

INVESTMENT CONNECTION



FEDERAL RESERVE BANK *of* KANSAS CITY

Community Development Investment and Lending Partnership

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Community Development Investment and Lending Partnership

Nebraska
November 3, 2022

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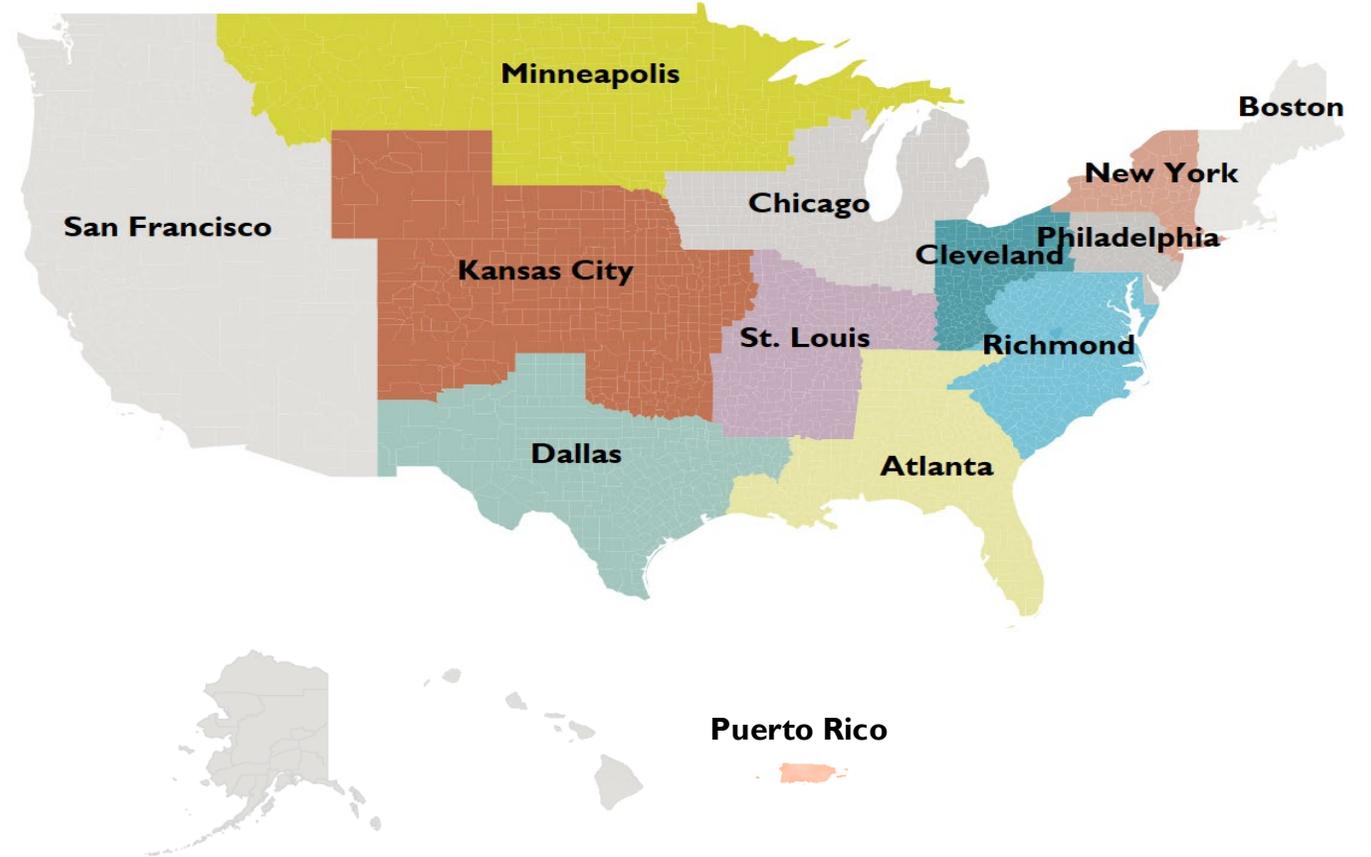


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Investment Connection Across Federal Reserve Banks:

Atlanta
Cleveland
Dallas
Minneapolis
New York
Richmond
St. Louis



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Funder Response Forms Evaluations

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Alleviating Barriers to Employment for Underserved Populations

Bayaud Enterprises, Inc.

Tammy Bellofatto, Executive Director

OVERVIEW

Our Mission

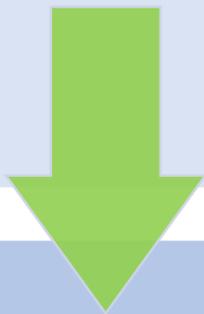
We seek to create **Hope, Opportunity, and Choice**, with work as the means through which people with disabilities and other hurdles to employment can more fully participate in the mainstream of life.



- Bayaud offers comprehensive, culturally responsive, trauma-informed interventions to improve outcomes for our 5,100 constituents that include job placement services within Bayaud, through our social enterprises, or with 100+ employer-partners.
- Bayaud pays living wages and offers job training, job placement services, and post job placement coaching to support job retention.
- Bayaud participants can access a myriad of supportive services, including work clothes or boots, bus passes, mental health and substance misuse counseling as well as food and hygiene supplies.
- **In 2021, Bayaud served 5,115 single adults and family members:** 54% had a disability; 72% were homeless; 93% were living in poverty, 10% were veterans, and 55% were BIPOC.

PROGRAMS AND SERVICES

Center for Opportunity, Rehabilitation, and Employment provides job readiness, vocational evaluations, and job placement services. Our **Day Works** program provides transitional work experience through day labor jobs for adults experiencing or at risk for homelessness, mobile laundry and shower services, and access to our food pantry to reduce food insecurity.



Social Enterprises: create jobs for our constituents through various ventures including contracts with federal agencies that provide integrated supported employment, document/hard drive destruction, product assembly, temporary staffing, environmental services, and unarmed security.

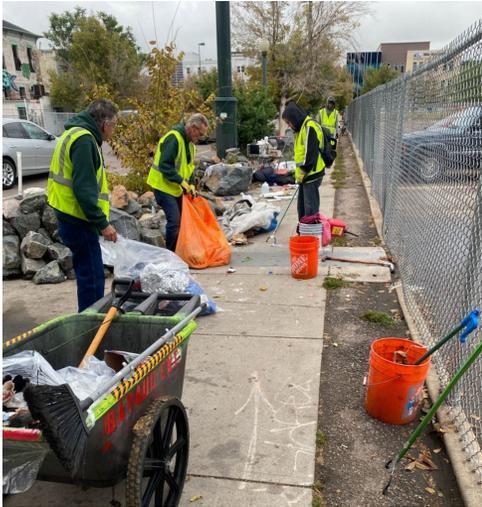


Community Resource Navigation includes assistance with public benefits acquisition, mental health/substance misuse counseling, linkages to external community resources, and emergency/supplemental food and hygiene supplies.

IMPACT

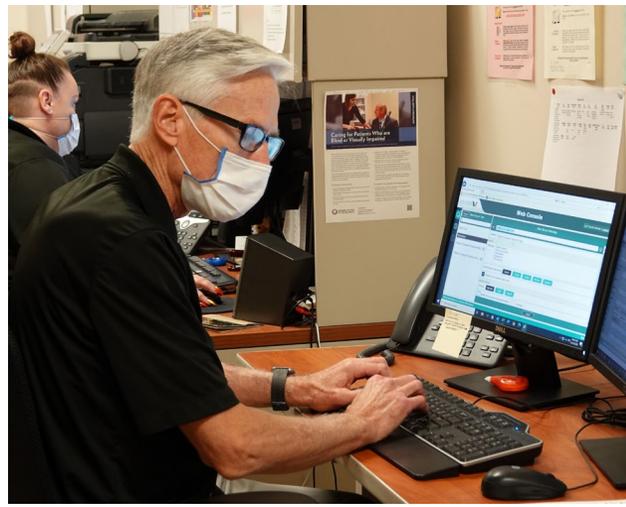
Day Works

- 453 individuals enrolled
- \$300,000 wages provided



AbilityOne

- 14 agencies, including VA, NIST, and IRS
- 125 employed, 85 with disabilities



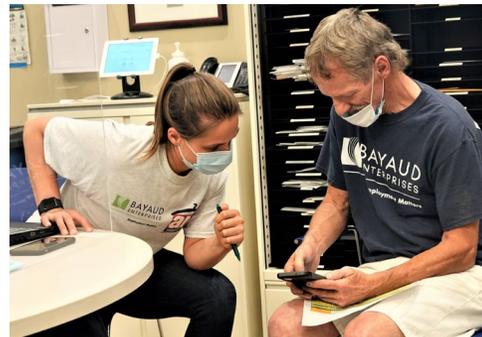
Mobile Community Services

- 3,097 individuals served
- 22,000 tons of laundry | 381 showers



Resource Navigation

- 293 individuals received public benefits assistance
- 55 individuals received mental health counseling

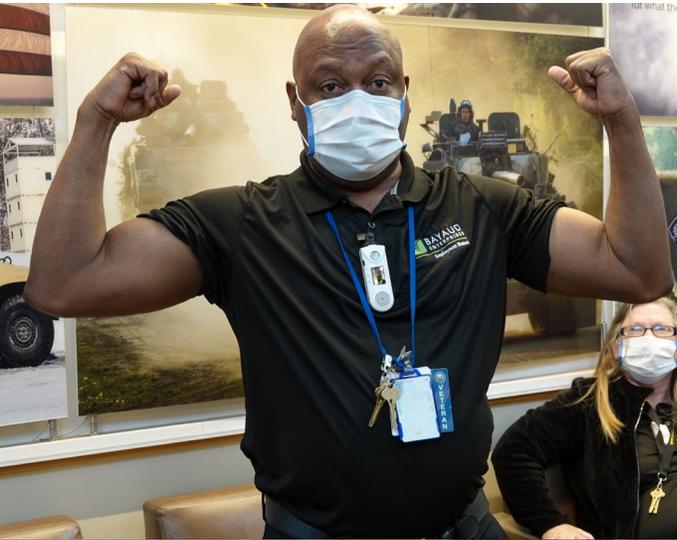


Food Pantry

- 1135 individuals served



Funding would support general operating expenses for Bayaud employment services that will reduce hurdles to employment for more than 5,000 adults living with physical or mental health disabilities, or rebuilding from homelessness, extreme poverty, past incarceration or substance misuse.



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Scholarships to Expand and Diversify Omaha's Data Science Workforce

Omaha Data Science Academy

Nate Watson, President

Scholarships to Expand and Diversify Omaha's Data Science Workforce



The Situation

- **Dire shortage of tech workers**
- **Businesses making decisions w/o sufficient data**
- **Post pandemic economic recovery inequitable**

The Problem

Colleges are not producing sufficient numbers of tech workers to meet demand:

- **489 graduates, <50 in DS--(collegesimply.com)**
 - **Need: 2,500 per year! (NTC survey)**

The Solution

The Omaha Data Science Academy

- **Started in 2016**
- **11th Cohort**
- **Taught using practicing professionals**
- **Scalable**

The Mission

Solve multiple problems with one solution

1. **Give NE an expanded tech workforce during post-pandemic rebuilding**
 2. **Give low-income residents access to a high-paying career with benefits with minimal time and expense**
 3. **Diversify the tech workforce to develop more creative solutions for businesses**
-
-

The Pitch

- **Asking for investment of just the first year of 5-year scholarship program (\$577k).**
 - **Investment will train 50 data scientists.**
 - **If program launches successfully, ODSA intends to develop similar models for other tech certifications to spur economic development.**
-
-

Thank You.

Nate Watson,
Dean
402-516-8087
nate@canlearnsmart.com



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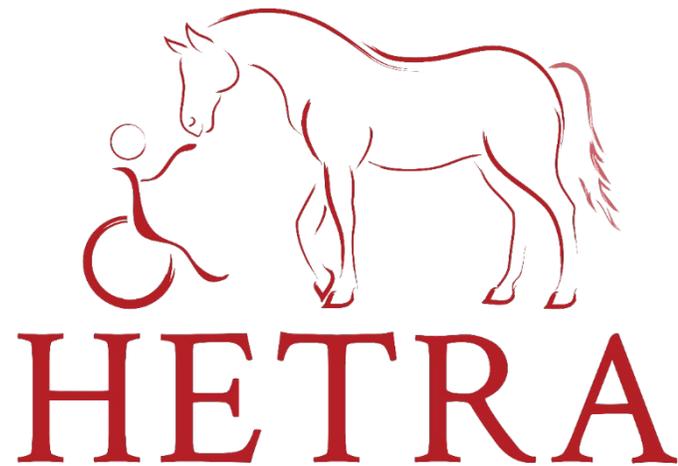
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Miniature Horse Onsite Learning Program

Heartland Equine Therapeutic Riding Academy Inc

Lucy Charvat, Grant Manager

Heartland Equine Therapeutic Riding Academy



Mission: To improve the quality of life both physically and emotionally of adults and children of all ability levels through equine assisted activities.

Organization Overview



- Established in 1989
- Located in Gretna, NE
- We serve all ages and ability levels
- Offer a wide variety of Equine-Assisted Services
- Why Horses?



Miniature Horse Onsite Learning



- Hands-on learning through mini horses to underserved students
- Facilitated by our Occupational Therapists & Certified Instructors
- Focus on social emotional and academic learning



Impact



- Many students impacted have never interacted with horses
- 70-90% of communication is nonverbal
- Improvements tracked within the 5 main components of social emotional learning
- “I really enjoyed how [HETRA Therapist,] Cassidy, got to the students’ level and taught them things hands-on. She did a great job answering their questions. She set out her expectations perfectly and the students were able to easily follow her rules. I loved how patient she was with my Spanish speaking student.”



How You Can Help



- A grant of \$10,000 would provide 18 visits to students in underserved communities



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Home for Head Start:

The campaign to build the future of early childhood education in Lincoln

Community Action Partnership of Lancaster and Saunders Counties

Heather Loughman, CEO

Jill Bomberger, Early Head Start and Head Start Director





Helping People. Changing Lives.
**Community
Action**
PARTNERSHIP
LANCASTER AND SAUNDERS COUNTIES





From *Lifecycle Benefits*

Starting earlier provides greater returns.

High quality
birth-to-five programs
for disadvantaged
children can deliver a

13%

Return on Investment

LEARN MORE AT HECKMANEQUATION.ORG











 Community
Action
HEAD START







1843 K Street Renovation Plans

Blueprint Key

-  INFANT
-  TODDLER
-  PRE-SCHOOL
-  GROSS MOTOR
-  OFFICE & RELATED SPACES
-  KITCHEN

Training Room

Financial coaching, job training, nutrition and wellness classes, and more will improve social determinants of health.



Private Rooms

Family Engagement personnel can provide coaching to support participant goal achievement.



19 Classrooms

All classrooms are designed for little learners to thrive.




Parent Resource

Community Action Head Start's family engagement model ensures access to many of the resources needed to achieve economic stability. The model allows families to work, attend educational or other programming, or take other steps forward.

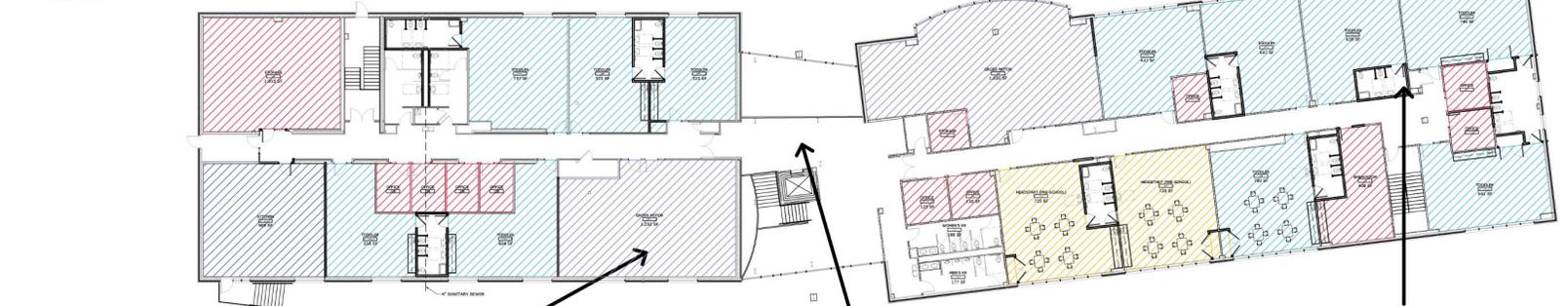


Community Room

The center will serve as a neighborhood and community space for classes, meetings, and more.



A 1 OVERALL FIRST FLOOR PLAN
A2.03 SCALE: 1/8" = 1'-0"



Activity Rooms

Indoor spaces dedicated to gross motor skills allow Community Action Head Start to provide high quality early education services year-round.



The Link

Kiosks located in the Link will allow guests to access information about local resources.

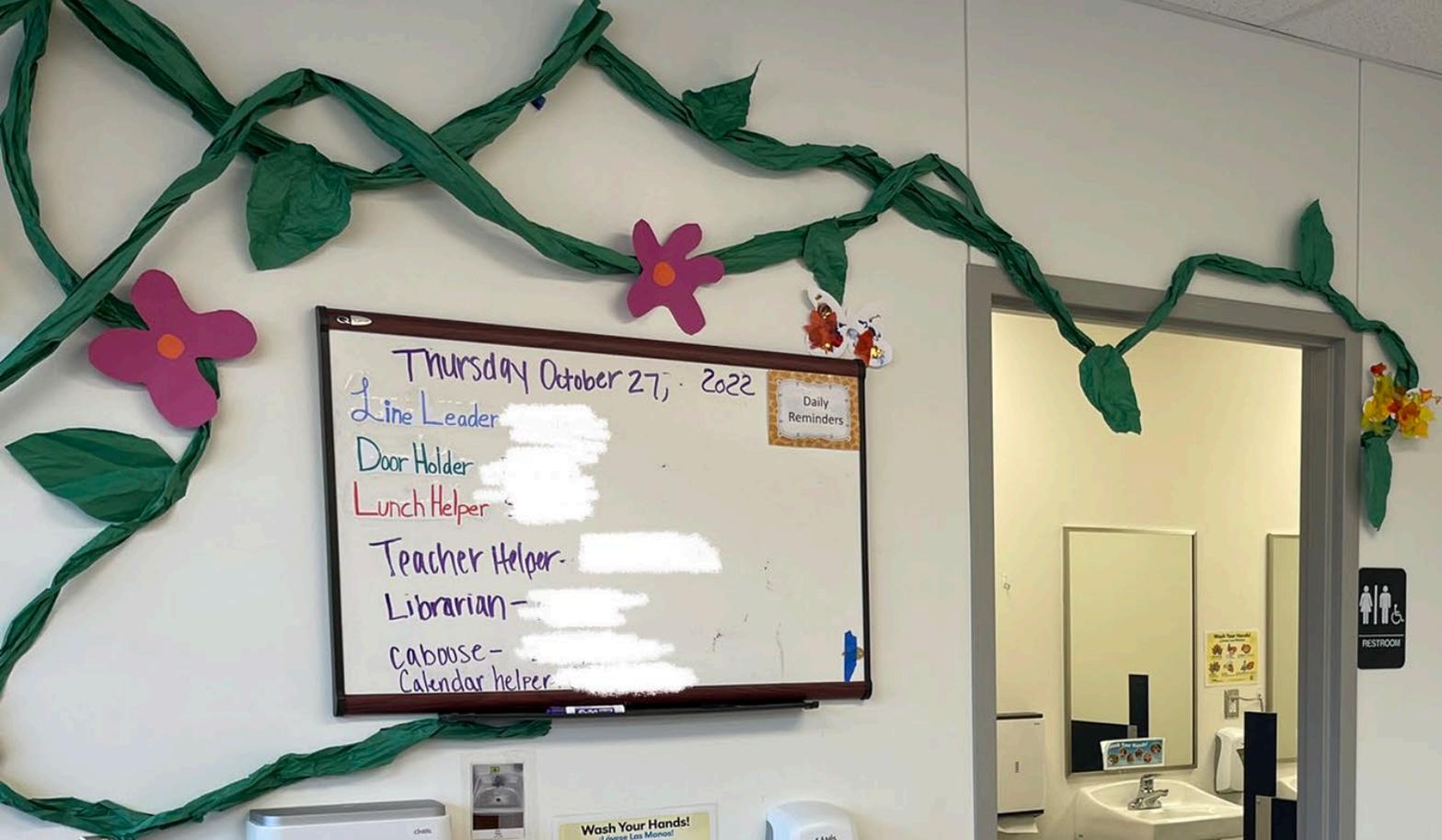


Adjoining Bathrooms

Bathrooms adjoined to classrooms provide a developmentally-appropriate, trauma-free learning environment.



A 2 OVERALL SECOND FLOOR PLAN
A2.03 SCALE: 1/8" = 1'-0"



Thursday October 27, 2022

Line Leader _____

Door Holder _____

Lunch Helper _____

Teacher Helper _____

Librarian _____

Caboose - _____

Calendar helper _____

Daily Reminders















**Community
Action
HEAD START**

"DONOR NAME"
Center for Early
Childhood Education





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Lending Link - Lending Program

Economic Empowerment Center DBA Lending Link

Daniel Padilla, Executive Director

Mission Statement

Lending Link's mission is to reduce poverty and aid the poor and distressed by providing free financial education and coaching, need-based financial aid, and assistance on terms significantly more favorable than that available in the market, and connects to community partners that offer services to the demographic we serve. The assistance we provide supports the social welfare of the low-income community in the Omaha metropolitan area. When people have more control and education of their finances, they are better able to escape the cycle of poverty, which in turn can reduce neighborhood tensions and lessen the burdens of government.



MAIN SERVICES

■ **Free Financial Education
and Coaching**

■ **Free Tax Preparation**

■ **Lending Program
(Individual, Car, Business)
5% - 8% APR**

■ **Other Free Services**

LOANS 4 YEARS

4500 LOANS
\$9 MM

2800 PAID
\$6 MM

1600 CURRENT
\$3 MM

100 C/O
\$100 K



POPULATION SERVED

72%

of Lending Link clients
are people of color

77%

earn less than \$35,000 per year

57%

are women

88%

live in North & South Omaha

OUR REQUEST

- **\$100,000 requested for Lending Link's Lending Pool**
- **Loans of less than \$5,000 to be written to individuals and microbusinesses in Omaha, NE**



Upskilling the Early Childhood Workforce

Nebraska Early Childhood Collaborative

Sarah Ann Kotchian, NECC's Chief Operating Officer



nebraska early childhood

C O L L A B O R A T I V E

Presented by:

Sarah Ann Kotchian
Chief Operating Officer

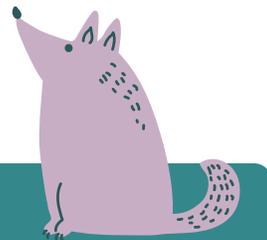
1%

average profit margins of for-profit child care facilities



\$11.12

median wage for child care workers in NE



93%

of child care workers are women

50%

of child care businesses are minority-owned



479

NE child care businesses closed in **2020 & 2021**





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Northeast Nebraska Community Action Partnership Capital Projects Campaign

Northeast Nebraska Community Action Partnership Inc

Amy Munderloh, Executive Director



One-Stop-Shop Project

- Established in 1966
- Provide Wrap-Around Supports to low-income individuals and families
- Serve 10,000 clients annually in 14 Northeast Nebraska counties
- Provides employment to 140 staff





Strategic Plan October 1, 2022 - September 30, 2027

Mission: People helping people; empowering individuals, strengthening families and enriching communities in Northeast Nebraska

One-year Goals

ENGAGE workforce talent to enhance programming →

- Increase wages
- Sustain and support current workforce
- Diversify advertising and recruitment
- Train staff on how to promote the agency
- Center professional development accomplishments

BUILD governing bodies that are strong advocates for NENCAP's vision →

- Collaborate across board and staff to raise awareness about poverty at the local level
- Promote client testimonials to show NENCAP's impact through social media, governing board meetings, and policy makers

SECURE unrestricted funds and other funding streams →

- Develop a grant committee with diverse staff in each area
- Investigate ways for a "donation" newsletter

PROVIDE comprehensive services in a centralized location →

- Apply for 5-10 grants in Madison and Dakota Counties for office space
- Research available and affordable real estate that is accessible to clients

One-year Outcomes

Operations

- Low turnover
- Low job vacancies
- Increased job satisfaction

Governance

- The governing bodies know what NENCAP does and have empathy for people living in poverty

Financial

- Increased unrestricted funds and/or new grant opportunities

Mission and Services

- Located in an accessible location
- Providing comprehensive services

The identified goals encompass a focus on family, agency, and community.

Established in 1966



What We Have

Problem



Too Small

High Energy Costs

Inefficient

Solution

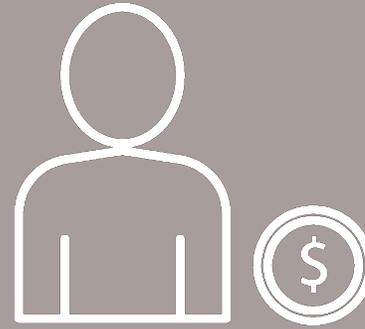


Welcoming

One-Stop-Shop

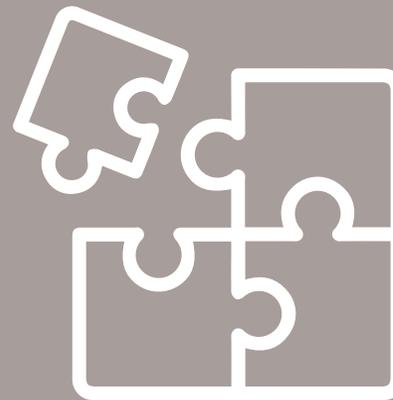
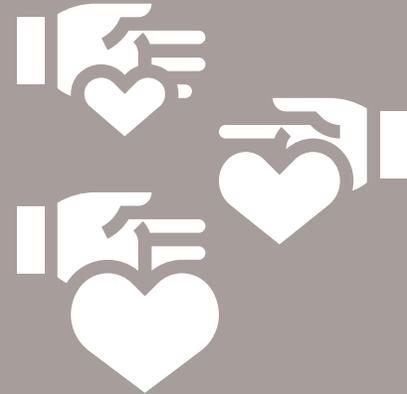
Cost-Effective

What We Need



Investment of
Seed Capital

Partnership



Strategy

Somewhere to go for help.



From someone who cares.



Education. Health Services. Food. Housing. One-Stop.



The Center for Rural Affairs: Building Small Business, Building Communities

Center for Rural Affairs

Kim Preston, Lending Services Director



CENTER *for* RURAL AFFAIRS

Center for Rural Affairs

Lending Services Program

What is Lending Services?

When a bank can't help with dreams of homeownership or growing a business, the Center for Rural Affairs can.

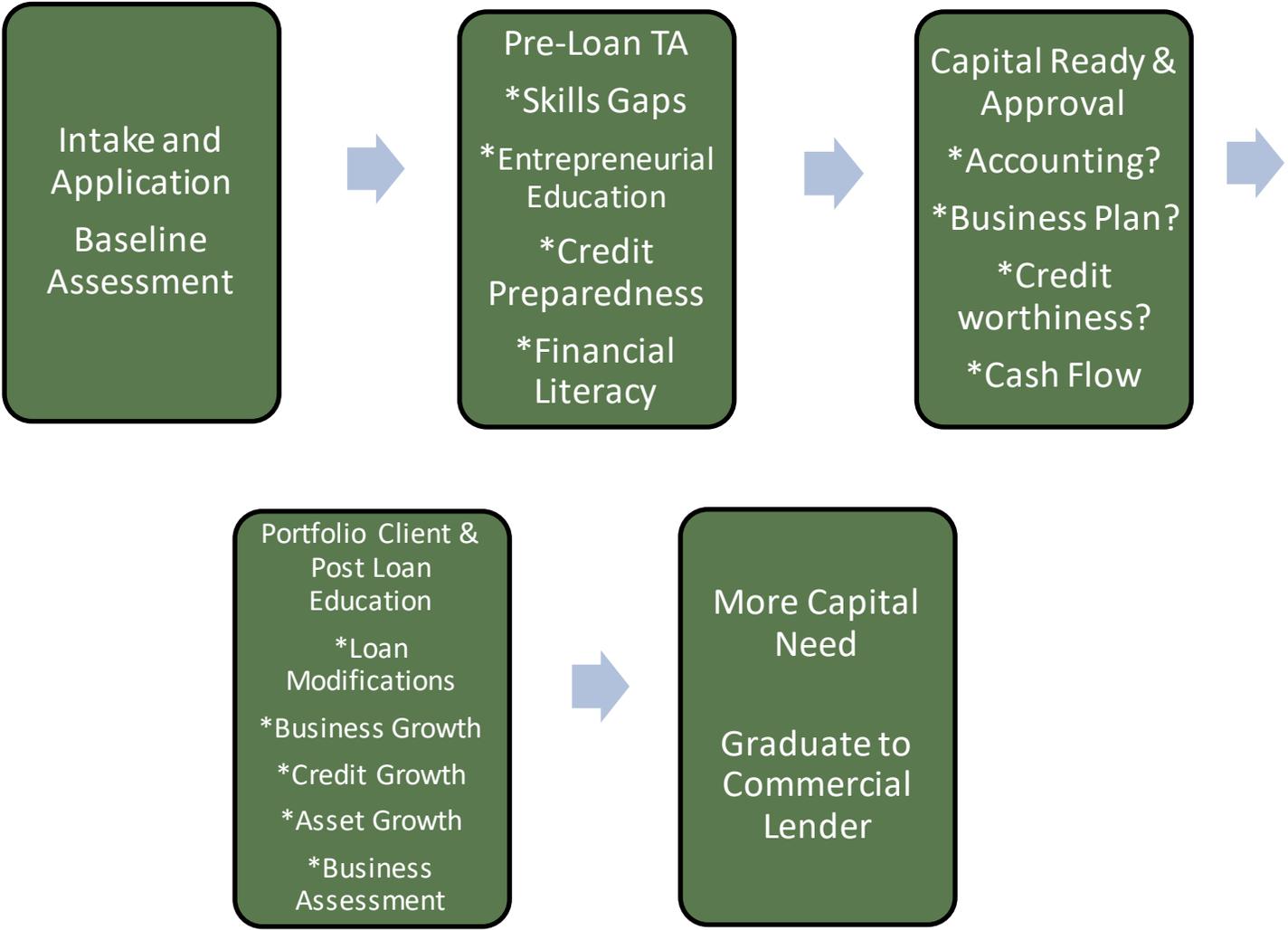
We offer coaching and financing to help people become homeowners and to start or grow sustainable businesses.

Essential services:

- Financing
- Business Training
- Technical Assistance
- Networking



The Path of a Client



Lending Products Available

CENTER FOR RURAL AFFAIRS LOAN PRODUCTS: SMALL BUSINESS LOANS

Are you starting or expanding a small business in Nebraska? Do you need just a little bit more working capital? Have you tried, but have been unsuccessful in getting a traditional bank loan? Our small business loans may be your answer.

To serve a more diverse set of clients, our underwriting process is more flexible than traditional lenders. For example, we can work with you if you have little or no credit history, are just starting your business, or if you are in an industry that is difficult for traditional banks to underwrite.



Amount:

\$1,000 TO \$250,000

Loans for:

Working capital, equipment, inventory, and real estate



Terms:

- Prequalify in 2 days
- Affordable interest rate
- 1 to 15 year terms with fixed rate

Apply online:
cfra.org/lending



LOANS@CFRA.ORG | 402.687.2100

The Center for Rural Affairs is an equal opportunity provider and employer.

CENTER FOR RURAL AFFAIRS LOAN PRODUCTS: EXPRESS LOANS

Express Loans are designed for new and returning borrowers with credit needs of \$20,000 or less. Express Loans are underwritten on credit score and two personal bank statements allowing for fast decisions.

Amount:

UP TO \$20,000*



*Based on credit score

Terms:

- **Term:** 36 to 48 months
- **Rate:** 5.25% - 10.75%
- **Timeline:** Prequalify in 24 hours, Decision within 3 business days after applications and documents are complete

Apply online: cfra.org/lending

Required document list

- Completed application
- Government-issued ID
- Proof of business legal name and address
- Two personal bank statements



LOANS@CFRA.ORG | 402.687.2100

The Center for Rural Affairs is an equal opportunity provider and employer.

CENTER FOR RURAL AFFAIRS LOAN PRODUCTS: HOME OWNERSHIP LOANS

The Center for Rural Affairs works with rural Nebraskans to assist them on the journey to becoming a homeowner. We believe in building sustainable communities and that everyone living in rural America should have the opportunity to live a happy and fulfilling life.

To serve more diverse community members, we are often more flexible than traditional lenders. We may be able to help if you dream of owning a home but have little to no credit history or a low credit score.

Amount:

\$5,000 TO \$100,000



Use of funds:

Purchase of home, owner occupied rehabilitation or renovation, emergency repair to a property.

Information and terms:

- **Term:** Up to 15 years and will be amortized over up to 30 years
- **Down payment:** We do not require applicants to provide a down payment on property to be purchased. However, applicants who provide a down payment may be eligible for discounted interest rates.

Apply online: cfra.org/homeloans



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Funder Response Forms
Evaluations
Share Your Connections!

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Community Development Investment and Lending Partnership

Dell Gines

Dell.Gines@kc.frb.org

402-221-5606

Share Your Connections!

Investment Connection Website:

<https://www.kansascityfed.org/community/investmentconnection>

CRA OneSource Website:

<https://www.kansascityfed.org/community/cdi/craonesource>

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*Thank you for participating in
Investment Connection Nebraska!*