

# NCIF Cares

NATIONAL FOCUS, LOCAL CHANGE

*Leveraging local knowledge and access of NCIF Network of CDFI and Minority Banks to provide emergency support to small businesses*



NCIF<sup>SM</sup> NATIONAL COMMUNITY INVESTMENT FUND

LEVERAGING CAPITAL FOR CHANGE<sup>SM</sup>

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NCIFCARES.ORG

As we at NCIF witnessed the pandemic ravage some of our country's most vulnerable communities, we knew it was time to act.

With increasing unemployment, already struggling neighborhoods plunged further into survival mode — putting many small businesses at risk. We saw firsthand the disproportionate impact on low- and moderate-income (LMI) and minority communities around the country.

NCIF stepped up. We leveraged our network of CDFI and Minority Banks to deliver emergency assistance to small businesses nationally — the NCIF*Cares* initiative was born.

*Firstly*, we invited 10 partner CDFI and Minority Banks to identify small business customers that are integral to their local communities and needed support to sustain their respective businesses through the pandemic.

*Secondly*, rather than wait for capital raising, NCIF used its own capital (over \$100,000) to pilot an unrestricted microgrant program as gap funding to these customers. Recognizing the importance of the program to their customers our partner banks then stepped up and matched our grants with \$55,200 using their own cash — over half of our initial investment!

Our first batch of microgrants went to social entrepreneurs, retail businesses, community facilities, affordable housing organizations, arts nonprofits, and other small businesses across the country. The funding came at a time when businesses were trying to stay afloat during stay-at-home orders. These 48 small businesses used these funds to cover rent, provide access to nutritious food, and support their own employees as they worked to find their footing in a shaky economy. Most were part of communities with minority populations, high unemployment, and staggering poverty rates. And, many of these small businesses play a key role in their local support system — their vitality is important to their entire community.

NCIF's Theory of Change focuses on the important role of our Network Banks — CDFI and Minority Banks — that act as anchors in their respective communities with deep knowledge of the community's needs and risk factors associated with lending and investing. They know which customers have the need and can benefit from even modest amounts of capital to survive the crisis; they know that their customers rely on them in these turbulent times as local anchors. We were thrilled to see this network at work — as we were able to quickly support the 48 customers and two charter schools that the banks identified.

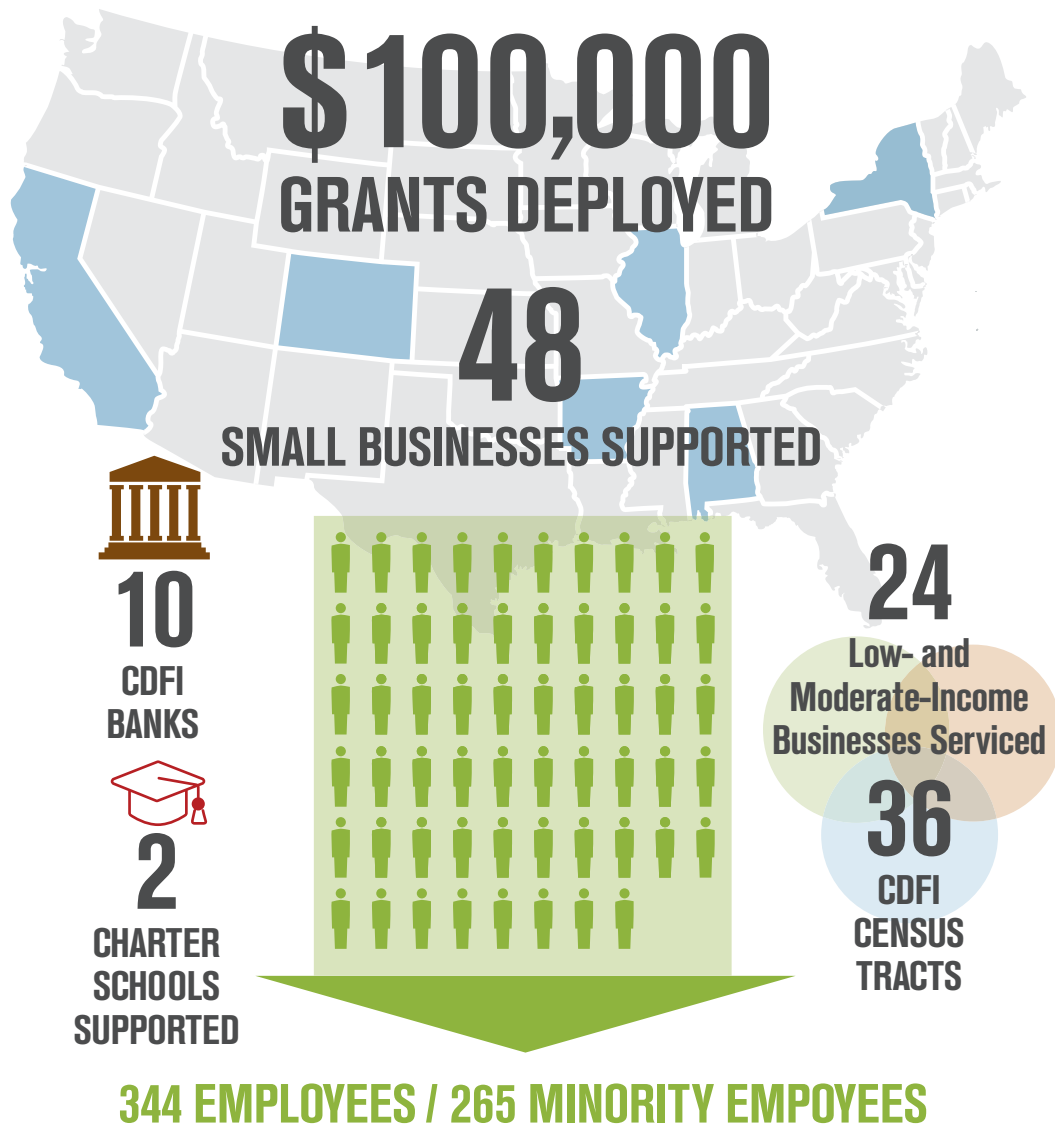
The NCIF*Cares* program was set up as a pilot to demonstrate the power of local financial institutions — its programmatic success has already been recognized by another major investor who has provided grants to quadruple our initial pilot to expand the impact.

We expect that many more investors will step up to work with NCIF and our partner Network Banks to deploy much needed capital in communities of need.

Saurabh Narain  
*President & CEO*

Stacey Gardner  
*Coordinator*

# NCIF *Cares* Impact: Tracking by the Numbers



Our small business grants spurred far-reaching impact in areas of the country that need it most. Many of the businesses we worked with service LMI communities and employ minorities.

# NCIFCares Impact: Our Goals



Our NCIFCares investments align with six major goals of impact and are drawn from the **UN's Sustainable Development Goals**. Additionally, many of the small businesses we support through our Network Banks are committed to their own communities to create an ecosystem of impact.

**Goal 1: No Poverty**

**Goal 2: Zero Hunger**

**Goal 3: Good Health and Wellbeing**

**Goal 4: Quality Education**

**Goal 8: Decent Work and Economic Growth**

**Goal 10: Reduced Inequality**

We highlight the UN Sustainable Development Goals with the businesses in our report. The NCIFCares impact report explores our own themes which are aligned with several of the UN's Sustainable Development Goals.

## UN's 17 Sustainable Development Goals to Transform Our World:

**GOAL 1: No Poverty**

**GOAL 2: Zero Hunger**

**GOAL 3: Good Health and Wellbeing**

**GOAL 4: Quality Education**

**GOAL 5: Gender Equality**

**GOAL 6: Clean Water and Sanitation**

**GOAL 7: Affordable and Clean Energy**

**GOAL 8: Decent Work and Economic Growth**

**GOAL 9: Industry, Innovation, and Infrastructure**

**GOAL 10: Reduced Inequality**

**GOAL 11: Sustainable Cities and Communities**

**GOAL 12: Responsible Consumption and Production**

**GOAL 13: Climate Action**

**GOAL 14: Life Below Water**

**GOAL 15: Life on Land**

**GOAL 16: Peace and Justice, Strong Institutions**

**GOAL 17: Partnerships to Achieve the Goal**

# Theme One: Financial Inclusion & Anchor Financial Institutions

For our pilot program, NCIFCares partnered with the following 10 CDFI and Minority Banks in the NCIF Network that are already dedicated to transforming low-income neighborhoods. Located in both rural and urban areas across the country, these banks serve a diverse array of small businesses and are seen as anchors in their community. Many of the small businesses they serve have revenues of less than a million dollars and are not served by more traditional banks.

NCIF invited Network Bank partners to maximize the impact of our program's seed round. We looked for high-growth partners in high-impact locations that demonstrated knowledge and commitment to their local markets. To increase the impact on local businesses, these CDFIs invested \$55,200 in additional contributions, partnering with the NCIFCares initiative to help stabilize small businesses during a difficult time.



*"Many of our small business customers need assistance beyond the PPP. We are extremely thankful that the NCIF created this opportunity to help small businesses."*

**Kent Curtis**, President & CEO  
1st Southwest Bank, Colorado



*"NCIF is one of the nation's most important impact investors and has demonstrated its commitment to improve services and promote economic development in low-income and underserved communities."*

**Michael T. Pugh**, President & CEO  
Carver Federal Savings Bank, New York City



*"These grant funds will definitely have a direct impact on all of these organizations founded and led by inspiring Black women."*

**Cynthia Newell**, Director of Impact & Strategy  
City First Bank, Washington, DC



*"We are honored to sponsor the Oakland Black Business Fund alongside the NCIF, a national nonprofit dedicated to advancing equality and opportunity and a long-time supporter and investor."*

**William S. Keller**, President & CEO  
Community Bank on the Bay, Oakland, California



*"We are delighted to partner with NCIF and support the Erie Elementary graduates. It is our pleasure."*

**Faruk Daudbasic**, Senior Vice President  
First Eagle Bank, Chicago, Illinois



*"NCIF is a collaborative family who cares about the little people in businesses."*

**Jacqueline Boles**, Senior Vice President, Retail Banking  
Industrial Bank, Washington, DC



*"We appreciate the opportunity to partially match and help deploy funds allocated under NCIFCares to our organizations throughout Indian Country."*

**Thomas Ogaard**, President & CEO  
Native American Bank, Denver, Colorado



*"As part of an ongoing partnership, NCIF created a program providing grants that was intended to stabilize small businesses. The emphasis on providing monetary relief to these businesses gave them the resources they needed."*

**Robert R. Jones, III**, President & CEO  
United Bank, Birmingham, Alabama



*"The NCIFCares initiative answers the call to demonstrate care and compassion at a time when it is needed the most."*

**Ronald Milsap**, Vice President, Mission Deposits & CRA Officer  
Providence Bank & Trust, Chicago, Illinois



*"NCIFCares initiative provides a much-needed injection of critical funding at a time when small businesses are struggling with the ongoing effects of the pandemic."*

**Karama Neal**, President  
Southern Bancorp Community Partners, Little Rock, Arkansas



## Theme Two: Contributing to Reduction in Poverty

For the 34 million people living in poverty across the U.S., the pandemic has resulted in severe insecurity when it comes to the basics: shelter, food, and access to healthcare. Many of the small businesses are pillars in their community, offering services to help residents secure affordable homes, groceries, medicine, and other essential services. But, with the added stress of the pandemic, the businesses' own longevity was under threat. Through NCIFCares, the small businesses were able to secure additional funds so they could continue to have an impact within their respective communities. **This theme is consistent with Goal #1 of the UN Sustainable Development Goals — No Poverty.**

### BUSINESS SPOTLIGHT

#### Giant Thinking

New York, NY

**PARTNER:**

**Carver Federal Savings Bank**



**Giant Thinking**, a Harlem nonprofit that teaches workshops on life and nutrition skills, has long been an integral part of the community. But, with juvenile detention and correctional facilities no longer hosting workshops during the pandemic, the small business needed additional funds to cover operational costs and help employees when workshops were reduced.

*"The funds will assist us with paying some bills to keep our business established. We will forever be grateful."*

**Patricia Bivins**, Director

#### Annie B. Jones Community Services Center

Chicago, IL

**PARTNER:**

**Providence Bank & Trust**



After a summer of civil unrest and the ongoing pandemic, the nonprofit dedicated to using arts as a tool to stimulate economic growth was looking for much-needed funds. With their facility damaged by looters, they worked with the NCIFCares initiative to secure critical funds for repairs. Ultimately, it allowed **Annie B. Jones Community Services Center (ABJ)** to continue the important work for closing the gap in social and economic disparities through integrating arts with social services.

*"This grant assists us in the much-needed rebuilding and recovery process in the Black community of Chicago's South Side. ABJ is inspired by the loud cry for justice."*

**Victoria Brady**, Director

## Busy Beez Daycare

Helena, AK

**PARTNER:**  
Southern Bancorp



For parents still going to work during the pandemic, access to childcare is top of mind. That's because having a reliable place to drop off their children means parents can continue to work to earn a living. **Busy Beez Daycare** Founder Amanda Gripp understands that and has been doing all it takes to help her families with reliable childcare services. The NCIF grant helped Gripp keep her daycare running.

*"I purchased materials such as diapers, wipes, food, cleaning materials, disposable gloves and masks, and more."*

**Amanda Gripp**, Founder



## Theme Three: Investing in Minorities

Racial equity is essential when it comes to small business investment. But minority-owned businesses, especially African-American businesses, are at a disadvantage when it comes to accessing capital. These businesses are often seen as high-risk — precluding them from the same opportunities for growth. Through the NCIFCares initiative, minority-owned businesses that are critical to helping their neighborhoods thrive got a much-needed boost. **This theme is consistent with Goal #10 of the UN Sustainable Development Goals — Reduced Inequalities.**

### BUSINESS SPOTLIGHT

#### San Luis Valley Housing Coalition

Alamosa, CO

**PARTNER:**

**1st Southwest Bank**



Affordable housing is constantly top of mind for low- and moderate-income households. But, the issue is especially dire during times of economic instability. **San Luis Valley Housing Coalition** secured much-needed funding through the NCIFCares grant and local partner 1st Southwest Bank to help the community's most vulnerable find safe, decent, and affordable homes.

*"Providing housing options to low- and moderate-income households is a needed service in all communities, but more so during this time of crisis."*

**Kent Curtis**, CEO & President

#### Chinatown Rotary Club Project - 2020

New York, NY



The pandemic has been especially devastating for New York's Chinatown community. Many of the small businesses are a lifeline for the first-generation Americans who had to shut down or are struggling financially. NCIF's grant brought support to businesses to remain open and encourage customers to shop and dine. This consisted of providing PPE, sanitizers, heaters and most importantly, weekly testing of all staff. We supported 10 businesses and conducted a total of 1,200 Covid-19 tests. These were saliva tests conducted by Mirimus, a New Jersey based company that pioneered this process.

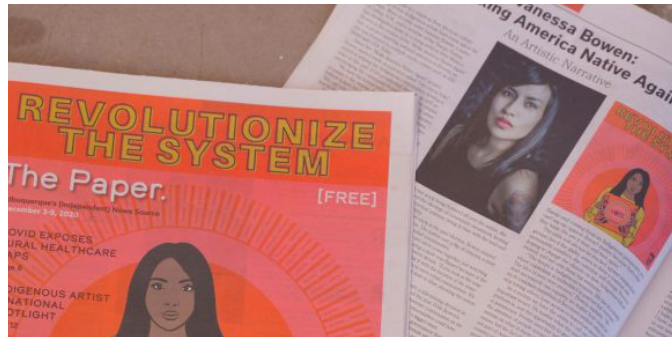
*"We are pleased that Rotary was able to fund and conduct this project for businesses in Chinatown NY that were severely impacted by Covid-19. We thank all financial supporters." including NCIF for helping us in this effort."*

**Evelyn Isaacs and Esther Yip**, Project Managers

## Bowen Creative Company

Albuquerque, NM

**PARTNER:**  
Native American Bank



For Vanessa Bowen, Chief Executive of **Bowen Creative Company**, a Native American creative firm, keeping her business afloat during the pandemic was especially difficult. But she knew she needed to keep going. Much of her own work is focused on branding, graphic design, and marketing campaigns that raise awareness for marginalized indigenous people in her community. Recently, her Make America Native Again program helped highlight the needs of these groups. For Bowen the financial boost during a difficult time has helped her continue her important mission.

*"The grant has given my business a renewed sense of security in this uncertain time. It will allow the capacity to focus and thrive."*

**Vanessa Bowen**, Chief Executive

## Paris Collins Salon

Chicago, IL

**PARTNER:**  
Providence Bank & Trust



As a one-woman shop, hairdresser **Paris Collins** found herself in uncharted waters during the pandemic. An unexpected three-months-long closure left her without a single source of income and unsure whether she could keep her business afloat. Luckily, NCIF stepped in to help.

*"I was so thankful to see that funding will be used to help small business owners like myself and my community. This grant is helping me rebuild my business."*

**Paris Collins**, Owner

## D'Little Star Daycare

New York, NY

### PARTNER:

Carver Federal Savings Bank



With the daycare and after-school program closed early on in the pandemic, Founder Elaine Dixon had to retool to support her families in other ways. She held virtual classes, updated the outdoor playground and is eager to be a resource during such a difficult time. In addition to turning to her bank for PPP funding, she was also able to get an NCIFCares grant to support her business. The support from the NCIFCares grant and Carver has helped her keep **D'Little Star Daycare** afloat, which in turn allows her to support her families.

## Theme Four: Supporting Low- and Moderate-Income Communities

Small businesses are often at the core of offering services to millions of lower- and moderate-income families, providing sustainable economic growth to LMI communities. Through retail opportunities, youth services, employment, and other offerings, many of these organizations are part of the ecosystem in their community aiding economic growth. Unfortunately, small businesses filling underserved niches within their communities are disproportionately affected during economic downturns. For these local nonprofits, grants like those from NCIFCares will be even more essential in the coming months — and years. ***This theme is consistent with Goal #8 of the UN Sustainable Development Goals — Decent Work and Economic Growth.***

### BUSINESS SPOTLIGHT

#### Oakland Black Business Fund

Oakland, CA

**PARTNER:**

**Community Bank of the Bay**



For **Oakland Black Business Fund (OBBF)**, a Black-led investment platform, helping small businesses with sustainable growth has long been part of their mission. But, with the pandemic, resources to capital, technical assistance, and growth strategy the organization provides to Black-owned business clients are even more critical. Additional funding from the NCIF has helped the OBBF further empower communities.

*“We’re excited to realize this vision with NCIF and Community Bank of the Bay and look forward to creating increased impact.”*

**Trevor Parham**, OBBF’s Project Lead

#### Grubbs Southeast Pharmacy and Mini Mart

Washington, DC

**PARTNER:**

**Industrial Bank**



At the family-owned pharmacy, shoppers run in for more than a last-minute purchase. Many in the community also depend on the fresh produce **Grubbs Southeast Pharmacy and Mini Mart** offers at affordable prices. As the pandemic continues, NCIFCares along with Industrial Bank provided much-needed funds for its employees while ensuring that healthy options are easily accessible to local shoppers.

*“This grant allows us to improve the local economic scale and combat hunger.”*

**William Fadel**, President



## XS Tennis

Chicago, IL

### PARTNER:

Providence Bank & Trust



On Chicago's South Side, **XS Tennis**, a nonprofit working with underserved youth, provides far more than some exercise. Instead, the organization uses the sport as a mechanism to support school-age children from low-income areas. Each year, the organization creates a positive pathway to college for roughly 3,000 participants — a portion of whom receive university scholarships. The NCIFCares initiative was a lifeline for the organization.

*"XS Tennis is so grateful to receive this NCIFCares grant. This grant allowed us to serve the youth last summer who were in need of daytime activities while their parents reported back to work."*

**Kamau Murray**, Chief Executive

# Theme Five: Improving Food Security

Access to quality food is instrumental in building up areas in need. With increasing food costs, those living in underserved communities often do not have the means to reliably purchase nutritious food or afford groceries. The NCIFCares grants provided essential funding to small businesses focused on food security so they could continue to support their communities through much-needed offerings. **This theme is consistent with Goal #2 of the UN Sustainable Development Goals — Zero Hunger.**

## BUSINESS SPOTLIGHT

### We Are Family Homecare Services

Atmore, AL

**PARTNER:**  
United Bank



For seniors living on a fixed income, access to meals became infinitely harder during the pandemic. Through the NCIFCares grant, the nonprofit was able to assist the high-risk members in their community by providing personalized meals to an increasing number of seniors in need.

*"This grant provides welcome assistance and will help us serve many more seniors."*

Patricia Cross, Director

### LaLa's Land of Learning

Markham, IL

**PARTNER:**  
Providence Bank & Trust



Even though the pandemic forced **LaLa's Land of Learning** Chief Executive Yolonda Wofford to temporarily close the doors of her daycare, she knew that the children still needed a place where they could go for meals and care as their parents continued to work.

*"The NCIF grant helps us provide nutritional meals and functional activities daily that develop healthy, young adults and give the children in this underserved community a safe space to grow."*

Yolonda Wofford, Chief Executive



## Saguache Works

Saguache, CO

**PARTNER:**

**1st Southwest Bank**



People seeking affordable services in the south-central Colorado community often turn to **Saguache Works**, a center that houses a low-cost fitness center, thrift shop, and health food store to meet their needs. But, even as the thrift store and fitness studio closed due to the COVID-19 crisis, the onslaught of food orders continued. Board members stepped up to meet the needs while also increasing food delivery options for some of the high-risk customers. As the pandemic continues, partnering with NCIFCares and 1st Southwest Bank has made it easier for the nonprofit to answer the call of their community.

*"This award will allow us to continue our great work."*

**Dawn Anderson**, President, Saguache Works

## Purple Pig Pizzeria & Pub

Alamosa, CO

**PARTNER:**

**1st Southwest Bank**



At the well-loved pizza joint, **Purple Pig Pizzeria & Pub**, the pandemic presented new challenges. Even as many customers continued to order takeout and delivery, the restaurant also wanted to give back. Using the NCIFCares grant, they were able to start offering food for children who were out of school due to COVID-19.

*"Anytime there is an opportunity to help our great community, we will step up and do it."*

**Jason Trujillo**, Owner

## Theme Six: Supporting Good Health and Wellbeing

Supporting small businesses that empower youth, working families, and at-risk individuals to lead healthy lives is especially important during difficult economic times. Many of these organizations understand the needs of their communities when it comes to fostering wellbeing and healthy habits. The NCIFCares grants ensure that these businesses thrive so they can continue to have an impact. ***This theme is consistent with Goal #3 of the UN Sustainable Development Goals — Good Health and Wellbeing.***

### BUSINESS SPOTLIGHT

#### D.I.V.A.S. In Sistahood (DIS)

Washington, DC

**PARTNER:**  
Industrial Bank



Teens experiencing pregnancy and homelessness have been dramatically affected during the pandemic but have few resources during this difficult time. Nonprofit **D.I.V.A.S. In Sistahood (DIS)** steps in with offerings that allow the young adults to have healthy, self-sufficient lives. With NCIFCares, the nonprofit secured additional funding to help with increased homelessness. The individuals and families served lack funding resources. DIS gives hope to homeless individuals and underserved families that have reached the brink of despair, while informing them that everything will be OK.

*"We are determined to let our village know that they are not allowed to give up because we will not give up on them. The NCIF grant allows us to be there for these families."*

**Natasha Yates**, Chief Executive

#### Plano's Child Development Center

Chicago, IL

**PARTNER:**  
Providence Bank & Trust



For many low-income families, the expense of vision care means they never make it to the eye doctor or receive much-needed vision therapy. Nonprofit **Plano Child Development Center** has worked to change that through decades of providing services at its South Side vision center and frequent visits to Chicago's public schools. The NCIFCares grant helped the nonprofit rebuild.

*"The funds will assist with replacement of ophthalmic and vision therapy, damaged or stolen equipment, and replacement of a computer used to assist with our in-house vision therapy processes."*

**Stephanie Johnson Brown**, Executive Director

## Spirit of the Sun

Denver, CO

**PARTNER:**  
Native American Bank



With a focus on youth development, economic opportunity, healthy futures and environmental stewardship, the Denver nonprofit's programming crosses over into some of the world's most pressing topics. At the same time, many of the offerings are tailored to meet the needs of the local Native American community. Through NCIFCares, this programming has turned from in-person to online while continuing to engage participants.

*"This grant ensures our security to transition into online programming during this pandemic and recession. We plan to use this money to ensure that we build cultural resilience in our youth, and that we are creating space to thrive as well."*

**Shannon Francis**, Executive Director



## Theme Seven: Improving the Quality of Education

Access to quality education is a critical step to promoting equality across the country. Unfortunately, it's not a reality for many. And, with the pandemic, even more students are sidelined when it comes to accessing quality education. In many communities, education-focused nonprofits do the heavy lifting when it comes to educational opportunities, and the NCIFCares grants allow these nonprofits to continue their fight. ***This theme is consistent with Goal #4 of the UN Sustainable Development Goals — Quality Education.***

### BUSINESS SPOTLIGHT

#### Erie Charter Elementary School

Chicago, IL

**PARTNER:**  
First Eagle Bank



At Erie Charter Elementary School on Chicago's West Side, students come from low-income communities with many parents struggling to make ends meet. And, with months spent in virtual learning, there were few opportunities to celebrate a job well done. Thanks to NCIF and a match from First Eagle Bank, each graduate received a surprise gift: a \$100 gift card for their accomplishment.

*"You made a big impact on our graduates. Thank you for making it so special."*

**Jaclyn Fierro**, Director of Development

#### L. Townsley Ventures

New York, NY

**PARTNER:**  
Carver Federal Savings Bank



The New York nonprofit is a cornerstone of the community when it comes to financial literacy and healthy eating education. But, with COVID-19, the way they educate members has had to change. Luckily, the NCIFCares grant enabled them to fulfill a project that has helped reinvigorate participation: creating gardens for both youth and seniors to promote healthy eating while allowing for social distancing measures.

*"We empower the African Diaspora to obtain health, wealth, and human rights."*

**Linette Townsley**, CEO & Founder

## Chess Girls DC

Washington, DC

**PARTNER:**  
City First Bank



For the chess-focused nonprofit, teaching today's school-aged girls strategic thinking is instrumental to helping them succeed while uplifting the next generation. During the pandemic, that's meant switching to an online classroom, while deploying new strategies to keep them engaged.

*"The grant provides our organization with resources to maintain teachers, purchase incentives for participants of our online chess tournaments, maintain our technology used to conduct our online classroom and continue to serve marginalized communities by conducting online programs and chess tournaments at free or low cost."*

**Robin Floyd-Ramson**, Executive Director

## Cease the Fire

Washington, DC

**PARTNER:**  
Industrial Bank



The nonviolence nonprofit targeting at-risk youth and ex-prisoners provides job training and work opportunities. But, with the pandemic, some of the funding dried up and offering these critical services to the community was especially difficult.

*"It's great that NCIF is caring and compassionate about the needs of Black, small, grass roots, vulnerable organizations and chooses to set aside cash reserves to assist minorities in helping with projects for youth to keep them off the streets."*

**Al Malik-Farrakhan**, Chief Executive and Founder

## Harlem Family Institute

New York, NY

### PARTNER:

Carver Federal Savings Bank



The need for more mental health professionals during the COVID pandemic is evident, making **Harlem Family Institute's** mission of offering low-cost training to psychoanalysts from underserved communities even more critical. Through the grants, the nonprofit was able to continue providing essential educational resources to provide needed therapeutic offerings that enable economic growth and wellbeing in LMI communities.

*"Carver Federal Savings Bank and the NCIFCares initiative have been a boon to the Harlem Family Institute, which trains tomorrow's diversity-sensitive psychoanalysts."*

**Michael Connolly**, President



# NCIF *Cares*: National Network & Local Impact

## CALIFORNIA

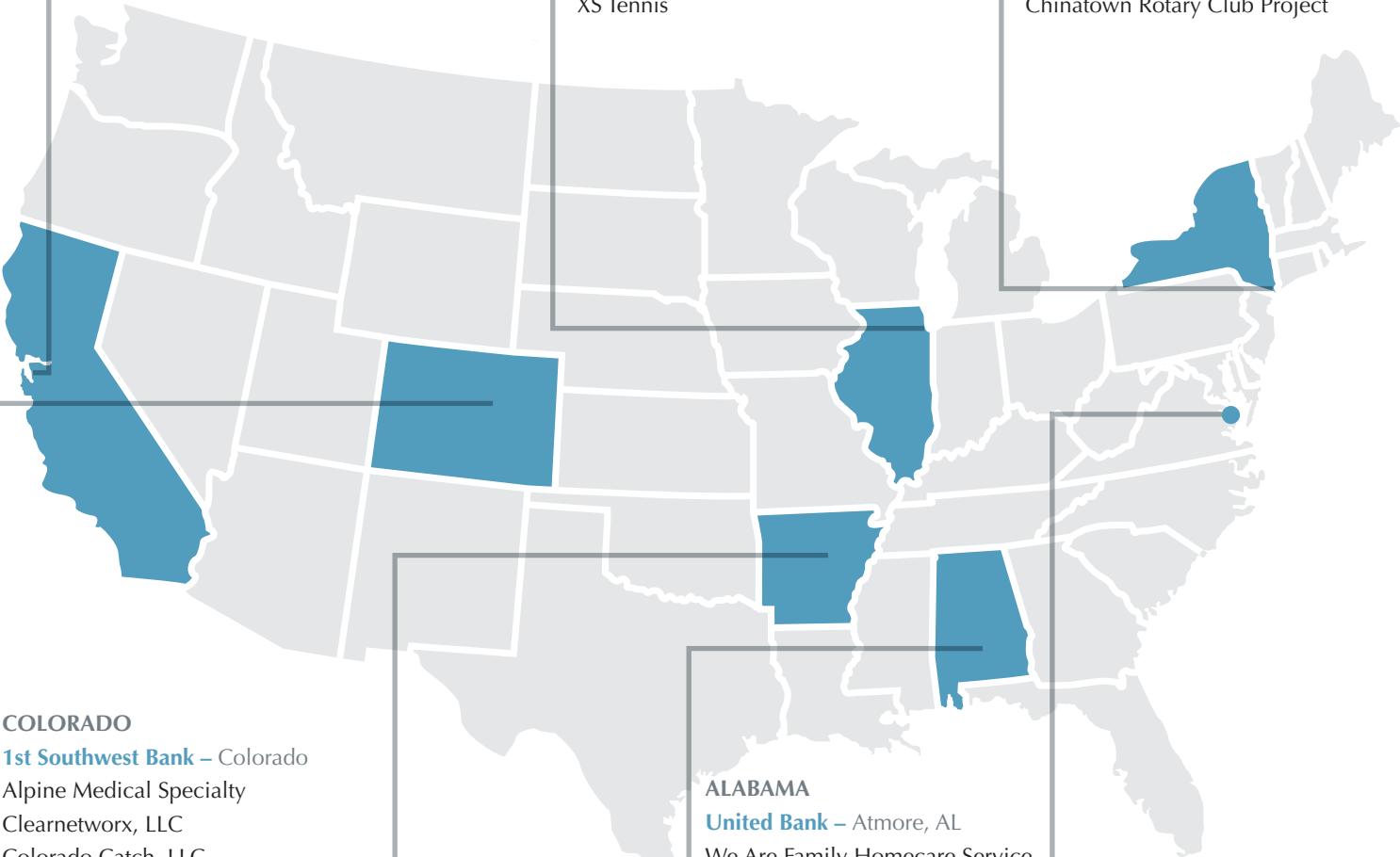
**Community Bank of the Bay** – Oakland, CA  
 Oakland Black Business Fund  
 Oakstop  
 Athenian Deli and Café  
 Proper Fashions  
 Faced by Janea  
 Queen Hippie Gypsy  
 Betti Ono Gallery

## ILLINOIS

**First Eagle Bank** – Chicago, IL  
 Erie Charter Elementary School  
  
**Providence Bank & Trust** – Chicago, IL  
 ABJ Community Services  
 LaLa's Land of Learning  
 Paris Collins Hair Salon  
 Plano Child Development  
 XS Tennis

## NEW YORK

**Carver** – New York  
 DREAM Charter School  
 D'Little Stars Daycare  
 Giant Thinking  
 Harlem Family Institute  
 L. Townsley Ventures  
 Lyttle Enterprises Daycare  
  
 Chinatown Rotary Club Project



## COLORADO

**1st Southwest Bank** – Colorado  
 Alpine Medical Specialty  
 Clearnetworx, LLC  
 Colorado Catch, LLC  
 Elevated Dental  
 Purple Pig Pizzeria & Pub  
 Saguache Works  
 San Luis Valley Housing Coalition  
 Three Guys Freight  
  
**Native American Bank** – Denver, CO  
 ACONAV  
 Bowen Creative Company  
 C&C Meat Processing  
 H.T.E. Realty  
 Native Women Lead  
 Spirit of the Sun  
 Sugar and Spice Express

## ARKANSAS

**Southern Bancorp** – Little Rock, AR  
 Busy Beez Daycare  
 J. Haynes Construction  
 Ridgeline Construction  
 RP Detail

## ALABAMA

**United Bank** – Atmore, AL  
 We Are Family Homecare Service  
 Covenant Elite Charters  
 Sassy Buttons Boutique

## WASHINGTON DC

**City First Bank** – Washington DC  
 Chess Girls DC  
 Food Opportunity  
 Shuttle Bus Company  
 Wellfound Foods  
  
**Industrial Bank** – Washington DC  
 CEASE the Fire  
 DIVAS In Sista Hood  
 Grubbs Pharmacy  
 Total Technologies  
 US Helping Us