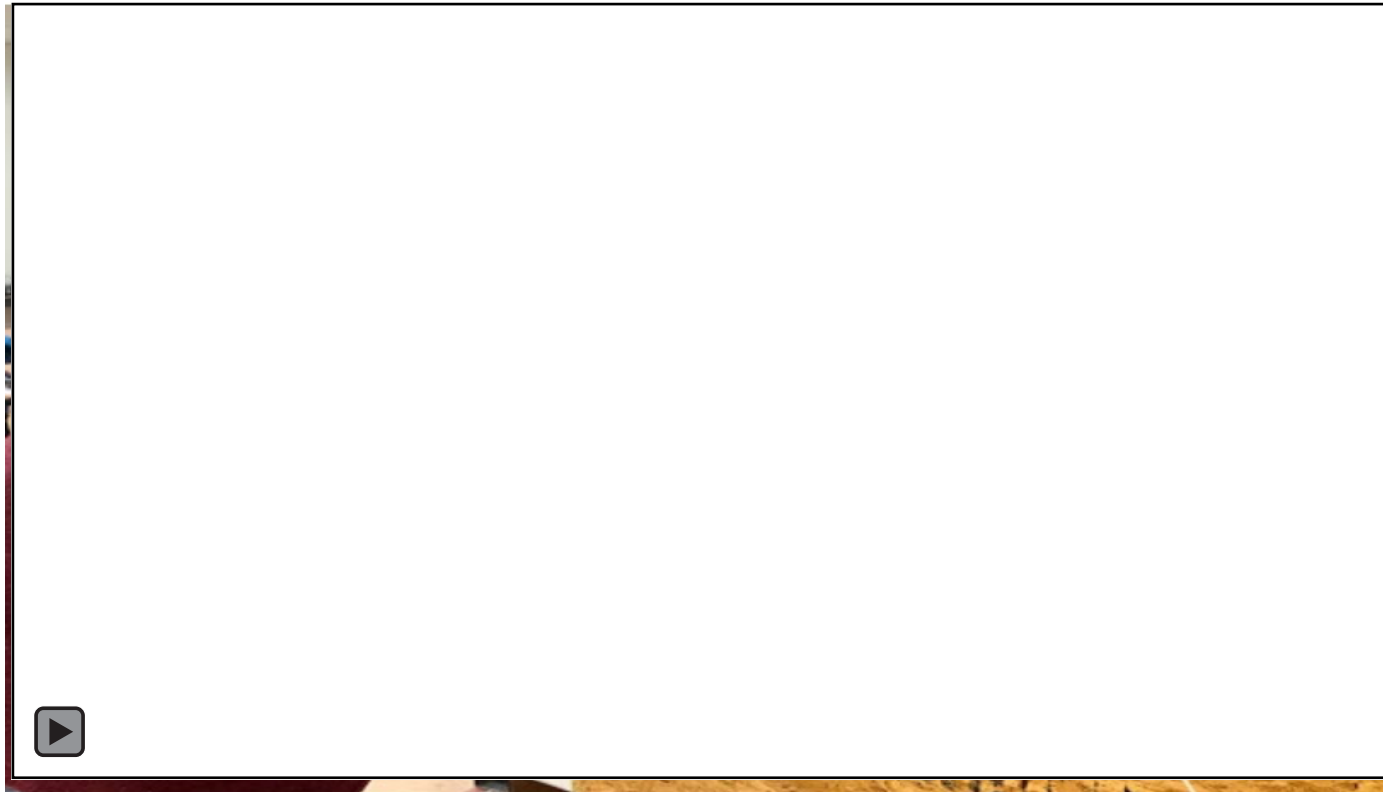
**OIC**  
**IMPACT**

**73%**  
**CREDENTIAL**  
**ATTAINMENT**

**75%**  
**BIOPC**

**83% JOB**  
**PLACEMENT**

# Smart Energy Technical Training



**Erika Watkins, Smart Energy Technical Training Graduate  
Employed by PECO**

# Smart Energy Technical Training

*Thank you!*

Judge Renee Cardwell Hughes, President & CEO  
[rhughes@philaoic.org](mailto:rhughes@philaoic.org) or 215-236-7700, ext. 301

Latoya Edmond, VP Workforce & Economic Innovation  
[ledmond@philaoic.org](mailto:ledmond@philaoic.org) or 215-236-7700, ext. 345

Delena Smith, Skilled Trades Program Manager  
[dsmith@philaoic.org](mailto:dsmith@philaoic.org) or 215-236-7700, ext. 502

# Next: Energy Coordinating Agency

*Workforce Development*



# ECA

“Get Ready”  
Presented by  
Steve Luxton / CEO







**ECA's mission is to help people conserve energy and to promote a sustainable and socially equitable energy future for all.**

Since ECA's founding in 1984, it has grown into a mission-driven diverse operation.

All of our services are dedicated to Philadelphia's economically disadvantaged communities:

- ◆ Training
- ◆ Heater Hotline / LIHEAP Crisis
- ◆ Weatherization
- ◆ Community Programs



# ***Get Ready***

**THE MISSION OF THE TRAINING CENTER IS TO PROVIDE CURRENT EDUCATION AND TRAINING TO MINORITIES SO THEY CAN SECURE FAMILY SUSTAINING WAGES AND MOVE FROM POVERTY TO PROSPERITY.**

**FINANCIAL INSTITUTIONS PLAY A KEY ROLE IN THIS EFFORT BY PROVIDING FINANCIAL SUPPORT of TRAINING OF OUR TARGET AUDIENCE.**

**THE CONTRACTORS HAVE ACCESS TO SKILLED EMPLOYEES THAT CAN PROVIDE SERVICES TO LOW INCOME COMMUNITIES VIA OTHER GOVERNMENT PROGRAMS THAT MAKE HOUSEHOLDS IN THESE COMMUNITIES ENVIRONMENTALLY SAFE AND ENERGY EFFICIENT**



# Get Ready

- **RECRUITING - AUGUST 2, 2021**
- **CLASSES BEGIN – SEPTEMBER 13, 2021**
- **END DATE – DECEMBER 13, 2021**
- **MEASURES OF SUCCESS**
  - LOW ATTRITION
  - VERY GOOD ATTENDANCE REWARD
  - EARN THE FOLLOWING NATIONALLY RECOGNIZED CERTIFICATIONS:
    - NCCER CONSTRUCTION BASICS
    - OSHA 10 CONSTRUCTION SAFETY
    - EPA RRP LEAD SAFETY AND HAZARDOUS MATERIALS
    - BUILDING PERFORMANCE INSTITUTE -INSULATION AND AIR SEALING TECHNICIAN

**\*\*\*JOB PLACEMENT**



# ***Get Ready***



***Our goal is \$120,000 to cover tuition for 12 Students ( includes technical and soft skill training)***

## ***Skills Acquisition Includes:***

***De-  
construction  
/ Basic  
Carpentry /  
Electrical /  
Plumbing /  
Insulation /  
Air Sealing***

***Math /  
Technical  
Drawing  
Review /  
Hand and  
Power Tool  
Safety***

***OSHA 10  
Construction  
Safety***

***Green  
Energy***

# *Get Ready*



**THANK YOU**



**STEVE LUXTON –**  
**[STEVEL@ECASYS.ORG](mailto:STEVEL@ECASYS.ORG)**



**EXECUTIVE DIRECTOR  
AND CEO**

# Next: Penn Asian Senior Services

*Workforce Development*



Penn Asian Vocational  
Institute

Clayton Fitch

*Development Manager*



[www.passi.us](http://www.passi.us) | [@passi\\_us](https://twitter.com/passi_us)



# Penn Asian Senior Services

## Organizational Overview

Our Mission: To promote the well-being of Asian American seniors and other adults who are disadvantaged by language and cultural barriers.

- Serving more than 800 seniors across the region annually
- Services provided in 19 languages
- More than 1 million hours of care provided in 2020





# Penn Asian Vocational Institute (PAVI)

Developing a Culturally and Linguistically-Attuned Workforce



## Challenges:

- Asian American community struggling to recover from pandemic recession.
- Language barriers

## Opportunities

- Need for linguistically attuned care
- Growing senior population

## Solution

- Increase culturally and linguistically-attuned training opportunities that lead to employment

# Penn Asian Vocational Institute (PAVI)

Building Upon 15 Years of Success



## Creating Opportunities:

- 100 Home Health Aides trained
- Increased employment
- Employment Retention
- Wage increases



# Penn Asian Vocational Institute (PAVI)

Strengthening the Community

## Building a stronger community together

- Increasing employment opportunities for LEP individuals
- Empowering low-income individuals to enter a high demand industry
- Putting low-income individuals on a path to self-sufficiency
- Ensuring vulnerable seniors continue to live in the community.



# Thank you!



**Penn Asian Vocational Institute (PAVI)**

Clayton Fitch

Development Manger

Phone: (215) 572-1234 ext. 112

Email: [clayton.fitch@passi.us](mailto:clayton.fitch@passi.us)

# Next: Tech Impact

*Workforce Development*



## ITWorks Philadelphia

Creating Career Pathways  
for Young Adults  
and

Building a Diverse, Inclusive  
Tech Talent Pipeline

Becca Johnson,

Managing Director of  
Programs & Philanthropy

[www.techimpact.org](http://www.techimpact.org)





- **Our mission is to empower communities and nonprofits to use technology to better serve our world.**
- **ITWorks Workforce Development Program (launched in Philadelphia in 2010):**
  - Over 670 graduates nationwide (~300 in Philadelphia)
  - Students: 18-26 years old, disconnected, un/underemployed
  - 70+% Extremely Low-to-moderate income
  - 75% self-identify as BIPOC
  - On track to 1,000 ITWorks graduates nationwide by 2024
  - 87%+ : Graduation rate since program launch
  - 80%+ : 6-month IT employment rate for graduates
  - \$35K-\$40K+: Average starting salary in full-time IT jobs







# ITWorks Philadelphia: Building a Diverse, Inclusive Tech Talent Pipeline

## Timeline

- Delivered at Peirce College (currently virtual).
- Two 16-week ITWorks sessions each program year (fall and spring): 11 weeks of curriculum and 5 weeks of internship.
- Every Friday, volunteers present professional skills trainings.

## Annual outcome targets to measure success:

- Enroll at least 36 students and graduate 90%;
- Of the graduates, 100% will earn the Cisco IT Essential Certification, sit for the two-part CompTIA A+ Certification, and complete 5-week (minimum) IT internships; and
- At least 70% will secure IT employment within 6 months of graduation.







# ITWorks Philadelphia: Building a Diverse, Inclusive Tech Talent Pipeline



- This proven program breaks the cycle of poverty by providing career pathways for young adults, including women and communities of color.
- ITWorks is FREE to students to remove the barrier of affordability.
- HOW is it free? Because of the generous support of corporations, foundations, and government entities.

**The Ask:** Grant support of \$50,000 to \$100,000 will supplement other funding sources to keep the program free of charge for 36 students in the coming program year. Funding supports critical program staff salaries, certification vouchers, and other operating expenses.



## ITWorks Philadelphia: Building a Diverse, Inclusive Tech Talent Pipeline

- Make a difference in someone's life, like ITWorks graduate Tiffani:
  - Worked in retail, looking for change/stability
  - Formed key relationships with mentor at Accenture and networked with classmates
  - Now works at full-time at Bank of America as a Technical Support Analyst
- Volunteer opportunities:

Tech Impact partners with dozens of regional nonprofits, corporations, and government entities (70-100 volunteers per session)

  - Mentorship
  - Internships
  - Lunch & Learns
  - Professional skills development



# ITWorks Philadelphia: Building a Diverse, Inclusive Tech Talent Pipeline

*Thank you!*

Becca Johnson, Managing Director

[Becca@techimpact.org](mailto:Becca@techimpact.org)

Volunteer with ITWorks:

<https://techimpact.org/our-programs/itworks/volunteer-with-itworks/>



# 10-Minute Break

# Next: Southwest Community Development Corporation

*Housing & Neighborhoods*

# Southwest CDC

## Southwest Community Center Revitalization Project

### Steven Kuzmicki, Project Manager

[www.PhiladelphiaFed.org](http://www.PhiladelphiaFed.org) | [@PhiladelphiaFed](https://twitter.com/PhiladelphiaFed)







# Southwest Community Development Corporation

- Located at 6328 Paschall Avenue in Southwest Philadelphia, Southwest CDC's Mission is to improve the overall quality of life in the community.
- Southwest CDC serves over 2,500 very low and low-and-moderate-income households every year. There are approximately 8,000 households in Southwest who live in poverty.
- Southwest CDC's specialized services currently provide utility assistance, job seeking assistance, housing counseling, affordable housing development and training, economic development activities and publishes the community newspaper.

# Southwest Community Center Revitalization Project

Our building is an important community hub & resource:

- A CRA eligible project
- Has environmental issues (former industrial use)
- Needs improvements to façade and exterior
- Is underutilized (approx. 4,000 sf vacant)
- In need of upgrades to keep up with organizational growth
- Unable to handle much debt as is
- We are asking for grant of \$50,000 to undertake environmental remediation. Without it, nothing can move forward with the building.

# Southwest Community Center Revitalization Project

This project will allow Southwest CDC to:

- Continue to provide crucial programs to community
- Build capacity and grow programs, thus meeting ongoing community demand
- Will serve as important first step to completely renovating the building.
- Beautify the immediate neighborhood
- There are many other users who will benefit (tenants, voting location for 5 precincts, community and 12<sup>th</sup> district meetings, resources fairs, etc.) and improving the building will bring even more tenants.

# Southwest Community Center Revitalization Project

- Project qualifies for CRA credit
- Highly visible project in community
- Project will provide bank entre into community
- Developing a relationship with Southwest CDC will provide additional opportunities for investment
- Volunteer opportunities for bank employees

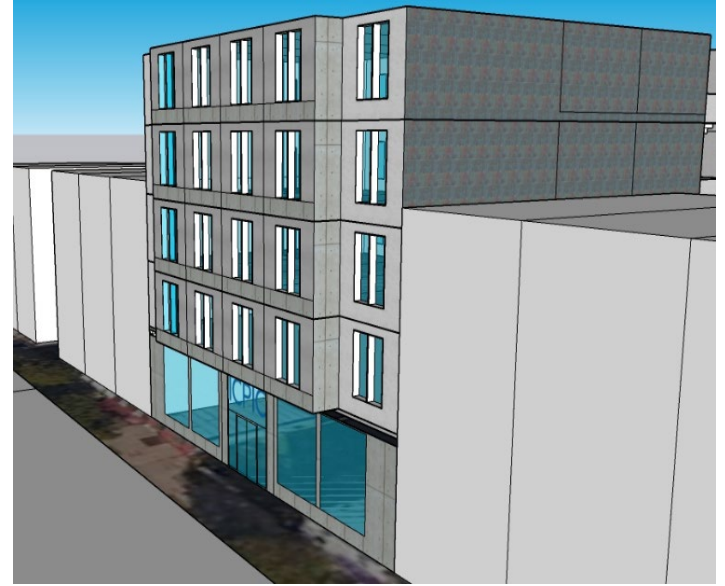
# Southwest Community Center Revitalization Project

*Thank you*  
*Steven Kuzmicki*  
[steven@southwestcdc.org](mailto:steven@southwestcdc.org)  
*215-729-0736*

# Next: ICPIC-NAC

*Housing & Neighborhoods*





ICPIC New Africa Center CDC

New Freedom District Plan

Abdul-Rahim Muhammad Director



[www.PhiladelphiaFed.org](http://www.PhiladelphiaFed.org) | [@PhiladelphiaFed](https://twitter.com/PhiladelphiaFed)



# ICPIC New Africa Center CDC

- Established 29 years ago
- Located at 4243 Lancaster Ave, Phila. PA 19104 in a poor distressed African-American neighborhood in the Belmont section of West Phila.
- An educational & community service agency dedicated to the development & revitalization of its neighborhood and the preservation of its rich cultural heritage and legacy
- Its activities include:
  - 27<sup>th</sup> Annual Islamic Heritage Festival & Parade at Penn's Landing
  - Management of the New Africa Center Museum
  - Cultural Awareness Skill Enrichment (CASE) after-school program
  - Weekly Community Meals and HIV Education
  - Artist Showcases, Film Screenings and Literary/Café:
  - New Freedom District Initiative & NFD Tours
  - Community Murals & PA Historical Marker Dedication Program
  - Lancaster Ave Day Parade
  - New Africa Freedom Square & Community Family Day

# ICPIC-NAC New Freedom District and Project Plan

Located in Federally designated Promise and Opportunity Zones

Provide affordable housing, job training, community services for LMI individuals and promote economic development

Construct two mixed-use facilities, totaling 4 commercial spaces and 45 apartment units to help stabilize and anchor the 4200 block of Lancaster Ave

Build at 4237 - 43 Lancaster Ave a new 5-story building with 3400 SF 1<sup>st</sup> floor space reserved for new NAC museum & café and 39 apartments on upper four floors

Build at 4234 - 4240 Lancaster Ave a new 4-story building with 3 commercial spaces on 1<sup>st</sup> floor and 6 apartments above

ICPIC-NAC's development partner is Mosaic Development Partners LLC ([www.mosaicdp.com](http://www.mosaicdp.com))

Other stakeholders: Phila. Planning Commission, City Commerce Department, LISC Phila, Councilwoman Jamie Gauthier, Senator Vincent Hughes

# ICPIC-NAC New Freedom District – Goals and Objectives

- Estimated to create 46 full time equivalent jobs & \$4.2m economic impact on our neighborhood & city
- Total program attendance serving over 27, 000 people per year
- The museum will create 13 new jobs, provide job training, and establish three small business spaces
- \$6.5M projected total project cost
- Goal is to secure all grants and construction financing by first quarter 2022 with an anticipated 20-month construction period
- Success will be defined by building the project on time with community benefits
- Surveys will be distributed to receive feedback from staff, constituents, residents and community & business partners to evaluate performance

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# ICPIC-NAC

## OUR ASK

Benefits of Partnering with ICPIC – NAC:

- ✓ Your institutions will be allocating Community Reinvestment Act funding to help rebuild and transform our New Freedom District community to be a place that families can live in a safe and caring neighborhood
- ✓ Help to provide affordable housing, job training, quality community services for LMI individuals in a distressed neighborhood and promote economic development

ICPIC-NAC believes its project checks all the boxes

**Take Advantage of this Community Reinvestment Act Opportunity!**

- **OZ tax benefits**
- **Annual NAP Tax Credits**
- **Grants and donations**



# ICPIC-NAC New Freedom District

*Thank you*

*looking forward building a community partnership with your institution!*

***Abdul-Rahim Muhammad, Director***

***ICPIC New Africa Center***

***610-352-0424 [icpic@rcn.com](mailto:icpic@rcn.com)***

***Ms. Leslie Smallwood - Lewis***

***Mosaic Development Partners***

***215.882.3341 [ls@mosaicdp.com](mailto:ls@mosaicdp.com)***

# Next: Ceiba Philadelphia

*Financial Inclusion and Entrepreneurship*

# Ceiba

## Comprehensive Asset Building

**Will Gonzalez,  
Executive Director**

*The purpose of this presentation is to help financial institutions enhance their access to the growing Latinx community*



[www.ceibaphiladelphia.org](http://www.ceibaphiladelphia.org)



# Ceiba

***a collective of Latinx community-based organizations in Philadelphia.***

***Ceiba's mission is to promote the economic development and financial inclusion of the Latino community through collaborations and advocacy aimed at ensuring their access to quality housing***

***Through Ceiba, the member agencies enhance and coordinate the delivery of their asset building services through an approach that integrates financial literacy, comprehensive housing counseling, free tax preparation services, access to the Earned Income Tax Credit, Individual Development Accounts (IDAs), and public benefits. IDAs are structured savings programs that provide matching funds for participants who meet a savings goal.***

# **Ceiba's Comprehensive Asset-Building Program**

***Ceiba requests support for its Comprehensive Asset-Building Program, a program that fosters self-sufficiency and access to services in the Latinx community of Philadelphia, the poorest ethnic group in the city.***

***The Program uses free tax preparation as a gateway to asset-building.***

***Tax returns provide a vista to a family's finances. Ceiba uses that comprehensive view to build bridges for families to connect, at one point of contact, with asset-building services.***

# Ceiba's Comprehensive Asset-Building Program

Since 2002, Ceiba has assisted 916 families become first time homeowners; filed 7,664 free tax returns resulting in over \$13 Million in tax refunds and \$1.8 Million in saved tax-prep fees; obtained 1,059 ITINs; organized 736 financial literacy workshops; and its work was recognized as one of the top 3 Best Anti-Poverty Solutions by the Philadelphia Social Innovations Journal's Social Innovations Lab.

Ceiba seeks support to grow the scale of the Comprehensive Asset-Building Program.

Success is measured by the number of people we help with free tax preparation and how many of our tax clients we connect with additional asset-building services.



# **Ceiba Comprehensive Asset-Building Program**

**We are coming to you for a mutually beneficial opportunity....**

**Help build the Latinx community.**

**We are a strong piston in the engine of economic development that is the immigrant community...**

**We have many opportunities for Banks: basic accounts; mortgages; lines of credit; business loans; investments...**

**We want to help our people get to Banks.**

**We prefer that our people do business with Banks rather than a check casher, a loan shark, a mortgage company.**

**Helping Banks connect with our growing market benefits Banks and OUR community...**

**We look forward to working with you.**

# **Ceiba's Comprehensive Asset-Building Program**

***Gracias for considering our request.***

***Please do not hesitate to contact us  
for additional information.***

***Will.Gonzalez@Ceibaphiladelphia.org***

# Next: Greater Philadelphia Hispanic Chamber of Commerce

*Financial Inclusion and Entrepreneurship*



GREATER PHILADELPHIA  
**HISPANIC CHAMBER  
OF COMMERCE**

Project Title:

## **Accelerator Program for Latino Entrepreneurs**

Presenter:

**Jennifer Rodriguez, MCP  
President**



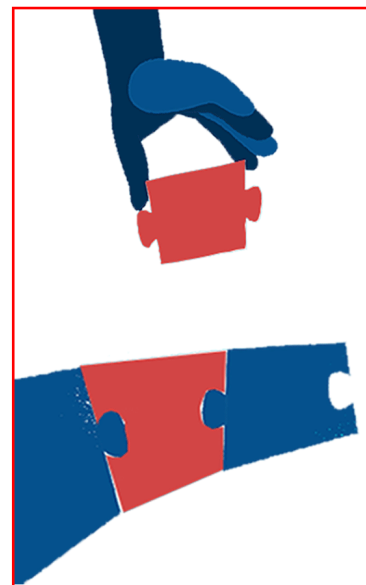
[www.PhiladelphiaFed.org](http://www.PhiladelphiaFed.org) | [@PhiladelphiaFed](https://twitter.com/PhiladelphiaFed)

# Greater Philadelphia Hispanic Chamber of Commerce

## Networks. Education. Growth.

There are over 22,000 Latino-Owned Businesses in the region and GPHCC seeks to close the gap between them and their counterparts by:

- providing technical assistance and education
- building networks that provide capital and support
- business development opportunities in supply chain
- advocacy



Closing the Opportunity Gap for Hispanic Businesses by Providing High-Quality Education that Prepares Owners with the Skills, Resources, Tools, Relationships & Plans for Action that Will Help Them Scale.



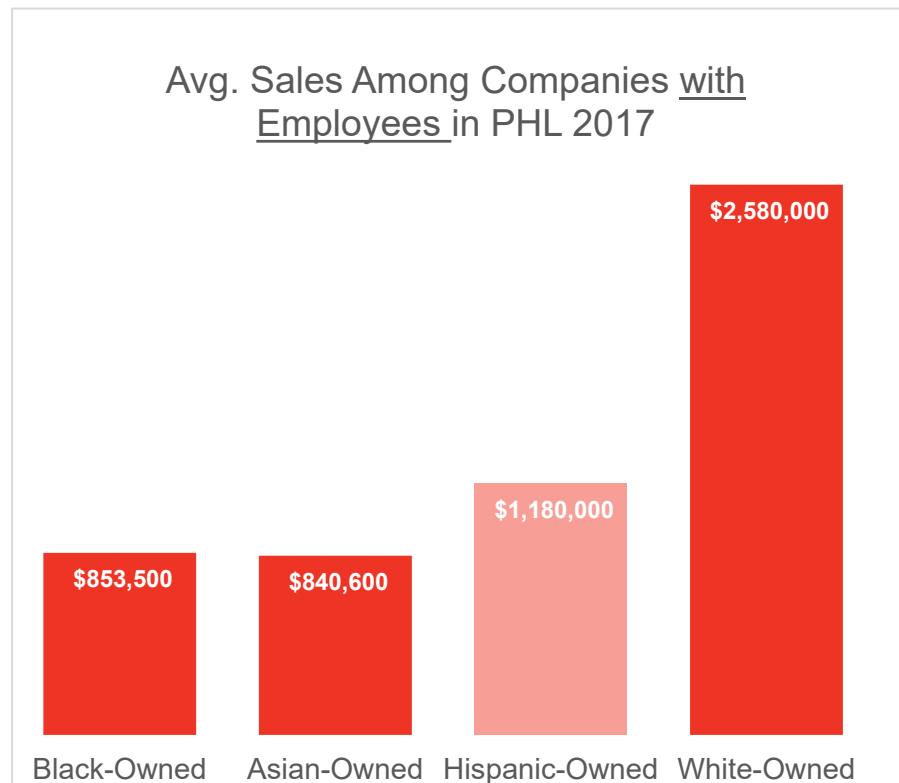
# 2020 GPHCC Highlights

- GPHCC **convenes over 2,500 participants annually** at varied events, including conferences, policy forums, networking sessions, and education programs.
- GPHCC provides **opportunities and training to encourage more LBO participation in the procurement process** and increase the number of LBOs in the supply chain.
- **Over 70 restaurants have participated in Dine Latino Takeout Weekend and Dine Latino Restaurant Week**, which support food entrepreneurs during the pandemic.
- The inaugural cohort of **Accelerate Latinx** entrepreneurship education program **created 20 jobs and retained 66 jobs amid the pandemic.**



# Accelerator Program for Latino Entrepreneurs

- Significant **disparities on key measures** of strength
- Vast majority are **unscaled**
- Highly concentrated in **consumer-facing** industries
- Few participate in the supply chain
- Owners **lack key management fundamentals**
- Owners **lack key relationships**
- Owners are **uninformed about ecosystem**



Source: Pew Charitable Trusts



# \$1,200 Investment Per Job Created or Retained in 2020

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## **\$100,000 Investment:**

- 2 Cohorts of 15-20
- Curriculum License
- Instructor Fee
- Program Coordinator
- Curriculum Training
- 3-Year Tracking

## Components

- 5 Modules (7 Months)
- 3-Yr Growth Plan
- Peer Mentoring
- Alumni Network
- 3-Year Tracking

## Eligibility

- Existing LOB (2-Years)
- \$200,000 Sales, Approx.
- At least 1 Employee
- Growth Mindset
- 7-Month Commitment



100% of participants would recommend the program

# Accelerate Latinx

powered by **INTERiSE**

and  **GREATER PHILADELPHIA  
HISPANIC CHAMBER  
OF COMMERCE**



20 New jobs created  
66 Jobs retained



73% of participants maintained or increased revenue



92% of participants did business with another participant.



31% of participants received new financing.

Get the business knowledge, management know-how, and networks needed to think like a CEO, grow your revenue, increase jobs, and be contract-capable and procurement-ready to do business with Philadelphia's large companies.

# Next: Rebuilding Together Philadelphia

*Housing & Neighborhoods*



**Repairing**

**Revitalizing  
Communities**



**Geraldine  
Brown  
5123 Arch St.**



**BEFO  
RE**



**AFTE  
R**



## PROBLEMS HOMEOWNERS FACE

*Lack of money for repairs*

*Substandard housing  
conditions*

*Negative health outcomes  
related to poor housing  
conditions*

*Gentrification*

## OUR SOLUTION

We provide critical health and safety related repairs in vulnerable owner-occupied homes in Philadelphia neighborhoods



Together, with **38K volunteers**, we have transformed lives and revitalized communities by providing **\$38 million of repairs** to **1.8K homes** since 1988

## Our impact focus areas:



**SAFETY**



**HEALTH**

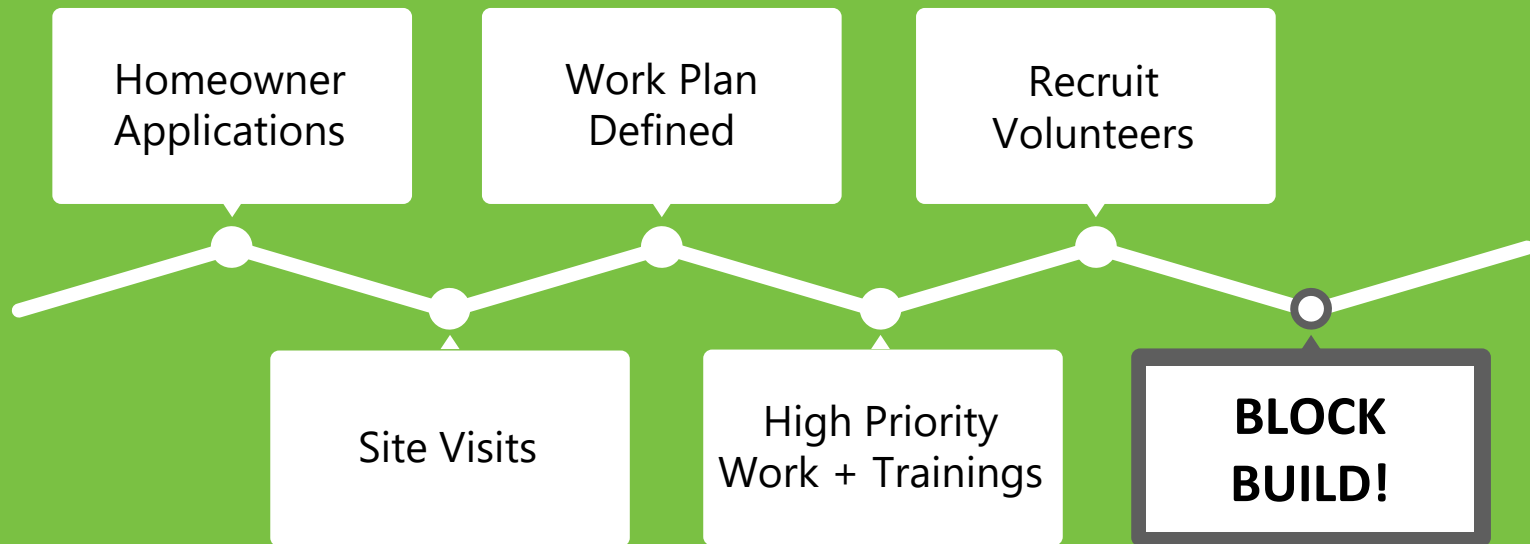


**ENERGY**

We'd like you to support our rebuilding efforts in  
Fairhill, Kensington, Haddington, Dunlap and  
Northwest Philadelphia neighborhoods



RTP has a well-established and time-tested process for all repairs



# Your goals are aligned with ours. **Join us!**

## **We're a great partner for you...**

Committed to racial equity

Rockstar team

Community impact

Relationships with FIs

*(Wells Fargo, PNC, Univest, M&T, WSFS, Bank of Princeton, Capital One)*

## **... and you will also benefit!**

Be a part of the rebuilding effort

CRA eligible

Team-building volunteer events

Publicity

# Next: YWCA Tri-County Area

*Workforce Development*

eliminating racism  
empowering women  
**ywca**  
Tri-County Area

# Dignified Advancement Workforce Navigation



**YWCA Tri-County Area serves 1,500 people in Montgomery, Chester, and Berks counties with a Theory of Change that includes empowerment and economic advancement of women and girls, racial justice and civil rights, and health and safety of women and girls.**

**Our mission is to eliminate racism, empower women, and promote peace, justice, freedom and dignity for all.**





## **Dignified Advancement Workforce Navigation (DAWN)**

Our “whole person” approach to workforce development includes:

- ❑ YW Dignity Kitchen in the Montgomery County Human Services Center, providing on-the-job training in every aspect of food service
- ❑ Job skills preparation through YW's AmeriCorps Dignified Advancement Workforce Navigation program, helping adults build employment-related skills
- ❑ Adult education services for those who may need tutoring in math and literacy, or who wish to earn a high school diploma
- ❑ Entrepreneurial skills training for women operating their own businesses
- ❑ A trauma-informed and trauma-responsive approach to working with adults, increasing success in the workplace through optimal physical and emotional health.



## The DAWN Difference

36 adults/year gain practical work experience in operating a commercial kitchen and preparing meals:

- ☐ Participate in on-the-job and classroom training for 12 weeks
- ☐ Learn kitchen prep and management best practices
- ☐ Gain “soft” employment skills
- ☐ Earn safe food handling certificates
- ☐ Prepare a resume and practice interviewing skills
- ☐ Be ready to work in any restaurant, commercial kitchen, or institutional food service



# Outcomes that go beyond a well-trained workforce

Your support of DAWN and YWCA Tri-County Area will:

- ☐ Ensure work-ready employees
- ☐ Help reduce poverty and unemployment among adults in Montgomery County
- ☐ Help reduce food insecurity for children and adults
- ☐ Build a strong, inclusive educational program
- ☐ Establish an income-producing, self-sustaining social enterprise in a commercial kitchen





**Join us by  
investing in  
self-reliance  
and  
education**

## **Share your time and talent!**

Volunteers can guide women entrepreneurs as they build their own businesses or mentor job seekers.

YW also welcomes new board members to help steer service to the community and steward the future financial health of the organization.



# YWCA IS ON A MISSION

## Invest in our social enterprise

A multi-year investment of \$250,000 will:

- ☐ result in a well-trained workforce in a the high-demand field of culinary arts;
- ☐ build the income-generating Dignity Kitchen model that will become self-sustaining through contract meals prepared by trainees.

# Networking Breakouts

- Breakout Room #1:
  - **Housing & Neighborhoods**
- Breakout Room #2:
  - **Workforce Development**
- Breakout Room #3:
  - **Financial Inclusion & Entrepreneurship**





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