

## 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 FY2017, SBA solicited and received the following eligible applications for PRIME:

- Track 1 – Training & Technical Assistance – 135 applications totaling \$17.1M
- Track 2 – Capacity Building Assistance – 10 applications totaling \$2.1M
- Track 4 – Discretionary Grant – 1 application totaling \$250K

This year, SBA placed special emphasis on applications with projects providing training and technical assistance to support cooperative forms of small business and projects providing training and technical assistance to support entrepreneurship among ex-offenders in the criminal justice system. Six organizations were selected as award recipients for projects related to cooperatives and nine 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. Seven 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 Linda McMahon selected awardees of discretionary grants based on those organizations’ unique alignment with key strategic objectives of the Agency.

### FY2017 PRIME AWARDEES

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

- Track 1 – Training & Technical Assistance – 30 awards totaling \$4,002,000
- Track 2 – Capacity Building Assistance – 3 awards totaling \$748,000
- Track 4 – Discretionary Grants – 1 award totaling \$250,000

FY 2017 PRIME GRANT AWARDEES (Sorted by State)			
Grantee Name	State	Track #	Award Amount
UNIVERSITY OF ALASKA ANCHORAGE	AK	1	\$97,774
COMMUNITIES UNLIMITED, INC.	AR	1	\$150,000
ARIZONA WOMEN'S EDUCATION AND EMPLOYMENT INC	AZ	1	\$90,000
MISSION ECONOMIC DEVELOPMENT AGENCY	CA	1	\$150,000
PACIFIC ASIAN CONSORTIUM IN EMPLOYMENT	CA	1	\$150,000
WESTWATER FINANCIAL, INC.	CA	1	\$55,103
RURAL COMMUNITY ASSISTANCE CORPORATION	CA	2	\$250,000
HEDCO, INC.	CT	1	\$150,000
CREDIT BUILDERS ALLIANCE, INC.	DC	2	\$248,000
TAMPA BAY BLACK BUSINESS INVESTMENT CORPORATION, INC.	FL	1	\$150,000
SOUTHWEST GEORGIA UNITED EMPOWERMENT ZONE	GA	1	\$150,000
KOHALA CENTER, THE	HI	1	\$150,000
NEIGHBORHOOD SELF EMPLOYMENT INITIATIVE dba Business Ownership Initiative of Indiana	IN	1	\$150,000
COMMUNITY VENTURES CORPORATION	KY	1	\$120,000
NORTHERN ECONOMIC INITIATIVES CORPORATION	MI	4	\$250,000
AFRICAN ECONOMIC DEVELOPMENT SOLUTIONS	MN	1	\$150,000
METROPOLITAN ECONOMIC DEVELOPMENT ASSOCIATION	MN	1	\$149,664

**FY2017 PRIME Awardees**

JUSTINE PETERSEN HOUSING & REINVESTMENT CORPORATION	MO	1	\$150,000
CAROLINA SMALL BUSINESS DEVELOPMENT FUND	NC	1	\$150,000
MOUNTAIN BIZCAPITAL, INC	NC	1	\$88,500
CENTRAL PLAINS FOUNDATION, INC.	NE	1	\$150,000
RISING TIDE CAPITAL INC	NJ	1	\$150,000
UNION COUNTY ECONOMIC DEVELOPMENT CORPORATION	NJ	1	\$150,000
CAMBA, INC.	NY	1	\$150,000
APPALACHIAN CENTER FOR ECONOMIC NETWORKS, INC.	OH	1	\$63,590
FINANCE FUND CAPITAL CORPORATION	OH	1	\$150,000
CHEROKEE NATION, THE	OK	1	\$150,000
RURAL ENTERPRISES OF OKLAHOMA, INC.	OK	1	\$150,000
ADELANTE MUJERES	OR	1	\$110,771
MICRO ENTERPRISE SERVICES OF OREGON	OR	1	\$150,000
ASSETS LANCASTER	PA	1	\$102,598
PEOPLEFUND	TX	1	\$125,000
NATIONAL ASSOCIATION FOR LATINO COMMUNITY ASSET BUILDERS	TX	2	\$250,000
WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION	WI	1	\$149,000

**AWARDEE PROFILES**

**ALASKA – UNIVERSITY OF ALASKA, ANCHORAGE**

The University of Alaska Anchorage Center for Human Development (CHD) is Alaska’s only federally-designated University Center for Excellence in Disabilities. CHD’s mission is to improve the quality of lives for people who experience disabilities and their families, across the lifespan, through interdisciplinary training, technical assistance, exemplary service development, applied research, and dissemination of information. CHD works with people from all walks of life and cultures, and focuses on disadvantaged populations. Employment is a primary area of expertise in research, training, and technical assistance, including microenterprise development.

With its PRIME award of \$97,774, University of Alaska, Anchorage combines CHD’s resources and expertise with that of cultural and business organizations to provide microenterprise training and technical assistance in one urban and four rural and remote communities. It targets people with Alaska Native heritage living in disadvantaged communities, ex-offenders, and other disadvantaged microentrepreneurs.

Contact: Tana Myrstol, Director  
 Phone: 907-786-1065  
 Email: [uaa\\_preaward@alaska.edu](mailto:uaa_preaward@alaska.edu)  
 Web Address: <https://www.alaska.edu>

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

**ARIZONA - ARIZONA WOMEN’S EDUCATION AND EMPLOYMENT, INC.**

The Arizona Women’s Education and Entrepreneur Center (AWEEc), a program of Arizona Women’s Education and Employment (AWEE) offers comprehensive, gender responsive approaches, assisting individuals in overcoming barriers to make significant community impacts. Specifically, AWEEc works to develop/expand women-owned businesses. As a result, since its inception in 2015, AWEEc has served 3,021 socially and economically disadvantaged women.

With its PRIME award of \$150,000, the AWEEc program will expand on successful technical assistance programming: counseling, business training, workshops, mentoring and support networks, by targeting 50 ex-offenders. AWEEc will leverage AWEE’s experience providing pre- and post-release reentry training, mentoring, and support services to ex-offenders, including over 12-years of partnering with various law enforcement agencies. AWEEc will provide outreach, mentoring, education, and technical support to justice-involved, and felony-background individuals, to empower ex-offenders with the confidence, knowledge and abilities to be microentrepreneurs.

Contact:	Toni Davis, Program Manager	Community Advantage Lender:	No
Phone:	602-223-4336	Ex-Offender Component:	Yes
Email:	tonidavis@awee.org	Cooperative Component:	No
Web Address:	<a href="https://www.awee.org">https://www.awee.org</a>	Grant Type:	Track 1

**ARKANSAS – COMMUNITIES UNLIMITED, INC.**

Communities Unlimited, Inc. (CU) moves rural and under-resourced communities in areas of persistent poverty to sustainable prosperity. CU’s 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, Director of Entrepreneurship	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:	No
Web Address:	<a href="https://www.communitiesu.org">https://www.communitiesu.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 – WESTWATER FINANCIAL, INC.**

Westwater Financial, Inc.’s mission is to provide access to capital, as well as financial education, coaching and technical assistance for Native Americans and Alaska Natives residing in Sonoma, Mendocino, and Lake Counties located in Northern California

With its PRIME award of \$55,103, Westwater Financial will provide small business consulting, Entrepreneurship training, and small business lending to 72 entrepreneurs within their target market. Additionally, they will have professional consultants (legal, accounting, and information technology) available as guest speakers and/or assistants for program participants.

Contact:	Cindi Brown, Director	Community Advantage Lender:	No
Phone:	707-419-3070	Ex-Offender Component:	No
Email:	<a href="mailto:cindib@westwaterfinancial.org">cindib@westwaterfinancial.org</a>	Cooperative Component:	No
Web Address:	<a href="http://westwaterfinancial.org/">http://westwaterfinancial.org/</a>	Grant Type:	Track 1

**CALIFORNIA – MISSION ECONOMIC DEVELOPMENT AGENCY**

Rooted in the Mission and focused on San Francisco, the Mission Economic Development Agency’s (MEDA) mission is to strengthen low- and moderate-income Latino families by promoting economic equity and social justice through asset building and community development. MEDA serves primarily Latino and underserved small businesses and families in the SF Mission District and surrounding community.

With its PRIME award of \$150,000, MEDA will integrate its lines of business – technical assistance, lending and access to affordable real estate – to help LMI entrepreneurs start, expand and sustain successful businesses and create good paying jobs in the community.

Contact:	Adriana Solis-Lopez, Director of Development	Community Advantage Lender:	No
Phone:	415-282-3334	Ex-Offender Component:	No
Email:	<a href="mailto:asolislopez@medasf.org">asolislopez@medasf.org</a>	Cooperative Component:	No
Web Address:	<a href="http://medasf.org/">http://medasf.org/</a>	Grant Type:	Track 1

**CALIFORNIA– RURAL COMMUNITY ASSISTANCE CORPORATION**

Rural Community Assistance Corporation (RCAC) provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC serves low-income residents of rural, Native American and Native Hawaiian communities in 13 western states and the Pacific islands. Program areas include leadership, economic and community development, affordable housing, utility infrastructure and financing. RCAC’s rural development specialists help to build capacity, grow partnerships, gather resources, advocate, provide financing, train and facilitate processes so that rural communities are equipped to grow and thrive for years to come.

Their PRIME Award of \$250,000 will support RCAC’s Building Rural Economies program, which provides training and capacity building services to microenterprise development organizations in low-income rural communities in the West.

Contact:	Julia Helmreich, Director	Community Advantage Lender:	Yes
Phone:	916-447-9832	Ex-Offender Component:	No
Email:	<a href="mailto:jhelmreich@rcac.org">jhelmreich@rcac.org</a>	Cooperative Component:	No
Web Address:	<a href="https://www.rcac.org">https://www.rcac.org</a>	Grant Type:	Track 2

**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 \$150,000, HEDCO will expand its current SBA PRIME grant to reach out to and serve greater numbers of “disadvantaged entrepreneurs” in the State’s seven most distressed cities and formerly incarcerated adults in Hartford, New Haven, and Bridgeport, Connecticut. HEDCO will offer on-site, satellite and web based seminars related to business plans, business and financial management, technical training and certifications to all program participants.

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 Builder Alliance (CBA)’s mission is to help non-profit organizations move people from poverty to prosperity through credit building. CBA is a national non-profit that develops specific educational resources focused on connecting credit building with financial literacy.

With its PRIME award of \$248,020.45, CBA will continue with the rollout and subsequent integration of the comprehensive toolkit for formerly incarcerated aspiring entrepreneurs that CBA created with Prime 2016 funds. The target group will be formerly incarcerated clients of MDOs in its existing membership and also include those not in its membership but also serving or interested in serving that population.

Contact:	Dara Duguay, Executive Director	Community Advantage Lender:	No
Phone:	202-888-7588	Ex-Offender Component:	No
Email:	<a href="mailto:dara@creditbuildersalliance.org">dara@creditbuildersalliance.org</a>	Cooperative Component:	No
Web Address:	<a href="https://www.creditbuildersalliance.org">https://www.creditbuildersalliance.org</a>	Grant Type:	Track 2

**FLORIDA – TAMPA BAY BLACK BUSINESS INVESTMENT CORPORATION, INC.**

Tampa Bay Black Business Investment Corporation, Inc. (TBBBIC) is dedicated to providing business and funding opportunities for the long-term growth and success of small businesses. Tampa Bay BBIC was established to serve businesses owned and operated by African-American entrepreneurs, providing

loans to a historically underserved market segment of the community, but now serves entrepreneurs of all ethnic backgrounds.

With its PRIME award of \$150,000, TBBBIC will serve low-income, ex-offender and disadvantaged entrepreneurs in six targeted high-poverty communities across Florida's Tampa Bay region. The 12-month project will engage 360 unduplicated entrepreneurs, at every stage of business, in a continuum of training, technical assistance and capital access services that help take their ideas and enterprises to the next level.

Contact:	Albert Lee, President & CEO	Community Advantage Lender:	No
Phone:	813-425-2043	Ex-Offender Component:	No
Email:	alee@tampabaybbic.co	Cooperative Component:	No
Web Address:	<a href="http://tampabaybbic.com">http://tampabaybbic.com</a>	Grant Type:	Track 1

### **GEORGIA – SOUTHWEST GEORGIA UNITED EMPOWERMENT ZONE**

Located in Cordele, GA and serving rural Georgia, Southwest Georgia United Empowerment Zone's (Southwest Georgia United) mission is to work with the community in a cooperative spirit to reduce poverty and improve the quality of life. Southwest Georgia United provides low-income entrepreneurs with microloans, small business loans, housing development and repair loans, and Technical Assistance counseling.

With its PRIME award of \$150,000, Southwest Georgia United will serve residents in persistent high poverty areas by assisting low income persons to become entrepreneurs and improve their economic status. It plans to use more than 50% of its PRIME resources in support of entrepreneurship among ex-offenders in the criminal justice system. SW GA United will work with the community agencies to recruit ex-offenders for participation in its Business Training Convenings.

Contact:	Robert Cooke, Executive Director	Community Advantage Lender:	No
Phone:	229-273-8582	Ex-Offender Component:	Yes
Email:	robert.cooke@swgau.org	Cooperative Component:	No
Web Address:	<a href="https://swgau.org">https://swgau.org</a>	Grant Type:	Track 1

### **HAWAII – THE KOHALA CENTER**

The Kohala Center's Rural and Cooperative Business Development Services (TKCRCBDS) provides technical assistance in cooperative and business development to microenterprises operating in rural areas throughout the State of Hawai'i. The mission of TKC-RCBDS is to 1) improve local economic conditions through the development of cooperative and small rural businesses, value chains, and regional industries, with an emphasis on job creation and family-supporting incomes; and 2) increase the involvement of local business, cultural leaders, representatives of potential new industries, local financial institutions, academic institutions, and government agencies in rural economic development.

With its PRIME award of \$150,000, TKC-RCBDS will serve 50 economically disadvantaged microenterprises in low-income areas on the islands of Hawai'i, Moloka'i, and areas on O'ahu outside of metropolitan Honolulu. TKC-RCBDS will provide intensive one-to-one business development counseling and capitalization services to promote job retention/growth and secure at least \$250,000 in funding for disadvantaged microenterprises.

Contact:	Mia Akau-LaClair, Grants Specialist	Community Advantage Lender:	No
Phone:	808-877-6411	Ex-Offender Component:	No
Email:	makaulaclair@kohalacenter.org	Cooperative Component:	Yes
Web Address:	<a href="https://kohalacenter.org">https://kohalacenter.org</a>	Grant Type:	Track 1

**INDIANA – NEIGHBORHOOD SELF EMPLOYMENT INITIATIVE DBA BUSINESS OWNERSHIP INITIATIVE OF INDIANA**

Business Ownership Initiative of Indiana’s (BOI) mission is to help people start and grow businesses and provide access to financing. BOI succeeds in meeting its mission by helping entrepreneurs, largely socially and economically disadvantaged, at every stage of business development, by providing outcome oriented business services.

With its PRIME award of \$150,000, BOI will continue the development of its ReEntry Entrepreneurship Development Initiative (REDi). REDi provides recently and/or soon-to-be released offenders with small business technical assistance through workshop, coaching and microlending opportunities.

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

**KENTUCKY – COMMUNITY VENTURES CORPORATION**

Community Ventures (CV) is a community-based non-profit providing Kentuckians with the skills, income, and assets they need to achieve financial independence. Throughout Kentucky, CV helps people increase income and build assets with through small business ownership, home ownership, and job creation through business expansion.

With its PRIME award of \$120,000, CV will help an additional 120 disadvantaged entrepreneurs – including at least 60 ex-offenders – learn skills that position them to become economically self-sufficient and improve their financial stability. Participants will overcome challenges including poor credit, inexperience and unfamiliarity with regulations and business laws; they’ll gain the knowledge and skills required to successfully launch their businesses.

Contact:	Kevin R. Smith, President/CEO	Community Advantage Lender:	Yes
Phone:	859-231-0054	Ex-Offender Component:	No
Email:	ksmith@cvky.org	Cooperative Component:	No
Web Address:	<a href="https://www.cvky.org">https://www.cvky.org</a>	Grant Type:	Track 1

**MICHIGAN, (MARQUETTE) – NORTHERN ECONOMIC INITIATIVES CORPORATION**

Northern Economic Initiatives Corporation is a Community Development Financial Institution (CDFI) that provides loans and knowledge building services to underserved startup and growing small businesses throughout Michigan. Since 1994, Northern Initiatives has provided nearly 1000 loans (including 39 SBA Community Advantage loans) totaling over \$55 million to small businesses.



With its discretionary PRIME award of \$250,000, Northern Economic Initiatives Corporation will create a catalog of training videos for mission lenders and other trade associations and industry groups. The videos will be recorded in Michigan and Washington D.C., with approximately a week of shooting taking place in Michigan and a week in Washington D.C. The videos will be shot in various styles, documentary, interview, Socratic lecture and on location with actual micro borrowers. The videos will be pre-planned and scripted, and participants will change their clothing for each video. The production of the videos will be done with the awardee and SBA's Office of Communication and Public Liaison (OCPL).

Contact:	Dennis West, President	Community Advantage Lender:	Yes
Phone:	906-226-1671	Ex-Offender Component:	No
Email:	dwest@northerninitiatives.org	Cooperative Component:	No
Web Address:	<a href="http://www.northerninitiatives.org">http://www.northerninitiatives.org</a>	Grant Type:	Track 4

**MINNESOTA - METROPOLITAN ECONOMIC DEVELOPMENT ASSOCIATION**

Metropolitan Economic Development Association's (Meda) vision is "Thriving communities through equal economic participation" and their mission is to "Help minority entrepreneurs succeed." To fulfill both vision and mission, Meda provides three primary services for minority entrepreneurs: access to capital, access to trusted guidance from business experts and access to markets and opportunity.

With its PRIME award of \$149,644, Meda will provide services to Minnesota's minority microentrepreneurs by aligning their services to serve more minority entrepreneurs throughout the entire business lifecycle through increased service offerings and strategic partnerships. Meda will also begin developing an online, single point of entry into the minority business development ecosystem.

Contact:	Danel Holmquist, VP of Finance	Community Advantage Lender:	No
Phone:	612-259-6572	Ex-Offender Component:	No
Email:	dholmquist@meda.net	Cooperative Component:	No
Web Address:	<a href="https://meda.net">https://meda.net</a>	Grant Type:	Track 1

**MINNESOTA – AFRICAN ECONOMIC DEVELOPMENT SOLUTIONS**

Metropolitan Economic Development Association's mission is to build wealth within African immigrant communities. AEDS accomplishes its mission by promoting entrepreneurship, small business development, access to capital, and community development strategies that build upon African immigrant cultural assets throughout the Twin Cities metropolitan area.

With its PRIME award of \$150,000, AEDS will launch its business entrepreneurship program, *The Determined Entrepreneur Initiative*. With this funding, 220 entrepreneurs will receive training, technical assistance, and access to small business loan capital over the course of the 1-year grant period.

Contact:	Gene Gelgelu, Director	Community Advantage Lender:	No
Phone:	651-815-9367	Ex-Offender Component:	No
Email:	ggelgelu@aeds-mn.org	Cooperative Component:	No
Web Address:	<a href="https://aeds-mn.org">https://aeds-mn.org</a>	Grant Type:	Track 1

**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. Their mission is to connect institutional resources with the needs of low- and moderate-income families in order to build assets and create enduring change.

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:sflanigan@justinepetersen.org">sflanigan@justinepetersen.org</a>	Cooperative Component:	Yes
Web Address:	<a href="http://www.justinepetersen.org">www.justinepetersen.org</a>	Grant Type:	Track 1

**NORTH CAROLINA – CAROLINA SMALL BUSINESS DEVELOPMENT FUND**

Carolina Small Business Development Fund’s (CSBDF) mission is to foster economic development in underserved communities by providing capital, business services, and policy research to support small businesses. Since its inception, CSBDF has supported economically disadvantaged entrepreneurs in obtaining the capital and technical assistance needed to grow and succeed.

With its PRIME award of \$150,000, CSBDF will continue providing a robust program of targeted business services to economically disadvantaged microentrepreneurs throughout the state of North Carolina. The award will aid with training, counseling, workshops and support required by the program to help the target population build capacity and achieve financial soundness towards becoming job creators in their communities.

Contact:	Anastasia Bowden, Development Associate	Community Advantage Lender:	Yes
Phone:	919-803-1437	Ex-Offender Component:	No
Email:	<a href="mailto:abowden@carolinasmallbusiness.org">abowden@carolinasmallbusiness.org</a>	Cooperative Component:	No
Web Address:	<a href="https://carolinasmallbusiness.org/">https://carolinasmallbusiness.org/</a>	Grant Type:	Track 1

**NORTH CAROLINA – MOUNTAIN BIZCAPITAL, INC DBA MOUNTAIN BIZWORKS.**

Mountain BizWorks’s (MBW) mission is to generate jobs and ensure economic resiliency in rural Western North Carolina by helping small businesses start, thrive, and grow. MBW has a particular focus on serving underrepresented or economically disadvantaged groups including low-income, minority, women, veteran, and ex-offender entrepreneurs.

With its PRIME award of \$88,500, MBW will be able to address rising regional demand for cooperative enterprise development and lending services. The project will build wealth in low-income communities by developing and supporting a diverse portfolio of employee-owned businesses in Western North Carolina.

Contact:	Patrick Fitzsimmons, Director	Community Advantage Lender:	Yes
Phone:	828-253-2834 x12	Ex-Offender Component:	No
Email:	fitzsimmons@mountainbizworks.org	Cooperative Component:	No
Web Address:	<a href="https://mountainbizworks.org">https://mountainbizworks.org</a>	Grant Type:	Track 1

**NEBRASKA – CENTRAL PLAINS FOUNDATION DBA GROW NEBRASKA**

GROW Nebraska’s mission is to create sustainable economic development through business training, technical assistance, promotion, and access to markets. GROW Nebraska assists small businesses and entrepreneurs develop and improve their products, access local and global markets, and move into wholesale and export markets. GROW Nebraska provides 18 business-building services that are open to all entrepreneurs/small business owners with a special emphasis on underserved, low-income and rural individuals. Their members provide approximately 1,600 full--time jobs and 1,400 part--time jobs in Nebraska.

With its PRIME award of \$150,000, GROW Nebraska will continue providing entrepreneurial training to members of the Lakota Crafters from the Pine Ridge Reservation where the poverty rate is calculated at over 49% and unemployment is over 80%. They will provide technology, marketing and business-building training, one-on-one technical assistance, and loan financing to approximately 150 clients.

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

**NEW JERSEY – UNION COUNTY ECONOMIC DEVELOPMENT CORPORATION**

Union County Economic Development Corporation’s (UCEDC) mission is to promote community economic development by helping entrepreneurs throughout the State better understand their business needs, expand into new markets, and finance those activities by providing a unique mix of business support programs and services.

With its PRIME award of \$150,000, UCEDC will be able to expand their current level of mentoring activity, develop new training curriculum, further target their services to Low-to-Middle Income (LMI) areas, and reach more LMI clients. UCEDC will also put a special focus on supporting entrepreneurship among ex-offenders in the criminal justice system and build on past successes in this area.

Contact:	Greg Fabijanczuk CPA, Controller	Community Advantage Lender:	Yes
Phone:	908-527-1166	Ex-Offender Component:	No
Email:	gfabijanczuk@ucedc.com	Cooperative Component:	No
Web Address:	<a href="https://www.ucedc.com">https://www.ucedc.com</a>	Grant Type:	Track 1

**NEW JERSEY – RISING TIDE CAPITAL, INC.**

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

With its PRIME award of \$150,000, RTC will continue this past year's PRIME-funded expansion of its nationally-recognized Community Business Academy and year-round Business Acceleration Services programs to serve 120 entrepreneurs, encompassing 95 LMI individuals and nearly 3,400 hours of training and technical assistance. Additionally, the proposed PRIME-funded program will continue the outreach and services to ex-offenders that began in 2016, ensuring that at least 60 ex-offenders are served by the program.

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

**OHIO – FINANCE FUND CAPITAL CORPORATION**

Finance Fund Capital Corporation’s (FCAP) mission is to build bridges between resources and the low-income community to improve the quality of life for people. FCAP provides access to capital to promote development in Low Income Communities.

With its PRIME award of \$150,000, FCAP will partner with CleanTurn Enterprises (CTE) to provide training and technical assistance to support entrepreneurship among over 550 currently incarcerated as well as formerly incarcerated individuals.

Contact:	Cara Penry, Communications Manager	Community Advantage Lender:	No
Phone:	614-221-1114	Ex-Offender Component:	Yes
Email:	<a href="mailto:cpenry@financefund.org">cpenry@financefund.org</a>	Cooperative Component:	No
Web Address:	<a href="https://financefund.org">https://financefund.org</a>	Grant Type:	Track 1

**OHIO – APPALACHIAN CENTER FOR ECONOMIC NETWORKS, INC.**

Appalachian Center for Economic Networks, Inc.'s (ACEnet) mission is to grow the regional economy by supporting entrepreneurs and strengthening economic sectors. They accomplish this mission by partnering with regional microenterprise and development practitioners to create a healthy local economy, allowing opportunity for all residents to start businesses, obtain quality jobs, and connect with other entrepreneurs for mutual benefit.

With its PRIME award of \$63,591.10, ACEnet will expand microenterprise services to disadvantaged entrepreneurs and very low-income citizens re-entering the workforce following incarceration through the development of sector-focused training and technical assistance services, business incubation, access to capital and entrepreneurial placements with established food and farm operators. The funding will provide an additional staff member to operate from field offices hosted by regional network in 5 targeted counties. As a collaborative partner, the Athens County Re-entry Task will provide significant case management support for re-entry entrepreneurs.

Contact:	Leslie Schaller, Director of Programs	Community Advantage Lender:	No
Phone:	740-592-3854	Ex-Offender Component:	Yes
Email:	<a href="mailto:leslies@acenetworks.org">leslies@acenetworks.org</a>	Cooperative Component:	No
Web Address:	<a href="https://acenetworks.org">https://acenetworks.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 seven generations of Cherokee citizens.

The Cherokee Nation will use its \$150,000 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:	No
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, INC.**

Rural Enterprises of Oklahoma, Inc. (REI Oklahoma)’s mission is to expand 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 in their development of online marketing and internet presence, as well as other critical practices needed to ensure their success.

Contact:	Sherry Harlin, Senior VP of Development	Community Advantage Lender:	
Phone:	580-924-5094	Ex-Offender Component:	Yes
Email:	sharlin@reiok.org	Cooperative Component:	Yes
Web Address:	<a href="https://www.reiok.org">https://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 help 100 disadvantaged African American community members (50%+ will be ex-offenders) build or strengthen small businesses through culturally-specific TA paired with credit improvement, lending, and savings programs.

Contact:	Nita Shah, Executive Director	Community Advantage Lender:	No
Phone:	503-841-3351	Ex-Offender Component:	Yes
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

**OREGON – ADELANTE MUJERES**

Adelante Mujeres, which means “rise-up”, “move forward” women, has a rich history of successfully engaging the low-income Latino immigrant community by providing educational resources and acting as a forum for community advocacy. Their 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 the community.

With its PRIME award of \$110,771, Adelante Mujeres’ *Empresas Small Business: Empowering Latino Entrepreneurs to Establish and Sustain Profitable Microbusinesses* project will provide enhanced small business development services including one on one technical assistance, business coaching, access to capital and access to market for Latino microentrepreneurs in Washington County, Oregon. The project will focus on startup and existing businesses with less than five employees from diverse industries.

Contact:	Bridget Cooke, Executive Director	Community Advantage Lender:	No
Phone:	503-992-0078	Ex-Offender Component:	No
Email:	bcooke@adelantemujeres.org	Cooperative Component:	No
Web Address:	www.adelantemujeres.org	Grant Type:	Track 1

**PENNSYLVANIA – ASSETS LANCASTER**

ASSETS Lancaster’s mission is to create economic opportunity and cultivate entrepreneurial leadership to alleviate poverty and build vibrant, sustainable communities. ASSETS provides training, 1-on-1 coaching, and financing to entrepreneurs and leaders looking to start or grow their business and improve their community.

With its PRIME award of \$150,000, ASSETS will provide a training and technical assistance program to disadvantaged entrepreneurs to seed and strengthen the capacity of cooperatives serving economically disadvantaged entrepreneurs and areas in Lancaster, PA.

Contact:	Jessica King, Executive Director	Community Advantage Lender:	No
Phone:	717-393-6089	Ex-Offender Component:	No
Email:	jess@assetspa.org	Cooperative Component:	Yes
Web Address:	https://assetspa.org	Grant Type:	Track 1

**TEXAS - PEOPLEFUND**

PeopleFund’s mission is to create economic opportunity and financial stability for underserved Texans through access to capital, education, and resources to build healthy small businesses.

With its PRIME award of \$125,000, PeopleFund will leverage funds in conjunction with existing partnerships including SCORE, SBDC’s statewide, and in tandem with their existing 7A Community Advantage and Microloan programs. They will provide training and technical assistance programming to disadvantaged entrepreneurs within their target market (women, minorities, veterans, low income, formerly incarcerated, African Americans, LGBT). Additionally, PeopleFund 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:amber@peoplefund.org">amber@peoplefund.org</a>	Cooperative Component:	No
Web Address:	<a href="https://peoplefund.org">https://peoplefund.org</a>	Grant Type:	Track 1

**TEXAS – NATIONAL ASSOCIATION FOR LATINO COMMUNITY ASSET BUILDERS**

National Association for Latino Community Asset Builders (NALCAB) serves a geographically and ethnically diverse group of more than 120 non-profit community and economic development organizations that are anchor institutions in our nation’s Latino communities, two thirds of which provide services to small business owners and/or aspiring entrepreneurs. NALCAB is the nation’s leading provider of culturally-relevant training and technical assistance for microenterprise development organizations (MDOs) that focus on serving the Hispanic market.

With its PRIME award of \$250,000, NALCAB plans to deliver a best practice-based, culturally-relevant national capacity building effort for MDO's that seek to focus their efforts with Hispanic business owners and aspiring entrepreneurs. Its goals are to increase access to SBA lending programs by Hispanic-serving MDOs, increase overall access to capital for small businesses receiving development services from said MDOs, increase the quality of these services, and improve the sustainability of Hispanic-serving MDOs.

Contact:	Noel Poyo, Executive Director	Community Advantage Lender:	No
Phone:	210-227-1010	Ex-Offender Component:	No
Email:	<a href="mailto:npoyo@nalcab.org">npoyo@nalcab.org</a>	Cooperative Component:	No
Web Address:	<a href="https://www.nalcab.org">https://www.nalcab.org</a>	Grant Type:	Track 2

**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 240 disadvantaged entrepreneurs through their "Job Creation through Enhancing Opportunities for Disadvantaged Entrepreneurs" program, projected to result in 35 new business starts and 130 new full-time jobs. 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.

Contact:	Wendy Baumann	Community Advantage Lender:	Yes
Phone:	414-263-5450	Ex-Offender Component:	Yes
Email:	<a href="mailto:wendy.baumann@wwbic.com">wendy.baumann@wwbic.com</a>	Cooperative Component:	No
Web Address:	<a href="https://www.wwbic.com">https://www.wwbic.com</a>	Grant Type:	Track 1