

Economic Security

Total: \$1,810,475

Grant amounts listed were paid in 2005. Future funding [denoted in italics] for multi-year projects is contingent upon fulfillment of the terms of the grant and review by the Fund.

[Expand All](#) | [Close All](#)**Incomes**

Action Alliance for Children - \$8,700

This grant supports research and publication of a series of articles in the Children's Advocate, a bimonthly Spanish/English newspaper, profiling programs and advocacy efforts that help low-income families gain economic advancement through better employment, work supports, and asset development.

Grant Amount: \$8,700 [2005]

Project Dates: 08/05/2005 through 08/04/2006

Mission Community Council - \$20,000

Fiscal Sponsor: Arriba Juntos

This coalition of neighborhood residents, business owners, and non-profit staff, is organizing community-enriching cultural and commercial activities in the newly remodeled Plaza at the 16th and Mission BART station. Rotating art exhibits, weekly events and performances and a small group of commercial vendors are transforming the plaza into a positive gathering place for Mission neighborhood residents.

Grant Amount: \$20,000 [2005]

Project Dates: 12/21/2005 through 12/20/2006

Florence Crittenton Services - \$50,000

Florence Crittenton's LEAP program provides skills training and subsidized internships for low-income people, leading to administrative careers at the University of California, San Francisco. The program is built on a strong business partnership that includes intensive on-the-job training and support for students during their internship, a commitment to hire and advance program graduates, and a mentorship program that offers critical support to new employees. The program will expand to include an additional business partner in 2005.

Grant Amount: \$50,000 [2005]

Project Dates: 12/29/2004 through 12/28/2006

International Rescue Committee - San Francisco Regional Office - \$15,000

In 2006, some 7,000 refugees and asylum seekers are expected to resettle in the United States, an estimated 400 will arrive in the Bay Area. The International Rescue Committee will provide immediate and intensive support to help many of these individuals and families adjust to their new home and rapidly secure employment. In addition to a range of employment services, each family is assisted by a volunteer mentor who will help them acclimate to American customs and institutions.

Grant Amount: \$15,000 [2005]

Project Dates: 11/01/2005 through 11/01/2006

Private Industry Council of San Francisco, Inc. - \$2,550

This grant supported planning activities related to moving the Workforce Investment Board of San Francisco into the Mayor's Office of Economic and Workforce Development

Grant Amount: \$2,550 [2005]

Project Dates: 07/28/2005 through 08/27/2005

Bay Area Workforce Funding Collaborative - \$150,000

Fiscal Sponsor: San Francisco Foundation

This private/public funding initiative seeks to expand and strengthen training and job placement services for entry-level workers in the health care and biotechnology sectors. The Collaborative funds a range of Bay Area programs that are building partnerships involving employers, training providers and community agencies to achieve this goal. In its first grant cycle completed in 2004, the Collaborative invested \$3.4 million in new and expanded training and related services.

Grant Amount: \$150,000 [2005]

Project Dates: 09/14/2005 through 09/14/2006

Swords To Plowshares Veterans Rights Organization - \$40,000

The experience of war leaves lasting scars on soldiers, both physical and emotional. Additionally, many war veterans face significant financial challenges upon their return, including families that have grown and changed, and careers that must be started anew. This grant supports Swords to Plowshares' work to gather information from Afghanistan and Iraq war veterans about their needs and challenges as they transition to the civilian workforce, and to develop programs and advocate for policies that will advance their success.

Grant Amount: \$40,000 [2005], \$40,000 [2006]

Project Dates: 06/23/2005 through 06/22/2007

The Bread Project - \$30,000

In partnership with the Berkeley Adult School, the Bread Project teaches baking skills to low-income people exiting the criminal justice system, moving off of public assistance, or simply seeking better employment. The Bread Project offers employability skills classes, and intensive personal support to help trainees secure and sustain employment. Important to the program's success is the strong network of food industry volunteers who mentor trainees and guide the program.

Grant Amount: \$30,000 [2005]

Project Dates: 01/31/2005 through 01/30/2006

The National Economic Development and Law Center - \$60,000

NEDLC is a leader in research and policy work addressing the needs of the working poor. Through its Californians for Economic Self-Sufficiency (CFESS) project, NEDLC developed an on-line Self-Sufficiency Calculator (see www.makeendsmeet.org) that helps low-income families understand how much they must earn in order to pay for their basic needs and, given their current income, their eligibility for various public benefits. This grant supports CFESS's work to train public and non-profit organizations to use the Self-Sufficiency Calculator in their planning, counseling and tracking activities with families. The Calculator will also be translated into Spanish and Chinese, and expanded state-wide. The grant also supports CFESS's research and policy activities related to advancing the working poor.

Grant Amount: \$60,000 [2005]

Project Dates: 04/01/2005 through 03/31/2006

SFWorks - \$55,000

Fiscal Sponsor: The San Francisco Chamber of Commerce Foundation
SFWorks' On Ramp to Biotech program prepares low-income, low-skilled residents of San Francisco's Bayview, Visitacion Valley, and Mission neighborhoods for initial employment and more advanced training in biotechnology. The program offers remedial math and science instruction, orientation to the biotechnology industry, internships, job placement, and career advancement support. On Ramp is implemented in partnership with several Bay Area biotechnology companies, City College, and Urban University.

Grant Amount: \$55,000 [2004], \$55,000 [2005]

Project Dates: 10/06/2004 through 10/05/2006

SFWorks - \$45,000

Fiscal Sponsor: The San Francisco Chamber of Commerce Foundation

The Working Families Credit is a locally funded income subsidy modeled on and linked to the Federal Earned Income Tax Credit. The City of San Francisco has pledged \$3 million over two years to pilot the program, and match funds are being raised from corporate co-sponsors. Depending on the match rate used (12-20% of the Earned Income Tax Credit) and the size of households claiming the credit, refunds will be between \$200 and \$800. This grant supports an evaluation of the Working Families Credit which will help key stakeholders assess the merits of continuing the program after the pilot.

Grant Amount: \$45,000 [2004], \$45,000 [2005]

Project Dates: 12/21/2004 through 12/20/2006

Support Training Employment Program (STEP-SF) - \$50,000

Fiscal Sponsor: United Way of the Bay Area

The STEP program helps entry-level workers in the hospitality industry advance to better jobs and increase their incomes. STEP includes a series of training courses developed jointly by local hotels and City College, and taught by instructors recruited through the union. Classes include vocational ESL, as well as specific skills needed to advance to better jobs. Members of Local 2 and the San Francisco Labor Council play a critical role in providing one-on-one peer support and guidance to trainees.

Grant Amount: \$50,000 [2005], \$50,000 [2006]

Project Dates: 09/14/2005 through 09/14/2007

United Way of the Bay Area - \$95,000

Earn It! Keep It! Save It! is a multi-county free tax-filing campaign that helps working poor families prepare their taxes and apply for the Earned Income Tax Credit (EITC). In 2005, the campaign helped more than 10,000 low-income families in San Francisco and Alameda counties secure \$11 million in tax refunds, half from the EITC. The Earn It! campaign is expanding its breadth of services to include information about other public benefits, access to free checking and savings accounts, and links to financial planning and savings tools.

Grant Amount: \$95,000 [2005], \$85,000 [2006]

Project Dates: 12/07/2005 through 12/06/2007

Urban University - \$25,000

Urban University provides professional development and soft skills training to low-income people enrolled in vocational training, most of whom are women. Urban University sees the difficult challenges that single mothers face as they seek and retain employment. This planning grant supports Urban University's work to design a tailored program for single, working mothers to help them navigate these challenges so that they may succeed and advance in employment.

Grant Amount: \$25,000 [2005]

Project Dates: 10/25/2005 through 10/25/2006

Assets

AnewAmerica Community Corporation - \$80,000

AnewAmerica helps first generation immigrants in their efforts to establish and grow robust small businesses, increase their incomes, save for a more solid asset base, and achieve a better standard of living for their families. AnewAmerica pursues these goals through a combination of micro-enterprise development training, an array of business supports, financial planning, and savings. It also serves as a catalyst for social activism among its trainees.

Grant Amount: \$80,000 [2004], \$80,000 [2005]

Project Dates: 12/21/2004 through 12/20/2006

Chinese Community Housing Corporation - \$25,000

Chinatown CHC has a thirty year history as an affordable housing developer and leader in neighborhood improvement. This grant supports a financial literacy program for the senior and family residents of Chinatown CHC housing, most of

whom are first generation immigrants from Russia, Asia and the Middle East. The goal is to help families plan for and pursue their long-term goals, such as buying a home or paying for their children's education; for seniors the focus is on mastering banking skills, accessing low-income senior discounts and effectively managing a fixed income.

Grant Amount: \$25,000 [2005]

Project Dates: 11/16/2005 through 11/15/2006

Community Development Finance - \$50,000

Check cashing businesses and other fringe banking services are ubiquitous in low-income neighborhoods; they charge high interest rates and fees that drain poor people of precious income. This grant supports Community Development Finance's project to establish a financial services enterprise that will offer check cashing and related services at a greatly reduced cost, while also assisting customers in applying for checking and savings accounts and conventional loans from bank partners. Located in San Francisco's Tenderloin neighborhood, the project aims to help low-income households keep more of their public benefits and earnings from employment, and margins of other, for-profit, alternative financial institutions in the neighborhood.

Grant Amount: \$50,000 [2005]

Project Dates: 04/01/2005 through 03/31/2006

Corporation For Enterprise Development - \$15,000

This planning grant supports the development and launch of 'Bank on San Francisco' an initiative to ensure that all San Franciscans have access to fairly priced banking services to help them save and build assets. The initiative is being spear headed by Mayor Gavin Newsom and Treasurer Jose Cisneros, and includes a communications campaign to help low-income households learn about and access conventional banking services, as well as work with local banks to expand their low-income customer base.

Grant Amount: \$15,000 [2005]

Project Dates: 05/11/2005 through 05/10/2006

Council for Adult and Experiential Learning - \$50,000

CAEL is undertaking a three city, multi-year demonstration project to test Life Long Learning Accounts (LiLAs), an employer-sponsored matched savings program, as a vehicle for helping low-wage workers improve their skills and advance to better jobs. This grant supports the San Francisco site, which is being implemented by Jewish Vocational Services, and targets the healthcare sector.

Grant Amount: \$50,000 [2005], \$50,000 [2006]

Project Dates: 06/23/2005 through 06/22/2007

Creating Economic Opportunities for Women - \$40,000

CEO Women occupies a unique niche in the landscape of Bay Area micro-enterprise programs, integrating English language instruction in its entrepreneurship, asset development, and computer skills training. A partnership with the Oakland Adult School, which contributes ESL instructors, CEO Women also places strong emphasis on activities to broaden the business networks of the immigrant women entrepreneurs they train.

Grant Amount: \$40,000 [2004], \$40,000 [2005]

Project Dates: 09/29/2004 through 09/28/2006

Earned Assets Resource Network, Inc. - \$100,000

EARN helps low-wealth individuals and their families save money and acquire assets. EARN operates an Individual Development Account (IDA) program for low-income San Francisco residents, offering match funds for saving, financial planning assistance, and ongoing support networks among savers in the program. EARN also leads a state-wide asset policy initiative that seeks to promote policies that help low-wealth families accumulate, invest and preserve assets. This grant provides match funds for IDA savers.

Grant Amount: \$100,000 [2004], \$100,000 [2005]

Project Dates: 09/30/2004 through 09/29/2006

Housing and Economic Rights Advocates - \$25,000

Fiscal Sponsor: East Bay Habitat for Humanity

Purchasing a home and gaining equity over time from that investment is the primary wealth-building strategy for most Americans. Yet predatory mortgage lending practices, including exorbitant rates, points, fees and pre-payment penalties, erode home equity and can lead to foreclosures in low-income communities. This grant supports the start-up of a new organization to undertake research, legal representation, and consumer education to address the problem of predatory lending in Oakland.

Grant Amount: \$25,000 [2005]

Project Dates: 08/22/2005 through 08/21/2006

New America Foundation - \$50,000

New America Foundation undertakes research, media, and policy work to influence the public debate on a variety of issues; one prominent focus is asset development. This grant supports a California Asset Fellow to research and disseminate information on key aspects of an asset policy agenda, and to serve as a resource for California policy makers.

Grant Amount: \$50,000 [2005]

Project Dates: 09/14/2005 through 09/14/2006

Renaissance Entrepreneurship Center - \$60,000

Renaissance provides classes, workshops, and financing assistance for micro-entrepreneurs seeking to establish a new business or expand an existing one. This grant supports expansion of services for graduates of Renaissance's micro-enterprise training, which will include individualized technical assistance, a range of workshops, and networking support to expand to new markets.

Grant Amount: \$60,000 [2005], \$60,000 [2006]

Project Dates: 09/14/2005 through 09/14/2007

The Family Independence Initiative - \$100,000

The Family Independence Initiative (FII) supports groups of families in self-identified communities to be proactive in pursuit of their individual and collective goals. Core elements of the FII approach are: providing financial incentives and connections to new networks of people and resources; encouraging saving and investment in assets such as home ownership and education; and cultivating a high degree of mutual support and social engagement among the families involved. This grant supports FII's expansion to 100 Oakland families, continuation of its effective fellowship program, and evaluation and policy activities.

Grant Amount: \$100,000 [2005], \$45,000 [2006]

Project Dates: 04/01/2005 through 04/01/2007

The Family Independence Initiative - \$1,625

This grant supports consulting services to the FII board of directors as they address issues related to executive transition

Grant Amount: \$1,625 [2005]

Project Dates: 09/19/2005 through 09/19/2006

Treasure Island Homeless Development Initiative - \$25,000

Treasure Island continues to develop as a vibrant and economically integrated new San Francisco neighborhood. While most people living on the island pay market rate rents, 23% of residents are formerly homeless single adults, parents and children residing in subsidized housing. This grant supports a project to teach project management and entrepreneurial skills to a cohort of low-income residents so that they can take a leadership role in creating social and recreational activities for their community.

Grant Amount: \$25,000 [2005]

Project Dates: 05/11/2005 through 05/10/2006

Women's Action to Gain Economic Security - \$50,000

WAGES supports immigrant women to establish cooperatively owned house-cleaning businesses that use non-toxic cleaning products and methods. WAGES helps the worker-owners of its co-ops to develop business plans, access start up loans, and launch their businesses. The co-op members benefit from training and personal support including non-toxic cleaning practices, financial planning, business development, and co-op management skills.

Grant Amount: \$50,000 [2005], \$50,000 [2006]

Project Dates: 06/23/2005 through 06/22/2007

La Cocina - \$60,000

Fiscal Sponsor: Women's Foundation of California

La Cocina is a shared-use commercial kitchen and business incubator located in San Francisco's Mission neighborhood that helps low-income Latina entrepreneurs develop food-related businesses. The program provides affordable hourly rental of the facility, a range of training opportunities addressing business development and the food industry, and support for the entrepreneurs as they seek to gain entry to new markets and distribution channels for their products. The program cultivates a sense of community and mutual support among client entrepreneurs while also helping them expand their professional networks in the food industry.

Grant Amount: \$60,000 [2005], \$60,000 [2006]

Project Dates: 04/01/2005 through 03/31/2007

Economic Development

Alliance for West Oakland Development - \$50,000

The Alliance for West Oakland Development (the Alliance) is a community development corporation formed by West Oakland civic leaders in 1999 to facilitate the development of blighted properties in their neighborhood. The Alliance is acquiring land and entitlements to develop the 13 acre Mandela Transit Village, anchored by the West Oakland BART station. This grant supports activities to design and implement a multi-faceted Community Benefits Program that will ensure that low-income neighborhood residents share in the economic gains generated by this project, through affordable home ownership, employment and business opportunities, and a mechanism for residents to become equity investors in the project.

Grant Amount: \$50,000 [2005]

Project Dates: 04/01/2005 through 03/31/2006

Jewish Vocational Service - \$150,000

The mission of JVS is to strengthen the Bay Area community and fulfill Jewish values by helping people, particularly those with barriers to employment, acquire the skills and resources they need to secure meaningful employment and advance toward self-sufficiency. JVS builds its programs around specific industry sectors and works closely with employers to design and deliver training and job placement services. Several programs within JVS address the needs and aspirations of immigrants and, as a Jewish organization, JVS is well positioned to build bridges between Jewish and non-Jewish communities. Thus this core support grant is jointly funded by the Fund's Economic Security and Jewish Life programs.

Grant Amount: \$150,000 [2005], \$150,000 [2006], \$150,000 [2007], \$150,000 [2008]

Project Dates: 12/07/2005 through 12/07/2010

Legal Services for Entrepreneurs - \$35,000

Fiscal Sponsor: Lawyers' Committee for Civil Rights

Low-income entrepreneurs have a range of legal needs, yet many cannot afford legal representation to address them. This grant supports Legal Services for Entrepreneurs' work to link low-income entrepreneurs with business attorneys

offering pro bono legal representation. The volunteer relationship also serves to expand the social networks of both attorneys and entrepreneurs.

Grant Amount: \$35,000 [2004], \$35,000 [2005]

Project Dates: 07/01/2004 through 06/30/2006

Mission Economic Development Association - \$35,000

MEDA provides a range of business assistance, financial planning, and homeownership services to the working class and significantly Latino residents of the Mission neighborhood. This grant supports MEDA's design, development and implementation of a client-tracking and evaluation system that will enable MEDA to better understand who is using each of its services, and gauge the impact of each type of service on clients' incomes, savings, debt, and abilities to buy homes or grow businesses.

Grant Amount: \$35,000 [2005]

Project Dates: 07/18/2005 through 07/17/2006

NCB Development Corporation - \$2,600

This grant supports a learning forum on Affordable Cooperative Housing attended by nearly 100 staff from public and not-for-profit housing development organizations. The goal is to provide resources and training for groups interested in cooperative home ownership models.

Grant Amount: \$2,600 [2005]

Project Dates: 08/24/2005 through 10/01/2005

Pacific Community Ventures - \$20,000

Pacific Community Ventures provides capital investments and business development resources for companies that have the potential to bring significant economic gains to low-income communities. PCV provides one-on-one advising, network building, leadership workshops, and access to capital to support the growth of these businesses. This grant supports a new component of this work that will bring PCV services to micro-enterprises that are too established to benefit from micro-enterprise training programs and yet too small to attract the resources and support of most institutional investors.

Grant Amount: \$20,000 [2005]

Project Dates: 10/26/2005 through 10/26/2006

San Francisco Housing Development Corporation - \$50,000

New development in Mission Bay and the Hunter's Point Naval Shipyard, as well as the extension of MUNI light rail up the Third Street corridor, are important forces for economic revitalization in the Bayview neighborhood. This project seeks to strengthen locally owned restaurants on Third Street to make them more competitive as the Third Street commercial strip rebounds, and to cultivate a restaurant cluster along a few blocks of Third Street as a catalyst for new economic growth.

Grant Amount: \$75,000 [2003], \$50,000 [2005]

Project Dates: 12/11/2003 through 12/10/2005

Third Street Business Development Collaborative - \$35,000

Fiscal Sponsor: San Francisco Housing Development Corporation

After years of neglect, the dilapidated Third Street commercial district in San Francisco's Bayview neighborhood is poised for change. With the support of LISC and the encouragement of the Mayor's Office, four Bayview community organizations have crafted a development plan that holds real promise for creating a thriving commercial district on Third Street. This grant supports coordination activities to implement this plan.

Grant Amount: \$35,000 [2005]

Project Dates: 12/19/2005 through 12/18/2006

Environmental Science Institute - \$5,000

Fiscal Sponsor: Tides Center

Currently West Oakland has 70 corner liquor stores, but only one grocery store to

serve its 20,000 residents. This grant supports development of a business plan and bid to lease documents to established a worker-owned grocery store, the Mandela Foods Cooperative, that will provide affordable wholesome food as well as jobs and ownership opportunities for neighborhood residents

Grant Amount: \$5,000 [2005]

Project Dates: 05/11/2005 through 05/10/2006

Urban Strategies Council - \$50,000

The Oak to Ninth Redevelopment Project in Oakland is a 60 acre parcel of waterfront property south of Jack London Square. Residents of the surrounding neighborhoods will be greatly affected by this development, and seek the opportunity to influence its design and secure a Community Benefits Agreement. This grant supports the public education and organizing activities of a coalition of base-building organizations that are engaging a diverse community of residents and business owners in this process.

Grant Amount: \$50,000 [2005]

Project Dates: 04/05/2004 through 04/04/2005