

PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)

SBA's Program for Investment in Microentrepreneurs (PRIME) provides assistance to organizations that help low-income entrepreneurs who lack sufficient training and education to gain access to capital to establish and expand their small businesses.

The PRIME Act authorizes SBA to establish a program for the purposes of: (Track 1) providing training and technical assistance to disadvantaged entrepreneurs; (Track 2) providing training and capacity building assistance to microenterprise development organizations (MDOs) and programs; (Track 3) researching and developing best practices in the field of microenterprise development and technical assistance programs for disadvantaged entrepreneurs; and (Track 4) conducting other such activities that the Administrator determines to be consistent with the purposes of the Act.

APPLICANTS

In FY2015, SBA solicited and received the following eligible applications for PRIME:

- Track 1 – Training & Technical Assistance - 88 applications totaling \$11.2M
- Track 2 – Capacity Building Assistance - 16 applications totaling \$3.0M

This year, SBA placed special emphasis on applications with projects utilizing information technology as a means to help small businesses start or grow. Assisting small businesses with the tools needed to implement automated financial accounting, financial reporting and inventory management is viewed as an industry best practice.

Additionally, SBA placed special emphasis on applications from organizations participating in SBA's Community Advantage (CA) Program. The CA Program provides mission-oriented lenders access to 7(a) loan guaranties to provide small businesses with critical gap financing after graduating from microfinancing. Twenty CA Lenders submitted applications, and thirteen of those lenders were selected as PRIME award recipients.

SELECTION PROCESS

Step 1: Solicitation of Grant Applications. SBA posted a Program Announcement on Grants.gov. After closing of the Program Announcement, all grant applications submitted on a timely basis were forwarded to the Office of Economic Opportunity (OEO) for review. OEO verified applicant eligibility.

Step 2: Application Review & Scoring. Each eligible application was independently scored by a minimum of two reviewers. The reviewers were selected from a pool of experienced staff in OEO and SBA's Office of Field Operations. Individual scores that differed by more than 20 points (115 maximum points) were scored by a third reviewer. Applications were scored based on established criteria in the areas of Organizational Experience & Capacity, Project Design, Project Management, and Collaboration & Leveraging of Resources.

Step 3: Ranking. Every eligible application was ranked by average score within its applied Track (e.g. Track 1 applications compete only against other Track 1 applications for funding). Awardees were then selected based on score and available funding.

PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME) FY2015 AWARDEES

Program regulations require that SBA allocate the funding available for awards as follows:

- A minimum of 75 percent for Technical Assistance Grants;
- A minimum of 15 percent for Capacity Building Grants; and
- The remaining 10 percent or less may be allocated by SBA, in its sole discretion to be used for Research and Development Grants or Discretionary Grants.

Discretionary Grants. In collaboration with SBA's Office of Economic Opportunity, SBA Administrator Maria Contreras-Sweet selected awardees of discretionary grants based on those organizations' unique alignment with key strategic objectives of the Agency.

FY2015 PRIME AWARDEES

SBA awarded \$5 million in PRIME funding across the following Tracks:

- Track 1 – Training & Technical Assistance - 29 awards totaling \$3,750,000
- Track 2 – Capacity Building Assistance - 4 awards totaling \$750,000
- Track 4 – Discretionary Grants – 6 awards totaling \$500,000

Please see the pages below for summaries of all FY2015 PRIME recipients.

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

ARKANSAS

COMMUNITIES UNLIMITED, INC..... 5

CALIFORNIA

AGRICULTURE AND LAND BASED TRAINING ASSOCIATION..... 5
 AMPAC TRI-STATE CDC..... 6
 FRESNO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION..... 6
 OBDC SMALL BUSINESS FINANCE..... 7
 PACIFIC ASIAN CONSORTIUM IN EMPLOYMENT (PACE)..... 7
 RENAISSANCE ENTREPRENEURSHIP CENTER..... 8
 VALLEY ECONOMIC DEVELOPMENT CENTER..... 8
 VERMONT SLAUSON LDC, INC..... 9

DISTRICT OF COLUMBIA

CREDIT BUILDERS ALLIANCE, INC..... 9

FLORIDA

TAMPA BAY BLACK BUSINESS INVESTMENT CORP..... 10

KENTUCKY

KENTUCKY HIGHLANDS INVESTMENT CORPORATION..... 10

MAINE

MAINESTREAM FINANCE..... 11

MARYLAND

THE HARBOR BANK COMMUNITY DEVELOPMENT CORPORATION..... 11
 MARYLAND CAPITAL ENTERPRISES..... 12

MISSOURI

JUSTINE PETERSEN HOUSING AND REINVESTMENT CORP..... 12

MONTANA

MONTANA COMMUNITY DEVELOPMENT CORPORATION..... 13

NEW JERSEY

GREATER NEWARK ENTERPRISES CORPORATION..... 13
 UNION COUNTY ECONOMIC DEVELOPMENT CORPORATION..... 14

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

NEW YORK

BUSINESS OUTREACH CENTER NETWORK, INC	14
CAMBA, INC	15
COMMUNITY CAPITAL NEW YORK, INC.....	15
IBERO AMERICAN ACTION LEAGUE	16
NYBDC LOCAL DEVELOPMENT CORPORATION (DBA EXCELSIOR GROWTH FUND).....	16

OHIO

ECONOMIC AND COMMUNITY DEVELOPMENT INSTITUTE.....	17
---	----

OKLAHOMA

CHEROKEE NATION.....	17
RURAL ENTERPRISES OF OKLAHOMA	18

OREGON

ADELANTE MUJURES.....	18
MICRO ENTERPRISE SERVICES OF OREGON.....	19

PENNSYLVANIA

COMMUNITY CAPITAL WORKS (DBA ENTREPRENEUR WORKS FUND)	19
FINANTA.....	20
THE ENTERPRISE CENTER	20

PUERTO RICO

CORPORACION PARA EL FINANCIAMIENTO EMPRESARIAL DEL COMERCIO Y DE LAS COMUNIDADES (COFECC)	21
---	----

TENNESSEE

SOUTHEAST COMMUNITY CAPITAL CORPORATION (DBA PATHWAY LENDING).....	21
--	----

TEXAS

LIFTFUND, INC	22
PEOPLEFUND	22
NATIONAL ASSOCIATION FOR LATINO COMMUNITY BUILDERS	23

WASHINGTON

WASHINGTON COMMUNITY ALLIANCE FOR SELF HELP (NOW KNOWN AS VENTURES).....	23
--	----

WISCONSIN

WISCONSIN WOMEN’S BUSINESS INITIATIVE CORPORATION	24
---	----

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

ARKANSAS - COMMUNITIES UNLIMITED, INC.

Communities Unlimited is a non-profit organization based in Fayetteville, AR that works with under-resourced businesses and communities in seven states to build wealth and improve quality of life.

Communities Unlimited will use the \$150,000 PRIME award to help low-income and minority (primarily Hispanic) entrepreneurs in the Delta region of Arkansas, Tennessee and Mississippi which has experienced persistent poverty. Technical assistance and training will be provided via workshops, classroom instruction, one-on-one counseling and online computer instruction to help aspiring entrepreneurs with financial and information management, cash flow management, strategic planning and marketing. Communities Unlimited overall goal is to grow and save jobs in communities that are economically disadvantaged.

Contact:	Deborah Temple, Senior Manager	Community Advantage Lender:	No
Phone:	870-403-3285	Technology Component:	Yes
Email:	Deborah.temple@communitiesu.org	Grant Type:	Track 1
Web Address:	www.communitiesu.org		

CALIFORNIA - AGRICULTURE AND LAND BASED TRAINING ASSOCIATION

Agriculture and Land Based Training Association (ALBA) is a non-profit organization headquartered in Salinas, CA whose mission is to advance economic viability, social equity and ecological land management among limited resource farmers who are pursuing the dream of independent farm ownership.

With its \$50,000 PRIME award, ALBA intends to teach computer literacy and understanding of software tools to enable aspiring farmers to manage the “business side” of running a farm (with an emphasis on organic farms) to ensure the farm’s long term viability. This will include a “Farmer Education Course” that teaches organic production, marketing, business management and farm planning to prospective farmers. Additionally, at the completion of the “Farmer Education Course” some farmers will be invited to participate in a project called “Organic Farm Incubator” where access to land equipment and additional technical assistance is provided. Finally, through “ALBA Organics” farmers will be allowed access to a distribution network to market and sell their organic strawberries and vegetables throughout the San Francisco Bay area and around the state. ALBA’s target market is beginning and socially-disadvantaged farmers. Clients from the organization’s last three classes were 80% to 90% Latino immigrants with an average income of \$26,000.

Contact:	Chris Brown, Executive Director	Community Advantage Lender:	No
Phone:	831-758-1469	Technology Component:	Yes
Email:	chris@alba.org	Grant Type:	Track 1
Web Address:	www.albafarmers.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

CALIFORNIA - AMPAC TRI-STATE CDC

AmPac Tri-State CDC (AmPac) is an SBA Certified Development Company providing SBA 504 loans and financing to new and growing California businesses at all stages of growth. Established in 2005, the organization prides itself in connecting faith and business and refers to itself as the first faith-based CDC in the country.

AmPac will use its \$75,000 PRIME award to provide training and technical assistance to the underserved communities of San Bernardino and Riverside counties. AmPac will place special emphasis on targeting the African American community, women business owners, and engaging entrepreneurs and small businesses within the faith-based community. Over its ten-year history, AmPac has walked hand in hand with minority- and women-owned businesses to facilitate their success in accessing capital. More than 35 percent of its \$83 million loan portfolio has served minority- and women-owned businesses.

Contact: Hilda Kennedy, President
Phone: (909) 915-1706
Email: hkennedy@ampac.com
Web Address: www.ampac.com

Community Advantage Lender: No
Technology Component: N/A
Grant Type: Track 4

CALIFORNIA – FRESNO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

Fresno Community Development Financial Institution (Fresno CDFI) is a non-profit organization that provides financing, training and asset development services for low-and moderate-income entrepreneurs. Since its inception in 2008, its seasoned multilingual staff – experienced in micro-finance, credit counseling, business plan development, and advocacy for low-income families – has helped hundreds of entrepreneurs realize their dreams.

With the \$150,000 PRIME award, Fresno CDFI will provide workshops and one-on-one counseling to low-income microentrepreneurs in a nine county region in Central California. Subject areas include business planning, financial projections, credit building, inventory management, customer relations, leasehold / landlord issues, digital marketing and other pertinent information technology so the small businesses are prepared and ready to succeed.

Contact: Blong Lee, Manager
Phone: 559-263-1096
Email: blong.lee@fresnoeoc.org
Web Address: <http://www.fresnoeoc.org/CDFI>

Community Advantage Lender: Yes
Technology Component: Yes
Grant Type: Track 1

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

CALIFORNIA - OBDC SMALL BUSINESS FINANCE

OBDC Small Business Finance (OBDC) is an Oakland based non-profit organization. Established in 1979, its mission is to create economic opportunity, stimulate economic development and create jobs in low-to moderate-income communities.

With the \$150,000 PRIME award, OBDC will provide technical analysis and training for new and existing Veteran-owned businesses. Its goal is to create opportunities for microentrepreneurs living in the San Francisco Bay area who served in the United States military. Training will be used to enhance veteran business owner's financial management skills and capacity by providing both the education and systems to support business financial viability and loan readiness. Financial management software will be introduced to make it simpler for small businesses to analyze and present their financial data and help veteran business owners gain a clearer sense of how their businesses are operating in real time to better manage growth, improvements, and reallocation of resources.

Contact:	Jen Leybovich, Vice President	Community Advantage Lender:	Yes
Phone:	415-627-8380	Technology Component:	Yes
Email:	jen@obdc.com	Grant Type:	Track 1
Web Address:	www.obdc.com		

CALIFORNIA – PACIFIC ASIAN CONSORTIUM IN EMPLOYMENT (PACE)

Pacific Asian Consortium in Employment (PACE) is a non-profit organization founded in 1976 and headquartered in Los Angeles with a mission to expand opportunity for Pacific Asian Island communities by fostering creativity, encouraging entrepreneurship and promoting improved quality of life.

With the \$135,000 PRIME award, PACE will provide technical assistance and training through its Business Development Center (BDC) structured in 3 cohesive components: 1) Training Opportunities/Mentoring; (2) Determination of Capital Needs & Providing Access to Capital; and (3) On-going Follow Up Counseling & Technical Assistance. All outreach & training opportunities are conducted in English, Spanish, Chinese (Cantonese & Mandarin), Korean, Vietnamese & Cambodian. Training formats will focus on the most pressing needs of disadvantaged entrepreneurs and the tools needed for businesses to succeed including analyzing the feasibility of the proposed business, development & implementation of a solid business plan, personal budgeting, personnel management, marketing, managing finances, bookkeeping and recording legal aspects of the start-ups and existing/fledgling businesses.

Contact:	Namoch Sokhom	Community Advantage Lender:	Yes
Phone:	213-989-3265	Technology Component:	Yes
Email:	nsokhom@PACEla.org	Grant Type:	Track 1
Web Address:	www.PACEla.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

CALIFORNIA – RENAISSANCE ENTREPRENEURSHIP CENTER

Renaissance Entrepreneurship Center is a non-profit small business development organization headquartered in San Francisco. Its mission is to help women and men who traditionally lack access to resources and information to achieve financial self-sufficiency through entrepreneurship.

Renaissance Entrepreneurship Center will use its \$150,000 PRIME grant to connect disadvantaged entrepreneurs directly with products and services offered by leading high tech companies in the San Francisco Bay area. The organization is negotiating with companies including Yelp, BreadCrumb, SFNewtech and San Francisco Citizens Initiative for Technology and Innovation (a +1000 member organization created to leverage the power of the technology community) with the intent to secure employee volunteers from local tech companies to train disadvantaged entrepreneurs in the use of small business technologies, software and applications. The training will address how technologies can effectively improve operational efficiencies and profitability. Training will be followed by one-on-one support to further assist entrepreneurs in implementing, integrating, and customizing new technologies.

Contact:	Sharon Miller, CEO	Community Advantage Lender:	No
Phone:	415-348-6243	Technology Component:	Yes
Email:	Sharon@rencenter.org	Grant Type:	Track 1
Web Address:	www.rencenter.org		

CALIFORNIA – VALLEY ECONOMIC DEVELOPMENT CENTER

Valley Economic Development Center (VEDC) is a Los Angeles based non-profit whose goal is to create and sustain jobs and small businesses in the communities it serves. VEDC has earned a reputation for helping small businesses unable to qualify for traditional bank financing.

VEDC intends to use its PRIME grant of \$150,000 to start a Bilingual Entrepreneurial Tech Bootcamp to assist Spanish speaking and low-income and very low-income microentrepreneurs living and working around Pacoima and the northeast San Fernando Valley section of Los Angeles. The Bootcamp project will educate microenterprises in understanding and using information management technology via e-learning materials and classroom discussion. This will include instruction in accounting, digital and online marketing, inventory control, merchant account applications (such as PayPal and Square) and mobile applications that will help the microenterprise grow and prosper.

Contact:	Roberto Barragan, President and CEO	Community Advantage Lender:	Yes
Phone:	818-907-9977	Technology Component:	Yes
Email:	rbarragan@vedc.org	Grant Type:	Track 1
Web Address:	www.vedc.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

CALIFORNIA – VERMONT SLAUSON LDC, INC.

Vermont Slauson LDC, Inc. (VSLDC) was established in Los Angeles in 1981 and is a community-based non-profit organization located in the impoverished and underserved neighborhood of Vermont Slauson in South Central Los Angeles. VSLDC’s mission is to facilitate community development of the South Los Angeles area by providing programs structured to revitalize the physical, economic and social life of the community.

With its \$150,000 PRIME award, VSLDC seeks to update and expand its Entrepreneurial Training Program and technical assistance offerings to assist low income and minority microenterprises in South Los Angeles in the realm of information technology. This will include courses in MS Office, Accounting software (QuickBooks), website design, merchant applications (Square, PayPal), tax preparation (TurboTax), social media, online advertising, customer relation apps, business efficiency apps and mobile web applications. The ultimate goal is help microentrepreneurs take advantage of the wealth of modern IT resources available to them for financial management, customer relationship management, inventory management, point-of-sale solutions, and other important business activities. In this way, the organization will help its clients perform more efficiently, create more value for their customers, and eventually expand their businesses.

Contact:	Marva Smith Battle-Bey, Executive Director	Community Advantage Lender:	No
Phone:	323-753-2335	Technology Component:	Yes
Email:	msbb@vsedc.org	Grant Type:	Track 1
Web Address:	http://www.vsedc.org		

DISTRICT OF COLUMBIA – CREDIT BUILDERS ALLIANCE, INC

Credit Builders Alliance, Inc. (CBA) is a nationwide non-profit enterprise headquartered in Washington, DC. Its mission is to help clients of Microenterprise Development Organizations (MDO) with poor or no credit to reestablish and build credit through the reporting of loan payment history. CBA believes this is a vital step in the success of a microenterprise as credit scores are used to define the cost and access to capital and to access other business services such as insurance, mobile plans, merchant services, etc.

With its PRIME award of \$175,000, CBA will focus on MDOs that are currently not reporting to the credit bureaus and those MDOs that are reporting but need enhanced capacity building to accurately and responsibly report data. For those that are not reporting, CBA will assist throughout the entire onboarding process of becoming credentialed to report to the “Big Three” credit bureaus (Experian, TransUnion and Equifax).

Contact:	Dara Duguay, Executive Director	Community Advantage Lender:	No
Phone:	202-88-7588	Technology Component:	Yes
Email:	dara@creditbuildersalliance.org	Grant Type:	Track 2
Web Address:	http://www.creditbuildersalliance.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

FLORIDA – TAMPA BAY BLACK BUSINESS INVESTMENT CORP

The Tampa Bay Black Business Investment Corporation, Inc. (BBIC) is a non-profit organization dedicated to providing business and funding opportunities for the long-term growth and success of small businesses in historically underserved markets of Tampa Bay and Saint Petersburg.

BBIC will use its PRIME award of \$100,000 to help low-income and very low-income microentrepreneurs enter one of eight technical assistance (TA) programs. Then, if and once ready, it will assist those microentrepreneurs to access one of six capital sources that can help bridge their business to a next tier of growth. The eight TA programs were hand-selected to meet entrepreneurs “where they are,” be they pre-start up, start-up or “seasoned” entrepreneurs. The six capital sources (five loan products and one microenterprise grant program) enable entrepreneurs to access capital for their unique stage and needs.

Contact:	Albert Lee, President	Community Advantage Lender:	No
Phone:	813-425-2043	Technology Component:	N/A
Email:	tampabaybbic@yahoo.com	Grant Type:	Track 4
Web Address:	www.tampabaybbic.com		

KENTUCKY – KENTUCKY HIGHLANDS INVESTMENT CORPORATION

Kentucky Highlands Investment Corporation (KHIC), a non-profit organization headquartered in London, Kentucky, was formed in 1968 to stimulate growth and create employment opportunities in Southeastern Kentucky.

KHIC, in collaboration with four other non-profit organizations, will use the PRIME award of \$200,000 to implement information technology hubs to increase collaboration and reduce the isolation experienced by rural entrepreneurs. These hubs will increase the number of clients taking advantage of services offered by technical assistance providers. By improving the ability to better serve entrepreneurs, a pipeline of entrepreneurs can be developed ready to start and grow their businesses to stimulate localized, diversified economic growth in Appalachian Kentucky.

Contact:	Brenda McDaniel, Executive VP & CFO	Community Advantage Lender:	Yes
Phone:	606-864-5175	Technology Component:	Yes
Email:	bmcdaniel@khic.org	Grant Type:	Track 4
Web Address:	www.khic.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

MAINE – MAINESTREAM FINANCE

MaineStream Finance is a non-profit organization established in Bangor, Maine in 2000. Its goal is to provide loans and credit-based education to low- and moderate-income Maine residents that are underserved by traditional banks.

MaineStream Finance, in collaboration with Four Directions Development Corporation (a Native CDFI), will use its \$73,000 PRIME award to assist disadvantaged rural and Native American entrepreneurs in the use of Information Management Systems. Entrepreneurs will learn via class instruction and one-on-one training about available e-business tools and how those tools may be used to increase business success. Topics will include Google technology; website analytics; cloud computing and storage; e-retail sales; Square/point of sale; payroll systems; inventory management; accounting software; and web presence.

Contact:	Jayne Giles, CEO	Community Advantage Lender:	No
Phone:	207-973-3663	Technology Component:	Yes
Email:	jgiles@penquis.org	Grant Type:	Track 1
Web Address:	www.mainestreamfinance.org		

MARYLAND – THE HARBOR BANK COMMUNITY DEVELOPMENT CORPORATION

The Harbor Bank CDC (the CDC) is a certified CDFI and non-profit organization focused on accelerating development in underinvested communities throughout Baltimore. The CDC is actively involved in the growth and recovery efforts following the protest activity of April 2015 in Baltimore, MD.

The CDC will use its \$100,000 PRIME award to provide training and technical assistance to microentrepreneurs and small businesses located in the Baltimore communities most affected by the recent civil unrest. Part of that assistance includes identifying appropriate funding sources for businesses depending on whether the business faced physical damage or economic injury. The CDC will also start an emerging entrepreneur program to support microentrepreneurs with financial literacy, market analysis, financial modeling and forecasting, and legal and technical training. The CDC will hold monthly sessions targeted at existing small businesses in specific communities. The training sessions will include information and training on business planning and the various types of recovery related financing.

Contact:	John Lewis, Senior Vice President	Community Advantage Lender:	No
Phone:	443-923-0540	Technology Component:	N/A
Email:	JLewis@TheHarborBank.com	Grant Type:	Track 4
Web Address:	http://www.harborcdc.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

MARYLAND – MARYLAND CAPITAL ENTERPRISES

Maryland Capital Enterprises (MCE) is a non-profit micro-enterprise organization headquartered in Salisbury, Maryland. MCE provides funding for small and micro businesses who wish to start or expand their businesses and also runs a Women’s Business Center in Baltimore. Since its founding, the organization has assisted over 1,200 entrepreneurs, provided training to more than 2,200 individuals, and made over 115 loans totaling over \$2.2 million in 2013.

MCE will use its \$100,000 PRIME award to provide training and technical assistance to Baltimore disadvantaged microentrepreneurs located in the communities most affected by the recent civil unrest. The award will complement the recent \$111,000 Technical Assistance grant awarded to MCE as a result of its participation in SBA’s Microloan Program and will enable MCE greater resources to use toward pre-loan technical assistance in Baltimore.

Contact:	George Koste	Community Advantage Lender:	Yes
Phone:	410-546-1900	Technology Component:	N/A
Email:	gkoste@marylandcapital.org	Grant Type:	Track 4
Web Address:	www.marylandcapital.org		

MISSOURI – JUSTINE PETERSEN HOUSING AND REINVESTMENT CORP.

Justine Petersen Housing and Reinvestment Corp. (Justine Petersen) is a St. Louis based non-profit that assists low-wealth individuals and families to develop, maintain and increase financial assets.

With its PRIME award of \$150,000, Justine Petersen will assist disadvantaged entrepreneurs of the St. Louis area in the selection, purchase, installation and training in electronic management information systems to strengthen the ability of the business to improve its organization, competitiveness and likelihood for success. Through classroom and one-on-one training, entrepreneurs will learn to use systems and applications for automated accounting and payroll, personnel management, inventory control, quality control, merchant services, electronic marketing and developing an internet presence.

Contact:	Sheri Flanigan-Vasquez, COO	Community Advantage Lender:	Yes
Phone:	314-533-2411	Technology Component:	Yes
Email:	aflanigan@justinepetersen.org	Grant Type:	Track 1
Web Address:	www.justinepetersen.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

MONTANA – MONTANA COMMUNITY DEVELOPMENT CORPORATION

Montana Community Development Corporation (Montana CDC) is a Missoula based non-profit organization founded in 1986. Its mission is to provide financing and consulting services that transform the lives of individuals and strengthen community prosperity.

Montana CDC will use its \$35,455 PRIME award to provide technical assistance and training in accounting systems to disadvantaged entrepreneurs. When Montana CDC sees businesses that are unable to pay loans, struggle to thrive, or remain un-bankable, it is almost always due to a lack of financial sophistication—the business owner’s inability to understand how their actions and inactions affect profitability and cash flow. With this in mind, Montana CDC will provide training to make the entrepreneur more sophisticated regarding the use of accounting systems. Montana CDC will start with a forensic accounting of prior years to assess the business’s cash flow and viability. It will then follow with instruction in the use of accounting applications (i.e. Quickbooks) through one-on-one training.

Contact:	Catherine Jones, Director of Development	Community Advantage Lender:	Yes
Phone:	406-728-9234	Technology Component:	Yes
Email:	catherinej@mtcdc.org	Grant Type:	Track 1
Web Address:	www.mtcdc.org		

NEW JERSEY – GREATER NEWARK ENTERPRISES CORPORATION

Greater Newark Enterprises Corporation (GNEC) is a Newark based non-profit profit and certified Community Development Financial Institution (CDFI) that provides financial assistance and training to Northern New Jersey start-up and existing small business owners that typically do not qualify for financing from traditional banks.

With its \$100,000 PRIME award, GNEC will provide microenterprise training and technical assistance to disadvantaged microentrepreneurs in the major urban areas of Northern New Jersey. The program will consist of both classroom workshops and individualized technical assistance in completing a business plan, implementing the business plan, and providing assistance in accessing technology and financing. More specifically, the Program provides an 11-week entrepreneurial training model that presents essential tools and concepts for managing a business in a simplified yet practical way. In addition, GNEC will present supplemental workshops and seminars leading up to and following the 11-week course that support, reinforce, and provide opportunities to apply what was learned.

Contact:	Steven Gomez, Executive Director	Community Advantage Lender:	No
Phone:	973-242-5563	Technology Component:	Yes
Email:	sgomez@gnecorp.org	Grant Type:	Track 1
Web Address:	www.gnecorp.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

NEW JERSEY – UNION COUNTY ECONOMIC DEVELOPMENT CORPORATION

Union County Economic Development Corporation (UCEDC) is a non-profit organization established in Cranford, New Jersey in 1977. Its mission is to boost local economies and strengthen communities through business development and job creation throughout New Jersey.

With a PRIME award of \$150,000, UCEDC plans to expand its current level of mentoring activity, develop new training curriculum and further its outreach efforts so that more disadvantaged entrepreneurs are aware of the services available to them. UCEDC will expand on its financial management and systems training, develop peer to peer counseling groups, and create webinars to allow remote training for busy business owners. It will also increase one-on-one mentoring to more effectively train microenterprises so they are prepared to succeed.

Contact:	Erich Peter, Director of Training	Community Advantage Lender:	Yes
Phone:	908-527-1166	Technology Component:	Yes
Email:	epeter@ucedc.com	Grant Type:	Track 1
Web Address:	www.ucedc.com		

NEW YORK - BUSINESS OUTREACH CENTER NETWORK, INC.

Business Outreach Center Network, Inc. (BOC) is a Brooklyn based non-profit whose mission is to improve the economic prospects of low-income microentrepreneurs and their respective communities.

With its \$150,000 PRIME award, BOC will target low-income, immigrant and minority microentrepreneurs in underserved New York City communities to participate in “The BOC Microenterprise Technology Toolkit Project.” This project will tailor training and counseling to aspiring microentrepreneurs’ needs as determined through a technology assessment of each participant. Training will include hands-on workshops and multi-session classes that incorporate introduction to applications and tools that help the micro entrepreneur in the areas of accounting, finance, personnel management, sales, customer relationship management, social media and marketing, operations web development, E-commerce and digital media.

Contact:	Nancy Carin, Executive Director	Community Advantage Lender:	Yes
Phone:	718-624-9115	Technology Component:	Yes
Email:	ncarin@bocnet.org	Grant Type:	Track 1
Web Address:	www.bocnet.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

NEW YORK - CAMBA, INC.

CAMBA, Inc. (CAMBA) is a non-profit organization based in Brooklyn that provides meaningful and culturally relevant services that connect people with opportunities to enhance their quality of life and communities.

With its \$150,000 PRIME award, CAMBA will provide technical assistance and training to disadvantaged microentrepreneurs in the Bronx, Brooklyn, Queens, and neighborhoods in Manhattan (such as East Harlem). The training will better equip microentrepreneurs to compete against larger firms that are more accustomed to credit and debit card transactions, online purchases and connecting with customers via social media. With this in mind, CAMBA has developed a training program called “Mobilize Your Business” to teach disadvantaged entrepreneurs to use tablet computers with mobile point of system applications and other key business applications (so actionable data can be collected and used to guide strategic business decisions). The program will also include social media marketing strategies to transform the traditional cash-and-carry businesses to bankable enterprises that can compete with more sophisticated firms that follow in the wake of gentrification.

Contact:	Joanne M. Oplustil, President	Community Advantage Lender:	No
Phone:	718-287-2600	Technology Component:	Yes
Email:	joanneo@camba.org	Grant Type:	Track 1
Web Address:	www.camba.org		

NEW YORK - COMMUNITY CAPITAL NEW YORK, INC.

Community Capital New York, Inc. (CCNY) is non-profit organization based in Hawthorne, NY. It operates in New York’s Hudson Valley and Fairfield County, CT and has been providing loan and technical assistance to small businesses since 2003.

CCNY’s PRIME grant of \$88,350 will be used to provide technical assistance and training for disadvantaged microentrepreneurs operating in Mt. Vernon, New Rochelle and Yonkers, NY. CCNY has developed a program, South County Access to Learning for Entrepreneurs (SCALE), which provides classroom training, one-on-one assistance and workshops to assist microentrepreneurs who are currently past the start-up phase but have not reached full growth potential. The training will include instruction in management practices, interpretation of financial statements, break-even analysis, return on investment, obtaining credit, inventory control, pricing and profit margin, human capital, risk management and customer relations with training tailored specifically to the needs of the small business.

Contact:	Kimberlie Jacobs, Executive Director	Community Advantage Lender:	No
Phone:	914-747-8020	Technology Component:	Yes
Email:	kjacobs@communitycapitalny.org	Grant Type:	Track 1
Web Address:	www.communitycapitalny.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

NEW YORK – IBERO AMERICAN ACTION LEAGUE

Ibero American Action League (IAAL) is a non-profit located in Rochester, New York. Its goal is to strengthen the entire community one child, one student and one family at a time and to teach individuals of all backgrounds how to become self-sufficient.

IAAL will use its \$135,000 PRIME award to serve low-income and very low-income entrepreneurs in the economically depressed cities of Buffalo, Elmira, Niagara Falls and Rochester with a special emphasis on women and minorities. Through workshops, one-on-one counseling and classroom instruction, IAAL will provide in-depth technical assistance and training in starting and growing a business including credit management, business plan development, business support applications, website development, internet marketing and sales, contracts, procurement, export guidance, and licensing requirements.

Contact:	Donna Scrivens, Program Director	Community Advantage Lender:	No
Phone:	607-249-6193	Technology Component:	N/A
Email:	dkscrivens@yahoo.com	Grant Type:	Track 4
Web Address:	www.iaal.org		

NEW YORK – NYBDC LOCAL DEVELOPMENT CORPORATION (DBA EXCELSIOR GROWTH FUND)

NYBDC Local Development Corporation (NYBDC) is headquartered in Albany, New York and through its affiliate, Excelsior Growth Fund, a Certified Development Financial Institution, provides affordable financing to underserved markets throughout the State of New York. Its goal is to promote business prosperity and economic welfare by creating or preserving job opportunities and to stimulate the growth, expansion and modernization of small businesses in the State of New York.

NYBDC will use its PRIME award of \$143,213 to build upon its existing technical assistance services and provide comprehensive business advisory services to low-income and very low-income microentrepreneurs in the areas of (1) financial management and accounting systems, (2) information technology (IT) systems, (3) human resources management systems, and (4) online / web platforms and technologies. The goal is to provide the training, expertise, and tools for the institutionalization of proven formal business practices to transform the operations of the business, improve the ability of the business to raise and utilize capital, grow revenues and create and retain jobs. Implementation of various information management systems in each of these areas is a core component of the project and critical to achieving lasting operational transformation.

Contact:	Joshua Leffler, Vice President	Community Advantage Lender:	No
Phone:	646-465-8180	Technology Component:	Yes
Email:	Joshua.Leffler@excelsiorgrowthfund.org	Grant Type:	Track 1
Web Address:	www.nybdc.com		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

OHIO – ECONOMIC AND COMMUNITY DEVELOPMENT INSTITUTE

Economic and Community Development Institute (ECDI) is a non-profit economic development organization headquartered in Columbus, Ohio whose mission is to invest in people to create measurable and enduring social and economic change.

ECDC will use its \$150,000 PRIME award to support its technical assistance program: “Tech-Savvy: Integrating Technology and Entrepreneurship.” This multi-tiered program combines classroom training, one-on-one technical assistance, scholarship opportunities, and business incubation opportunities in order to collectively combat the Information Management, Processing, and Technology driven problems many nascent entrepreneurs face when starting businesses. Instruction includes training in social media (Facebook, Twitter), accounting tools (QuickBooks), decision making tools (GrowthWheel) and specialized training for food-based businesses.

Contact:	Tamar Forrest, Director of Development	Community Advantage Lender:	No
Phone:	614-571-0341	Technology Component:	Yes
Email:	tforrest@ecdi.org	Grant Type:	Track 1
Web Address:	www.ecdi.org		

OKLAHOMA- CHEROKEE NATION

The Cherokee Nation, headquartered in Tahlequah, OK is the federally recognized government of the Cherokee people and is committed to preserving and promoting Cherokee culture, language and values and improving the quality of life for the next seven generations of Cherokee citizens.

The Cherokee Nation will use its \$149,481 PRIME award to provide technical assistance and training to low-and very low-income Native American entrepreneurs in its Cherokee Nation Small Business Assistance Center (SBAC) which has been helping Native American entrepreneurs for over 20 years. SBAC provides one-on-one and classroom training to assist with business planning, cash flow management, financial counseling, marketing and procurement with the overall goal to build sustainable rural communities through economic development.

Contact:	Kimberly Shay Smith, SBAC Director	Community Advantage Lender:	No
Phone:	918-453-5534	Technology Component:	Yes
Email:	shay-smith@cherokee.org	Grant Type:	Track 1
Web Address:	www.cherokee.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

OKLAHOMA – RURAL ENTERPRISES OF OKLAHOMA

Rural Enterprises of Oklahoma, Inc (REI) is a non-profit organization based in Durant, Oklahoma and has focused its energy on cultivating an environment conducive to economic growth and job creation for more than three decades. With offices throughout Oklahoma, REI works closely with lenders statewide to help businesses thrive by zeroing in on relationship building and person-to-person outreach, helping entrepreneurs navigate through business resources and REI business lending programs.

With its PRIME award of \$150,000, REI will provide technical assistance, training and guidance to support Native American and women-owned disadvantaged microentrepreneurs. Its focus will be on management system training and one-on-one counseling which includes financial training in QuickBooks, financial reporting, accounting and instruction in Microsoft Excel. REI anticipates concentrating its efforts in the designated Promise Zone located in the lands of the Choctaw Nation.

Contact:	Sherry Harlin, Business Development Director	Community Advantage Lender:	No
Phone:	580-924-5094	Technology Component:	Yes
Email:	sharlin@reiok.org	Grant Type:	Track 1
Web Address:	www.reiok.org		

OREGON - ADELANTE MUJURES

Adelante Mujures is a non-profit organization based in Forest Grove, OR whose mission is to provide holistic education and empowerment opportunities to low-income Latina women and their families to ensure full participation and active leadership in their communities.

With its \$93,500 PRIME award, Adelante Mujures will provide enhanced small business development skills to Latino microentrepreneurs through its small business development project: “Empresas Small Business Development Services: Improving Business Management through Technology.” With a focus on information technologies, these microentrepreneurs will learn skills to improve financial accounting, financial reporting, invoicing, and inventory management. Additionally, instruction in mobile technology including mobile point of sale systems, electronic marketing and analytical applications will be provided. Adelante Mujure has a 10 year plus history of helping its local community and helping low- and very low-income individuals become successful microentrepreneurs.

Contact:	Bridget Cooke, Executive Director	Community Advantage Lender:	No
Phone:	503-992-0078, Ext 209	Technology Component:	Yes
Email:	bcooke@adelantemujures.org	Grant Type:	Track 1
Web Address:	www.adelantemujeres.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

OREGON – MICRO ENTERPRISE SERVICES OF OREGON

Micro Enterprise Services of Oregon (MESO) is a non-profit based in Portland, Oregon whose mission is to broaden economic opportunities for underserved entrepreneurs by providing business support to increase growth in income, assets, and business skills.

MESO will use its \$150,000 PRIME award to help underserved and disadvantaged entrepreneurs in rural and urban communities to incorporate skills in computer technology, accounting, productivity, marketing and finance/accounting. This will include training in the use of social media, point of sale systems, market research and advertising tools and finance/accounting software and applications. Specifically, it will include instruction in the use of Facebook, LinkedIn, Yelp, Google AdWords, Google Analytics, Craigslist, QuickBooks Square and other applications that will enable the business to market itself successfully, increase productivity, and monitor performance and trends in a timely manner.

Contact:	Nita Shah, Executive Director	Community Advantage Lender:	No
Phone:	503-914-6147	Technology Component:	Yes
Email:	nshah@mesopdx.org	Grant Type:	Track 1
Web Address:	www.mesopdx.org		

PENNSYLVANIA- COMMUNITY CAPITAL WORKS (DBA ENTREPRENEUR WORKS FUND)

Community Capital Works is a non-profit based in Philadelphia whose mission is to create pathways for talented entrepreneurs with a focus on serving disadvantaged individuals across the Philadelphia Region.

With the \$100,000 PRIME award Community Capital Works will provide technical assistance and training to aspiring and established entrepreneurs who are low to moderate income, women, immigrant, members of racial or ethnic minorities and those who are otherwise disadvantaged with particular emphasis on the West Philadelphia Promise Zone. One-on-one technical assistance and computer-based instruction will be provided to develop and implement technology plans that include instruction in digital marketing, financial management and operations and will be tailored to the needs of the business.

Contact:	Leslie Benoliel, President and CEO	Community Advantage Lender:	No
Phone:	215-545-3100, Ext 223	Technology Component:	N/A
Email:	lbenoliel@entre-works.org	Grant Type:	Track 4
Web Address:	www.myentrepreneurworks.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

PENNSYLVANIA – FINANTA

FINANTA is a non-profit organization based in Philadelphia whose mission is to promote growth and economic expansion in diverse communities through increased access to capital and the promotion of self-sufficiency among entrepreneurs and residents throughout the greater Philadelphia area.

FINANTA plans on using its \$150,000 PRIME award to expand its training and technical assistance program PRECAPS (pre-capital). Designed for low- and moderate-income (and typically immigrant) microentrepreneurs within the city of Philadelphia and neighboring counties, it includes group and individual instruction to help microentrepreneurs build credit, improve business skills and to begin the process to access capital via microloans. Workshops are provided in compliance, business credit, business financials, marketing and businesses taxes & accounting. The ultimate goal is to graduate PRECAPS clients so they are able to access more traditional sources of capital.

Contact:	Maura Shenker, Director of Development	Community Advantage Lender:	No
Phone:	267-236-7013	Technology Component:	Yes
Email:	maurashenker@finanta.org	Grant Type:	Track 1
Web Address:	www.finanta.org		

PENNSYLVANIA – THE ENTERPRISE CENTER

The Enterprise Center was founded in Philadelphia, Pennsylvania in 1989 to provide access to capital and to build capacity of high potential minority entrepreneurs so they are better positioned to compete in the local, regional and global economies.

The Enterprise Center will use its \$150,000 PRIME award for two projects: Stage Coach and Advanced Financial Intelligence (AFI). Stage Coach will be a complete entrepreneurial operating system that combines technology and staff assessment and coaching to assist microenterprises in assessing their current needs and mapping business improvements and upgrades to achieve their business goals. This system assists microentrepreneurs with business management knowledge, skills, and tools to help improve business operations. The AFI system provides entrepreneurs with learning modules to master financial proficiency from basic literacy to financier-level skills and provides plans for entrepreneurs to improve or upgrade internal accounting and financial management systems.

Contact:	Della Clark, President	Community Advantage Lender:	No
Phone:	215-895-4000	Technology Component:	Yes
Email:	dclark@theenterprisecenter.com	Grant Type:	Track 1
Web Address:	www.theenterprisecenter.com		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

PUERTO RICO – CORPORACION PARA EL FINANCIAMIENTO EMPRESARIAL DEL COMERCIO Y DE LAS COMUNIDADES (COFECC)

COFECC is a non-profit organization with a mission to promote, facilitate and execute economic development, community revitalization, long-term job creation and retention, self-employment, business and credit education, and entrepreneurship through the establishment or expansion of micro-, small-, and medium-sized enterprises in Puerto Rico and the U.S. Virgin Islands.

COFECC will use its \$50,000 PRIME award to continue to increase the impact of its programs in the low-income communities of Puerto Rico and by promoting entrepreneurship to create new job and wealth building opportunities. The award is complemented by a recent \$170,000 Technical Assistance grant awarded through SBA’s Microloan Program that focused on assisting businesses once they have received microfinancing. With funding from these awards, COFECC will provide critical technical assistance to small businesses in communities facing economic challenges, including those impacted by the island’s current drought.

Contact:	Giovanna Piovanetti, Executive President	Community Advantage Lender:	No
Phone:	787-756-5080	Technology Component:	N/A
Email:	gpiovanetti@cofecc.net	Grant Type:	Track 4
Web Address:	www.cofecc.net		

TENNESSEE – SOUTHEAST COMMUNITY CAPITAL CORPORATION (DBA PATHWAY LENDING)

Southeast Community Capital Corporation (Pathway Lending), a Nashville non-profit organization, was created in 1999. Its goal is to pave the way for a stronger, more vibrant Tennessee by delivering capital to where it’s needed most so that entrepreneurs can take their business to next level, achieve their goals and grow.

Pathway Lending will use its \$150,000 PRIME award to create and execute workshops, one-on-one counseling, and a cost-share initiative to help disadvantaged entrepreneurs with project implementation. This assistance will provide microenterprises with a broader understanding of how technology solutions can improve the financial performance of their businesses and allow participants to take deep dives into a variety of management information system areas that can be used to improve the viability of their companies.

Contact:	Barbara Harris, CFO	Community Advantage Lender:	No
Phone:	615-425-7171	Technology Component:	Yes
Email:	barbara.harris@pathwaylending.org	Grant Type:	Track 1
Web Address:	www.pathwaylending.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

TEXAS – LIFTFUND, INC (FORMERLY KNOWN AS ACCION TEXAS)

LiftFund is a non-profit organization headquartered in San Antonio, Texas. Its mission is to provide credit and services to small business and entrepreneurs who do not have access to loans from commercial sources and to provide leadership and innovation to the microlending industry.

LiftFund will use its \$175,000 PRIME award to develop and enhance three critical capacity building areas for Microenterprise Development Organizations (MDOs): 1) development of iPhone and Android apps for loan applications; 2) development of business education training videos for MDOs and their clients through LiftLearn; and 3) technical assistance for MDOs. Specifically, LiftFund will pursue a mobile-enabled loan application to allow any MDO to quickly verify and check an applicant’s information, identity and credit, and then apply LiftFund’s credit decision models to provide quick credit decisions. LiftLearn is a multi-purpose training platform for loan officers and MDOs via video podcasts. LiftFund will also hold a business education conference for MDOs to promote networking, encourage peer collaboration and provide instruction in essential capacity-building strategies to better serve disadvantaged business owners around the nation.

Contact:	Arlene Siller-Jackson, PhD	Community Advantage Lender:	Yes
Phone:	210-531-5522	Technology Component:	Yes
Email:	ajackson@liftfund.com	Grant Type:	Track 2
Web Address:	www.liftfund.com		

TEXAS – PEOPLEFUND

PeopleFund is a non-profit organization founded in Austin in 1991. PeopleFund provides small business loans as well as business assistance and education to people with otherwise limited access to such resources and has helped create thousands of jobs.

PeopleFund will use its \$75,000 PRIME award to provide training and technical assistance via various programs, workshops and classroom instruction to help disadvantaged entrepreneurs. Topics include instruction in developing a business plan, financial/cash flow projections, online marketing, web technology, email marketing, developing a digital presence, accounting procedures, quarterly financials, inventory and vendor management.

Contact:	Amber Cooney, Dir. of Development	Community Advantage Lender:	Yes
Phone:	512-222-1006	Technology Component:	Yes
Email:	amber@peoplefund.org	Grant Type:	Track 1
Web Address:	www.peoplefund.org		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

TEXAS – NATIONAL ASSOCIATION FOR LATINO COMMUNITY BUILDERS

The National Association for Latino Community Asset Builders (NALCAB) is a national non-profit organization whose mission is to build financial and real estate assets, as well as human and technology resources, for low and moderate income Latino families. NALCAB pursues its mission by supporting local nonprofits with grants and by providing training and technical assistance in three program areas: equitable neighborhood development, small business investments and family financial wellness.

NALCAB will use its \$200,000 PRIME award to provide best practice-based, culturally-relevant training and capacity-building services to MDOs serving disadvantaged Latino microbusiness owners and microentrepreneurs. This will include efforts to improve MDOs’ ability to conduct client intake and track business client outcomes, report and use data on program impact, and provide more efficient and effective business supportive services to local disadvantaged entrepreneurs through improved curricula, coaching strategies, outreach, software, IT and data management infrastructure, and improved client services systems.

Contact:	Jeremy Carter, Chief Development Officer	Community Advantage Lender:	No
Phone:	210-227-1010	Technical Component:	Yes
Email:	jacarter@nalcab.org	Grant Type:	Track 2
Web Address:	www.nalcab.org		

WASHINGTON – WASHINGTON COMMUNITY ALLIANCE FOR SELF HELP (NOW KNOWN AS VENTURES)

Washington Community Alliance for Self Help (now known as Ventures) is a Seattle based non-profit organization whose mission is to empower those with limited resources and unlimited potential to improve their lives through business ownership.

Ventures will use its \$123,000 PRIME award to provide training and technical assistance through five different programs: a four-session Advanced Operations course; a four-session Advanced Sales course; an eight-session Advanced Marketing course; a 14-week Financial Management Training course; and individualized coaching services. Recipients of these services will be low-income and very low-income entrepreneurs, with household incomes at or below 80% of the HUD area median income.

Contact :	Brittany Kirk, Associate Director	Community Advantage Lender:	No
Phone:	206-352-1945	Technical Component:	Yes
Email:	bkirk@venturesnonprofit.org	Grant Type:	Track 1
Web Address:	www.venturesnonprofit.org/		

**PROGRAM FOR INVESTMENT IN MICROENTREPRENEURS (PRIME)
FY2015 AWARDEES**

WISCONSIN – WISCONSIN WOMEN’S BUSINESS INITIATIVE CORPORATION

Wisconsin Women’s Business Initiative Corporation (WWBIC) is a non-profit organization established in 1987. WWBIC provides quality business and financial education coupled with access to fair capital to disadvantaged entrepreneurs. WWBIC places particular emphasis on women, low income groups and people of color.

WWBIC will use its \$149,000 PRIME award to provide business training and technical assistance through its program, “Job Creation through Enhancing Opportunities for Low-Income Entrepreneurs.” This program will provide technical assistance, training, and technology to micro entrepreneurs, aimed at strengthening and expanding their businesses to create new jobs for low-income individuals. Activities will take place in Milwaukee and Racine, two cities deeply divided along race and income lines. The program will draw on WWBIC’s expertise and experience in economic development programming within distressed communities.

Contact: Wendy Bauman, President
Phone: 414-395-4530
Email: wendybauman@wwbic.com
Web Address: www.wwbic.com

Community Advantage Lender: Yes
Technology Component: Yes
Grant Type: Track 1