

## 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: (i) providing training and technical assistance to disadvantaged entrepreneurs; (ii) providing training and capacity building assistance to microenterprise development organizations (MDOs) and programs; (iii) researching and developing best practices in the field of microenterprise development and technical assistance programs for disadvantaged entrepreneurs; and (iv) conducting other such activities that the Administrator determines to be consistent with the purposes of the Act.

### APPLICANTS

In FY2016, SBA solicited and received the following eligible applications for PRIME:

- Track 1 – Training & Technical Assistance - 122 applications totaling \$15.5M
- Track 2 – Capacity Building Assistance - 13 applications totaling \$2.6M

This year, SBA placed special emphasis on applications with projects providing training and technical assistance to support entrepreneurship among ex-offenders in the criminal justice system and projects providing training and technical assistance to support cooperative forms of small business. Five organizations were selected as award recipients for projects related to cooperatives and fifteen organizations were selected for projects related to ex-offenders.

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 for loans of \$250,000 or less. Priority points were given to CA Lenders to assist these lenders with the credit, management, and technical assistance needs of small businesses in underserved markets. Six CA Lenders were selected as PRIME award recipients.

### SELECTION PROCESS

**Step 1: Solicitation of Grant Applications.** SBA posted a Program Announcement on Grants.gov. Upon 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 SBA staff. 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). A Selecting Official selected awardees based on score and available funding.

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.

### FY2016 PRIME AWARDEES

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

- Track 1 – Training & Technical Assistance - 28 awards totaling \$3,750,000
- Track 2 – Capacity Building Assistance - 4 awards totaling \$750,000
- Track 4 – Discretionary Grants – 5 awards totaling \$500,000

GRANTEE	CITY	STATE
Communities Unlimited, Inc.	Fayetteville	AR
AnewAmerica Community Corporation	Berkeley	CA
California Association For Microenterprise Opportunity	San Francisco	CA
Grameen America	Los Angeles	CA
Main Street Launch	Oakland	CA
Pacific Asian Consortium In Employment	Los Angeles	CA
Pacific Coast Regional Corporation	Los Angeles	CA
HEDCO, Inc.	Hartford	CT
Credit Builders Alliance, Inc.	Washington	DC
National Community Reinvestment Coalition, Inc.	Washington	DC
Federation Of Southern Cooperatives/Land Assistance Fund	East Point	GA
Georgia Micro Enterprise Network	Atlanta	GA
Chicago Neighborhood Initiative Micro Finance Group	Chicago	IL
Business Ownership Initiative	Indianapolis	IN
Riley Area Development Corporation	Indianapolis	IN
Local Enterprises Assistance Fund, Inc.	Brookline	MA
Harbor Bank CDC	Baltimore	MD
MaineStream Finance	Bangor	ME
Metro Community Development	Flint	MI
Justine Petersen Housing & Reinvestment Corporation	Saint Louis	MO

FY2016 PRIME Awardees

Center For Economic Empowerment And Development	Fayetteville	NC
Central Plains Foundation, Inc.	Holbrook	NE
Rising Tide Capital Inc.	Jersey City	NJ
Capacity Builders, Inc.	Farmington	NM
Brooklyn Cooperative Federal Credit Union	Brooklyn	NY
CAMBA, Inc.	Brooklyn	NY
New York Women's Chamber Of Commerce	New York	NY
Trufund Financial Services, Inc.	New York	NY
Finance Fund Capital Corporation	Columbus	OH
Cherokee Nation	Tahlequah	OK
Rural Enterprises Of Oklahoma, Inc.	Durant	OK
Micro Enterprise Services Of Oregon	Portland	OR
Community Capital Works, Inc (dba Entrepreneur Works)	Philadelphia	PA
Southeast Community Capital Corp (dba Pathway Lending)	Nashville	TN
PeopleFund	Austin	TX
People Incorporated Financial Services	Abingdon	VA
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI

**ARKANSAS – COMMUNITIES UNLIMITED, INC.**

Communities Unlimited, Inc. (CU)'s mission is to move rural and under-resourced communities in areas of persistent poverty to sustainable prosperity. Its service area includes 7 southern states that include 60% of the persistent poverty counties in the United States.

With its PRIME award of \$150,000, CU will provide capacity building training and assistance to businesses and business cooperatives to support the growth of entrepreneurship ecosystems. With these funds, CU will serve 79 counties in Arkansas, Mississippi and Tennessee.

Contact:	Deborah Temple, Senior Manager	Community Advantage Lender:	No
Phone:	870-403-3285	Ex-Offender Component:	No
Email:	<a href="mailto:Deborah.Temple@CommunitiesU.org">Deborah.Temple@CommunitiesU.org</a>	Cooperative Component:	Yes
Web Address:	<a href="https://www.communitiesu.org">https://www.communitiesu.org</a>	Grant Type:	Track 1

**CALIFORNIA – ANEWAMERICA COMMUNITY CORPORATION**

AnewAmerica Community Corporation (AnewAmerica) builds the economic prosperity of challenged communities through an individualized approach that integrates socially responsible entrepreneurship, asset growth, and local community engagement. Its clients include new American citizens, refugees and immigrants, women, minorities, low-to moderate-income households, and the ex-offender population.

With its PRIME award of \$150,000, AnewAmerica will provide small businesses with digital tools to expand markets, increase sales, and increase traffic and reputation. AnewAmerica will provide 180 clients with a "core" suite of financial and inventory systems, helping these clients to implement appropriate systems in their individual businesses.

Contact:	Jeff Butler, Director	Community Advantage Lender:	No
Phone:	510-540-7785 Ext. 301	Ex-Offender Component:	No
Email:	<a href="mailto:jbutler@anewamerica.org">jbutler@anewamerica.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.anewamerica.org">http://www.anewamerica.org</a>	Grant Type:	Track 1

**CALIFORNIA – CALIFORNIA ASSOCIATION FOR MICRO ENTERPRISE OPPORTUNITY**

The California Association for Micro Enterprise Opportunity (CAMEO) is a statewide micro-business network made up of over 170 organizations, agencies, and individuals dedicated to furthering micro-business development in California. CAMEO expands resources and builds capacity for its member organizations that provide entrepreneurs with small and micro-business financing such as loans and credit, technical assistance, and business management training.

CAMEO will use its \$147,000 PRIME award to deliver services to 33 microenterprise development organizations (MDOs) to scale up California micro lending. CAMEO will also prototype the Thumbtack BtoC technology platform as a marketing tool for businesses operated by disadvantaged young adult entrepreneurs.

Contact:	Claudia Viek, CEO	Community Advantage Lender:	No
Phone:	415-992-4480	Ex-Offender Component:	No
Email:	<a href="mailto:cviek@microbiz.org">cviek@microbiz.org</a>	Cooperative Component:	Yes
Web Address:	<a href="http://www.microbiz.org">http://www.microbiz.org</a>	Grant Type:	Track 2

**CALIFORNIA – GRAMEEN AMERICA**

Grameen America is dedicated to helping women who live in poverty build small businesses to create better lives for their families. They offer microloans, training and support to transform communities and fight poverty in the United States. Grameen America opened its doors in January 2008, during the largest financial crisis of the modern era. Since opening, Grameen America has reached over 75,000 women in need and provided over 220,115 microloans.

Grameen America will use its \$100,000 PRIME award to expand its services in Los Angeles County. Since it began operations in LA in 2012, they have helped more than 6,300 LA entrepreneurs. With this grant, Grameen America aims to reach 4,500 more entrepreneurs in LA.

Contact:	Daniel Delehanty	Community Advantage Lender:	No
Phone:	718-704-0451	Ex-Offender Component:	No
Email:	<a href="mailto:ddelehanty@grameenamerica.org">ddelehanty@grameenamerica.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.grameenamerica.org">http://www.grameenamerica.org</a>	Grant Type:	Track 4

**CALIFORNIA – MAIN STREET LAUNCH**

Main Street Launch creates economic opportunity by empowering entrepreneurs through lending and technical assistance. They provide capital, education, and relationships to grow businesses, create jobs, and stimulate economic development in low to moderate income communities. Although working primarily in the Oakland/San Francisco region, Main Street also targets veterans on a statewide basis.

With its PRIME award of \$85,884, Main Street Launch will continue to provide technical assistance to businesses located along the new Bus Rapid Transit (BRT) route in Oakland. They will help businesses prepare for construction disruption and take advantage of subsequent growth opportunities. They will also use funding to create a mobile bus, equipped with work stations and Wi-Fi, to take technical assistance services directly to business locations.

Contact:	Jen Leybovich, Vice President	Community Advantage Lender:	Yes
Phone:	415-627-8380	Ex-Offender Component:	No
Email:	<a href="mailto:jen@mainstreetlaunch.org">jen@mainstreetlaunch.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.mainstreetlaunch.org">http://www.mainstreetlaunch.org</a>	Grant Type:	Track 1

**CALIFORNIA – PACIFIC ASIAN CONSORTIUM IN EMPLOYMENT**

The Pacific Asian Consortium in Employment’s (PACE) mission is to create economic solutions to meet challenges of employment, education, housing, business development, and the environment in Pacific

Asian and other diverse communities. PACE has a track record of working with low and very low income populations throughout LA County, with an emphasis on ethnic minorities, refugees, and asylees.

With its PRIME award of \$150,000, PACE will raise knowledge and skills of at least 100 eligible clients to be able to establish a solid credit history, build assets, and establish/maintain a conventional banking relationship.

Contact:	Namoch Sokhom, Director	Community Advantage Lender:	Yes
Phone:	213-989-3265	Ex-Offender Component:	No
Email:	<a href="mailto:nsokhom@pacela.org">nsokhom@pacela.org</a>	Cooperative Component:	No
Web Address:	<a href="http://pacela.org">http://pacela.org</a>	Grant Type:	Track 1

**CALIFORNIA – PACIFIC COAST REGIONAL CORPORATION**

Pacific Coast Regional (PCR) was founded in 1977 to assist small business owners in becoming successful members of the Southern California business community. Through contracts with the Federal Government, the State of California, and partnerships with private institutions, PCR provides financial, educational and consulting services. Their primary goal is to help the small business owner succeed.

With its PRIME award of \$100,000, PCR will provide training and technical assistance to disadvantaged entrepreneurs, consistent with SBA’s Partnerships for Lending in Underserved Markets (PLUM) initiative. The initiative, and PCR, aims to increase lending to African American and Hispanic entrepreneurs in particular.

Contact:	Mark Robertson, CEO	Community Advantage Lender:	No
Phone:	213-739-2999	Ex-Offender Component:	No
Email:	<a href="mailto:mark.robertson@pcrcorp.org">mark.robertson@pcrcorp.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.pcrcorp.org">http://www.pcrcorp.org</a>	Grant Type:	Track 4

**CONNECTICUT – HEDCO**

HEDCO works to stimulate economic development by collaborating with concerned public and private organizations to help start, finance, retain, and recruit small businesses. Since its inception, HEDCO has been a leader in the provision of services to minority and woman-owned small business enterprises.

With its PRIME award of \$75,000, HEDCO will provide technical assistance to at least 90 low-income Hartford residents who own small businesses. Eighty percent of those served will be underserved African-American and Hispanic Hartford residents.

Contact:	Fernando Rosa, CEO	Community Advantage Lender:	No
Phone:	860-527-1301	Ex-Offender Component:	No
Email:	<a href="mailto:fernandor@hedcoinc.com">fernandor@hedcoinc.com</a>	Cooperative Component:	No
Web Address:	<a href="http://www.hedcoinc.com">http://www.hedcoinc.com</a>	Grant Type:	Track 1

**DISTRICT OF COLUMBIA – CREDIT BUILDERS ALLIANCE, INC.**

Credit Builders Alliance, Inc. (CBA) is a nationwide non-profit 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 \$230,914, CBA will develop and deliver custom toolkits to train disadvantaged entrepreneur clients, with a particular emphasis on formerly incarcerated clients.

Contact:	Dara Duguay, Executive Director	Community Advantage Lender:	No
Phone:	202-88-7588	Ex-Offender Component:	Yes
Email:	<a href="mailto:dara@creditbuildersalliance.org">dara@creditbuildersalliance.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.creditbuildersalliance.org">http://www.creditbuildersalliance.org</a>	Grant Type:	Track 2

**DISTRICT OF COLUMBIA – NATIONAL COMMUNITY REINVESTMENT COALITION, INC.**

The National Community Reinvestment Coalition (NCRC) and its grassroots member organizations create opportunities for people to build wealth. They work with community leaders, policymakers, and financial institutions to champion fairness in banking, housing, and business development.

With its PRIME award of \$150,000, NCRC will provide business development training with a focus on financial management and operations and one-on-one counseling support. Their goal is to prepare low-income and disadvantaged entrepreneurs for business and financing opportunities to fuel their business growth.

Contact:	Samira Cook Gaines, Chief of Econ. Empower.	Community Advantage Lender:	No
Phone:	202-628-8866	Ex-Offender Component:	Yes
Email:	<a href="mailto:scook@ncrc.org">scook@ncrc.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.ncrc.org">http://www.ncrc.org</a>	Grant Type:	Track 1

**GEORGIA – FEDERATION OF SOUTHERN COOPERATIVES/LAND ASSISTANCE FUND**

The Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF) assists in the development of cooperatives and credit unions as a collective strategy to create economic self-sufficiency. FSC/LAF strives toward the development of self-supporting communities with programs that increase income and enhance other opportunities, and also strives to assist in land retention and development, especially for African Americans.

FSC/LAF will use its \$185,000 PRIME award to provide urgently needed capacity building assistance and technical training to microenterprise development organizations (MDOs), and to further facilitate microbusiness development programs for cooperatives located in economically disadvantaged counties of Georgia and South Carolina.

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Web Address:	<a href="http://www.federationsoutherncoop.com">http://www.federationsoutherncoop.com</a>	Grant Type:	Track 2

### **GEORGIA – GEORGIA MICRO ENTERPRISE NETWORK, INC.**

Georgia Micro Enterprise Network, Inc. (GMEN) is a non-profit industry association whose mission is to be a catalyst for economic development in Georgia and the Southeast. Through its network of business development training and lending organizations, GMEN serves as a resource to support and fund viable micro-businesses in an effort to create new jobs and business opportunities.

GMEN will use its \$187,087 PRIME award to provide training and capacity building services to strengthen 75 microenterprise development organizations (MDOs) ability to support entrepreneurship among ex-offenders in the criminal justice system, especially those who are on parole, probation or are incarcerated and soon to be released. Activities for this project will include the training of trainers, literature reviews and curriculum development, hosting of statewide training institutes and conferences, and creating linkages between MDOs, the criminal justice community, and returning citizens.

Contact:	Elisabeth Wilson, Executive Director	Community Advantage Lender:	No
Phone:	404-344-2601	Ex-Offender Component:	Yes
Email:	<a href="mailto:biznow@aol.com">biznow@aol.com</a>	Cooperative Component:	No
Web Address:	<a href="http://georgiamicrobiz.com">http://georgiamicrobiz.com</a>	Grant Type:	Track 2

### **ILLINOIS – CHICAGO NEIGHBORHOOD INITIATIVE MICRO FINANCE GROUP**

Chicago Neighborhood Initiatives Micro Finance Group (CNI Micro Finance Group), a mission-driven CDFI, was created to provide microloans and technical assistance to encourage small business development in underserved communities throughout the metropolitan Chicago area. Its initiatives are part of a larger comprehensive revitalization effort, designed by its parent company CNI to serve as a catalyst for neighborhood improvement through engagement with community partners, impactful real estate development and by providing access to capital for neighborhood businesses.

With its PRIME award of \$100,000, CNI Micro Finance Group will fund a technical assistance program to assist ex-offenders, particularly African Americans, Hispanics, and women, within their target market.

Contact:	Erica King, V.P of Lending	Community Advantage Lender:	No
Phone:	773-341-2072	Ex-Offender Component:	Yes
Email:	<a href="mailto:eking@cnigroup.org">eking@cnigroup.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.cnigroup.org/">http://www.cnigroup.org/</a>	Grant Type:	Track 4

**INDIANA – BUSINESS OWNERSHIP INITIATIVE**

Business Ownership Initiative is a one-stop shop for entrepreneurs & small business owners in central Indiana, providing free one-on-one business coaching (in Spanish and English), access to capital, and connections to resources by experienced business advisors.

With its PRIME award of \$150,000, Business Ownership Initiative will develop its Reentry Entrepreneurship Development (RED) program. They will provide 365 recently released or soon-to-be released offenders with technical assistance through workshops, coaching, and microlending opportunities.

Contact:	Carrie Henderson, President	Community Advantage Lender:	No
Phone:	317-464-2258	Ex-Offender Component:	Yes
Email:	<a href="mailto:chenderson@businessownership.org">chenderson@businessownership.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.businessownership.org">http://www.businessownership.org</a>	Grant Type:	Track 1

**INDIANA – RILEY AREA DEVELOPMENT CORPORATION**

Riley Area Development Corporation (RADC) develops and supports a sustainable community environment in and around downtown Indianapolis through affordable housing, economic development, healthy public space, and community development.

With its PRIME award of \$75,000, RADC will expand their existing low-income microentrepreneur technical assistance services to reach a higher number of individuals, provide skilled training to microentrepreneurs in the new Ruckus makerspace (including both to low-income and re-entry individuals), and provide access to the Ruckus makerspace at no cost for low-income individuals.

Contact:	Emily Scott, Deputy Director	Community Advantage Lender:	No
Phone:	812-205-5597	Ex-Offender Component:	Yes
Email:	<a href="mailto:escott@rileyarea.org">escott@rileyarea.org</a>	Cooperative Component:	No
Web Address:	<a href="http://rileyarea.org">http://rileyarea.org</a>	Grant Type:	Track 1

**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.

With its PRIME award of \$150,000, MaineStream Finance will collaborate with two CDFIs—Four Directions Development Corporation and Community Concepts Financial Corporation—to meet the financing training and needs of Maine's low and moderate income populations. Through their PRIME project titled Mainely Micro, they aim to reach 450 clients. MaineStream Finance will provide one-on-

one technical assistance, class instruction, access to markets via the marketplace (catered towards Native Americans), and mini-grants of \$500 for low income clients to purchase related tech.

Contact:	Kara Hay, President	Community Advantage Lender:	No
Phone:	207-973-3643	Ex-Offender Component:	Yes
Email:	<a href="mailto:khay@penquis.org">khay@penquis.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.mainstreamfinance.org">http://www.mainstreamfinance.org</a>	Grant Type:	Track 1

**MARYLAND – HARBOR BANK CDC**

The Harbor Bank of Maryland Community Development Corporation (HBCDC) is a certified CDFI and non-profit organization focused on accelerating development in underinvested communities throughout Baltimore. HBCDC expands economic opportunities for members of low-income and minority communities through the development of entrepreneurial and management skills.

HBCDC will use its \$100,000 PRIME award to expand its program for emerging entrepreneurs which provides one-on-one technical assistance and facilitates access to capital and additional resources for growth. HBCDCs technical assistance activities include: financial literacy, business planning, marketing and distribution, and human resource management. These activities will complement and support SBA’s Partnerships for Lending in Underserved Markets (PLUM) initiative. The initiative, and HBCDC, aims to increase lending to African American entrepreneurs.

Contact:	John Lewis, Sr., Vice President	Community Advantage Lender:	No
Phone:	443-923-0540	Ex-Offender Component:	No
Email:	<a href="mailto:jlewis@theharborbank.com">jlewis@theharborbank.com</a>	Cooperative Component:	No
Web Address:	<a href="http://www.harborcdc.org">www.harborcdc.org</a>	Grant Type:	Track 4

**MASSACHUSETTS – LOCAL ENTERPRISE ASSISTANCE FUND**

The Local Enterprise Assistance Fund (LEAF) promotes human and economic development by providing financing and development assistance to cooperatives and social purpose ventures that create and save jobs for low-income people. LEAF lends nationally, with a focus on community-owned natural food cooperatives, low-income cooperative housing developments, worker-owned firms, and other community-based businesses and social enterprises.

With its PRIME award of \$149,954, LEAF aims to assist at least 20 microentrepreneurial worker co-ops with a number of services, including workshops, seminars, one-on-one sessions, business plan reviews, and market analyses.

Contact:	Amine Benali, Managing Director	Community Advantage Lender:	No
Phone:	617-232-1551	Ex-Offender Component:	No
Email:	<a href="mailto:abenali@leaffund.org">abenali@leaffund.org</a>	Cooperative Component:	Yes
Web Address:	<a href="http://leaffund.org">http://leaffund.org</a>	Grant Type:	Track 1

**MICHIGAN – METRO COMMUNITY DEVELOPMENT**

Metro Community Development, Inc. (MCD) is a CDFI based in Flint, Michigan. Their mission is to serve as a leader and catalyst to expand and enhance quality housing and community development initiatives for underserved people and communities, leading to the creation of stable and vibrant neighborhoods and communities.

With its PRIME award of \$100,000, MCD will provide training and technical assistance to disadvantaged microentrepreneurs to start, operate, and grow micro businesses in the economically disadvantaged areas of Flint, Genesee County, and Saginaw County. MCD will assist in the startup and expansion of small businesses to increase capacity and impact.

Contact:	Ravi Yalamanchi, CEO	Community Advantage Lender:	No
Phone:	810-767-4622	Ex-Offender Component:	No
Email:	<a href="mailto:ravi@metroflint.org">ravi@metroflint.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.metro-community.org">http://www.metro-community.org</a>	Grant Type:	Track 4

**MISSOURI – JUSTINE PETERSEN HOUSING AND REINVESTMENT CORPORATION**

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 provide financial capability and microenterprise training to 450 disadvantaged entrepreneurs in the St. Louis City and County Promise Zone. Through their partnership with the St. Louis County Choices Program, over 50% of people served will be ex-offenders on parole, probation or currently incarcerated. Justine Petersen will build the capacity of these disadvantaged entrepreneurs through business training, financial training and assistance, and a new self-employment and credit building lecture.

Contact:	Sheri Flanigan-Vasquez, COO	Community Advantage Lender:	Yes
Phone:	314-533-2411	Ex-Offender Component:	Yes
Email:	<a href="mailto:aflanigan@justinepetersen.org">aflanigan@justinepetersen.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.justinepetersen.org">www.justinepetersen.org</a>	Grant Type:	Track 1

**NEBRASKA – CENTRAL PLAINS FOUNDATION, INC. (DBA GROW NEBRASKA)**

Central Plains Foundation, Inc. (dba GROW Nebraska) is a dynamic, entrepreneurial-centered organization providing training, technical assistance, and market access to small and emerging businesses throughout Nebraska and a portion of southwest South Dakota. GROW Nebraska’s goals are livable incomes for families, economic equality for the underserved, and salvation of the rural population through gainful employment *within* their communities.

With its PRIME award of \$150,000, GROW Nebraska will deliver three types of training to disadvantaged entrepreneurs: technology training, marketing training, and business-building assistance. They will also provide general business building skills and one-on-one guidance from counselors.

Contact:	Janell Anderson Ehrke, CEO	Community Advantage Lender:	No
Phone:	308-962-6767	Ex-Offender Component:	No
Email:	<a href="mailto:janell@grownebraska.org">janell@grownebraska.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.grownebraska.org">http://www.grownebraska.org</a>	Grant Type:	Track 1

### **NEW JERSEY - RISING TIDE CAPITAL, INC.**

Rising Tide Capital (RTC) assists low-income entrepreneurs and communities in Northern New Jersey to build strong businesses that transform lives, strengthen families, and create vibrant, sustainable neighborhoods.

With its PRIME award of \$150,000, RTC will expand its nationally recognized Community Business Academy and year-round Business Acceleration Services programs to serve an additional 120 disadvantaged entrepreneurs. Additionally, RTC will expand outreach and services to ex-offenders, ensuring that at least 60 ex-offenders are served by the program, representing 50% of program activities.

Contact:	Alex Forrester, COO	Community Advantage Lender:	No
Phone:	201-432-4316 ext. 102	Ex-Offender Component:	Yes
Email:	<a href="mailto:Alex@RisingTideCapital.org">Alex@RisingTideCapital.org</a>	Cooperative Component:	No
Web Address:	<a href="https://www.risingtidecapital.org">https://www.risingtidecapital.org</a>	Grant Type:	Track 1

### **NEW MEXICO – CAPACITY BUILDERS, INC.**

Capacity Builder, Inc. (CBI) improves the quality of life for the poorest and neediest tribal communities, nonprofits, and the people in the United States. Through capacity building support and direct services, CBI works to increase job creation, economic independence, wellness, and abundance.

With its PRIME award of \$148,509, CBI will provide training and technical assistance through 4-week training programs for at least 50 ex-offenders within the Navajo Nation. CBI will deliver services to promising entrepreneurs to start or enhance existing businesses, promote growth, expansion, innovation, and increased productivity and management.

Contact:	Marissa Berg, Managing Director	Community Advantage Lender:	No
Phone:	817-426-9343	Ex-Offender Component:	Yes
Email:	<a href="mailto:m.berg@grantwriters.net">m.berg@grantwriters.net</a>	Cooperative Component:	No
Web Address:	<a href="http://capacitybuilders.info">http://capacitybuilders.info</a>	Grant Type:	Track 1

### **NEW YORK – BROOKLYN COOPERATIVE FEDERAL CREDIT UNION**

Brooklyn Cooperative Federal Credit Union (Brooklyn Coop) is a community credit union and certified CDFI that offers technical assistance and business loans to disadvantaged entrepreneurs. They serve low-income, substantially minority, and heavily immigrant communities in Central Brooklyn.

With its PRIME award of \$78,726, Brooklyn Coop will assist small business owners to learn how to implement the "low cost self-employment tax prep model." They will offer tax prep classes and engage in industry roundtables for entrepreneurs in the Brooklyn area.

Contact:	Samira Rajan, CEO	Community Advantage Lender:	No
Phone:	718-418-8232	Ex-Offender Component:	No
Email:	<a href="mailto:samira@brooklyn.coop">samira@brooklyn.coop</a>	Cooperative Component:	No
Web Address:	<a href="http://www.brooklyn.coop/">http://www.brooklyn.coop/</a>	Grant Type:	Track 1

### **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 PRIME award of \$150,000, CAMBA will enhance its Mobilize Your Business (MYB) program to serve worker cooperatives and to reach additional, high-need New York City neighborhoods. MYB is a comprehensive program that teaches disadvantaged entrepreneurs to use mobile technology and key business applications to improve business operations, collect actionable data and guide strategic business decisions that will lead to growth and bankability.

Contact:	Joanne M. Oplustil, President and CEO	Community Advantage Lender:	No
Phone:	718-287-2600	Ex-Offender Component:	No
Email:	<a href="mailto:joanneo@camba.org">joanneo@camba.org</a>	Cooperative Component:	Yes
Web Address:	<a href="http://www.camba.org">www.camba.org</a>	Grant Type:	Track 1

### **NEW YORK – NEW YORK WOMEN’S CHAMBER OF COMMERCE, INC.**

The New York Women’s Chamber of Commerce (NYWCC) is a not-for-profit organization dedicated to assisting women and other disadvantaged minorities to achieve success and economic independence through small business, micro-enterprise ownership and self-employment.

With its PRIME award of \$150,000, NYWCC will provide training and technical assistance to help low-income black and Latino women entrepreneurs, including ex-offenders, in New York City to achieve success and economic independence through micro-enterprise ownership.

Contact:	Quenia Abreu, President and CEO	Community Advantage Lender:	No
Phone:	212-491-9640 Ext. 105	Ex-Offender Component:	Yes
Email:	<a href="mailto:gabreu@nywcc.org">gabreu@nywcc.org</a>	Cooperative Component:	No
Web Address:	<a href="http://nywcc.org">http://nywcc.org</a>	Grant Type:	Track 1

**NEW YORK – TRUFUND FINANCIAL SERVICES, INC.**

TruFund Financial Services, Inc. (TruFund) is a certified CDFI that promotes economic development in underserved communities and among disadvantaged populations. They offer affordable, below-market-rate financing and technical assistance to small, disadvantaged, and minority/women-owned businesses.

With its PRIME award of \$150,000, TruFund will expand TA services under their Financial Empowerment Program and Contractor’s Education Program for low income, very low income, minority and women entrepreneurs in TruFund’s New York and Louisiana markets. Clients will receive targeted and intensive group training and one-on-one technical assistance counseling designed to produce positive outcomes around the adoption of sound financial management practices, access to capital, debt management, and business growth.

Contact:	Myla Poree, Managing Director	Community Advantage Lender:	Yes
Phone:	504-293-5550	Ex-Offender Component:	No
Email:	<a href="mailto:mreese@trufund.org">mreese@trufund.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.trufund.org">http://www.trufund.org</a>	Grant Type:	Track 1

**NORTH CAROLINA – CENTER FOR ECONOMIC EMPOWERMENT AND DEVELOPMENT**

The Center for Economic Empowerment and Development (CEED) serves as a regional resource and advocacy center for individuals and families in North Carolina. Through its Business Center, which consists of the Women’s Business Center of Fayetteville and the CEED Capital Loan Program, CEED facilitates personal self-sufficiency and economic empowerment.

With its PRIME award of \$100,000, CEED will expand its efforts in supporting Hispanic/Latino entrepreneurs located in southeastern North Carolina. CEED will provide technical and credit training, strengthen cooperatives and enable clients to improve funding readiness.

Contact:	John Keen, Program Manager	Community Advantage Lender:	No
Phone:	910-323-3377 Ext. 22	Ex-Offender Component:	No
Email:	<a href="mailto:jkeen@nceed.org">jkeen@nceed.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.nceed.org">http://www.nceed.org</a>	Grant Type:	Track 1

**OHIO – FINANCE FUND CAPITAL CORPORATION**

Finance Fund Capital Corporation (FCAP) is a statewide nonprofit CDFI located in Columbus, Ohio. FCAP provides access to capital to promote development in low-income communities.

With its PRIME award of \$117,335, FCAP will partner with Nothing Into Something Real Estate, Inc. (NISRE) to provide technical assistance to approximately 400 recently incarcerated individuals now living at NISRE locations in Columbus, Cincinnati, Akron, Chillicothe and Mansfield. In addition, FCAP will hire a micro lender to provide training. It will focus on entrepreneurs with loan requests below \$75,000.

Contact:	Amber Sietz	Community Advantage Lender:	Yes
Phone:	614-568-5059	Ex-Offender Component:	Yes
Email:	<a href="mailto:aseitz@financefund.org">aseitz@financefund.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.financefund.org">http://www.financefund.org</a>	Grant Type:	Track 1

**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 generations of Cherokee citizens.

The Cherokee Nation will use its \$149,923 PRIME award to support entrepreneurship among ex-offenders in the criminal justice system, especially those on parole, probation, or incarcerated persons soon to be released. They will focus on two integrated programs: Re-Entry Coming Home, which helps ex-offenders integrate back into life outside of prison, and the Kawi Cafe, which offers hands-on experience in business planning, payroll, and everything else entrepreneurs need to run a business effectively.

Contact:	Kimberly Shay Smith, SBAC Director	Community Advantage Lender:	No
Phone:	918-453-5534	Ex-Offender Component:	Yes
Email:	<a href="mailto:shay-smith@cherokee.org">shay-smith@cherokee.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.cherokee.org">www.cherokee.org</a>	Grant Type:	Track 1

**OKLAHOMA – RURAL ENTERPRISES OF OKLAHOMA**

Rural Enterprises of Oklahoma (REI Oklahoma) expands economic opportunities for Oklahomans by providing flexible financing and development services to individuals, businesses, and entrepreneurs with limited access to resources.

With its PRIME award of \$150,000, REI Oklahoma will provide technical assistance, training, and guidance to support Native American and women-owned disadvantaged microentrepreneurs. They will help these individuals in their development of online marketing and internet presence, as well as other critical practices needed to ensure success.

Contact:	Sherry Harlin, Senior V.P. of Development	Community Advantage Lender:	No
Phone:	580-924-5094	Ex-Offender Component:	No
Email:	<a href="mailto:sharlin@reiok.org">sharlin@reiok.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.reiok.org">http://www.reiok.org</a>	Grant Type:	Track 1

**OREGON – MICRO ENTERPRISE SERVICES OF OREGON**

Micro Enterprise Services of Oregon (MESO) improves the economic opportunities of underserved and low-income individuals through entrepreneurship, education and empowerment for the benefit of

families in the greater community. MESO offers a full continuum of small business TA and small group trainings to disadvantaged entrepreneurs.

With its PRIME award of \$150,000, MESO will target 400 disadvantaged entrepreneurs by providing refinancing of predatory Merchant Cash Advances to 5 businesses, tiered lending to 142 unbankable small businesses, and additional services such as financial education to more than 200 individuals.

Contact:	Nita Shah, Executive Director	Community Advantage Lender:	No
Phone:	503-841-3351	Ex-Offender Component:	No
Email:	<a href="mailto:nshah@mesopdx.org">nshah@mesopdx.org</a>	Cooperative Component:	No
Web Address:	<a href="http://mesopdx.org">http://mesopdx.org</a>	Grant Type:	Track 1

**PENNSYLVANIA- COMMUNITY CAPITAL WORKS (DBA ENTREPRENEUR WORKS FUND)**

Entrepreneur Works Fund 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 its PRIME award of \$150,000, Entrepreneur Works Fund will provide business guidance and technical assistance to low-income individuals, soon-to-be released ex-offenders, and otherwise disadvantaged small business owners in the Philadelphia region.

Contact:	Leslie Benoliel, President and CEO	Community Advantage Lender:	No
Phone:	215-545-3100 Ext. 223	Ex-Offender Component:	Yes
Email:	<a href="mailto:lbenoliel@entre-works.org">lbenoliel@entre-works.org</a>	Cooperative Component:	No
Web Address:	<a href="http://www.myentrepreneurworks.org">www.myentrepreneurworks.org</a>	Grant Type:	Track 1

**TENNESSEE – SOUTHEAST COMMUNITY CAPITAL CORPORATION (DBA PATHWAY LENDING)**

Pathway Lending’s (Pathway) mission is to provide underserved small businesses with educational services and lending solutions that result in job creation and economic development. As a CDFI, Pathway focuses on low-income and other disadvantaged entrepreneurs and economically underserved communities in Tennessee.

With its PRIME award of \$150,000, Pathway will provide focused training for small and disadvantaged businesses in the areas of technology implementation and financial preparedness in order to grow and scale their businesses. Pathway will also partner with the TN BEST program (Building Entrepreneurship for Success in Tennessee) to empower incarcerated individuals with the knowledge of how to start their own business upon release.

Contact:	Barbara Harris, CFO	Community Advantage Lender:	No
Phone:	615-425-7171	Ex-Offender Component:	No
Email:	<a href="mailto:barbara.harris@pathwaylending.org">barbara.harris@pathwaylending.org</a>	Cooperative Component:	No
Web Address:	<a href="https://www.pathwaylending.org">https://www.pathwaylending.org</a>	Grant Type:	Track 1

**TEXAS - PEOPLEFUND**

PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education and resources to build healthy small businesses.

With its PRIME award of \$75,000, PeopleFund will provide training and technical assistance programming to disadvantaged entrepreneurs within their target market (women, minorities, veterans, low income, formerly incarcerated, African Americans, LGBT). They will facilitate workshops, online technical assistance, mentor pairings, and other opportunities to train clients in automated inventory management, financial accounting, financial reporting, cash flow management, and marketing.

Contact:	Amber Cooney, Director	Community Advantage Lender:	Yes
Phone:	512-222-1006	Ex-Offender Component:	No
Email:	<a href="mailto:acooney@peoplefund.org">acooney@peoplefund.org</a>	Cooperative Component:	No
Web Address:	<a href="https://peoplefund.org">https://peoplefund.org</a>	Grant Type:	Track 1

**VIRGINIA –PEOPLE INCORPORATED FINANCIAL SERVICES**

People Incorporated Financial Services (PIFS), is a highly experienced business lender that provides business training workshops, credit counseling, and one-on-one technical assistance to disadvantaged entrepreneurs. PIFS has become the leading business training provider in Southwest Virginia, and now plans to offer the same high-quality services in the Northern Piedmont region.

With its PRIME award of \$145,668, PIFS will provide entrepreneurial and financial training to low-to-moderate income communities within the Southwest and Northern Piedmont regions of Virginia, specifically targeting ex-offenders. PIFS will also establish a bilingual Business Development Manager to provide program services to a growing Hispanic population.

Contact:	Robert Goldsmith, CEO	Community Advantage Lender:	No
Phone:	276-623-9000	Ex-Offender Component:	Yes
Email:	<a href="mailto:rgoldsmith@peopleinc.net">rgoldsmith@peopleinc.net</a>	Cooperative Component:	No
Web Address:	<a href="http://www.peopleinc.net">http://www.peopleinc.net</a>	Grant Type:	Track 1

**WISCONSIN - WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION**

The Wisconsin Women’s Business Initiative Corporation (WWBIC) is a leading innovative statewide economic development corporation “Putting Dreams to Work” since 1987. They open opportunities for the pursuit of dreams and economic well-being with business education, one-on-one business assistance, financial capability programming, and access to fair capital.

With its PRIME award of \$149,000, WWBIC will provide business education, training, and counseling for more than 200 disadvantaged entrepreneurs. More than 50% of those served will be ex-offenders recruited through partnerships and partner agencies within the criminal justice system, including those on parole, probation, or incarcerated persons soon to be released.

FY2016 PRIME Awardees

Contact: Barb Kueny, Director of Development  
Phone: 414-263-5450  
Email: [barb.kueny@wwbic.com](mailto:barb.kueny@wwbic.com)  
Web Address: <https://www.wwbic.com>

Community Advantage Lender: Yes  
Ex-Offender Component: Yes  
Cooperative Component: No  
Grant Type: Track 1