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Special Acknowledgment

RESUME
Barbara J. Milon

Barbara J. Milon
2121 Deerfield Place
Cincinnati, Ohio 45206
(513) 281-3774/W
bmilon@earthlink.net

SUMMARY OF QUALIFICATIONS

- *A professional, high energy director with a track record of demonstrated success in management of start up and small non profit organizations, community development, facilitating public and private partnerships with a management style focused on converting goals into action plans and implementation.*
- *Areas of strength are program management, implementation of training and technical assistance programs, team leadership, detail oriented, public speaking, facilitation of meetings, goal-oriented, highly organized, diplomatic, extensive professional network, dedicated and resourceful.*

SELECTED ACHIEVEMENTS

- Twice elected Chair of the Board for the Ohio Community Development Finance Fund, the Finance Fund has assets over \$10 million and offers financial resources to non profit community based organizations throughout Ohio who build affordable houses and promote economic development.
- Increased membership to the Neighborhood Development Corporations Association by 60%, Created city-wide Annual Housing and Community Development Tour
- Created and raised funds for various programs and initiatives in the nonprofit sector including the On Site Technical Assistance Program. This program involves contract Real Estate Developers who assist community development corporations with residential and commercial development, restructuring and workout agreements, organizational assessments and housing marketing plans.

EXPERIENCE

1990 – Present

NDC ASSOCIATION

Neighborhood Development Corporations Association of Cincinnati
Executive Director

Responsible for fundraising, training, technical and information programs for a metro-wide Association whose goal is to promote the development of affordable housing and neighborhood revitalization. Serve as the primary liaison with NDC Association members, including community development corporations, area banks, and housing services providers. Coordinate administrative functions, supervise staff, prepare and monitor budget, generate financial and annual reports. Work closely with the Board and various committees. Represent the NDC Association in public forums and in

Barbara Milon
Experience (continue)
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negotiations with government and other organizations. Conduct research on both general and in specific areas of community-based development, provide policy recommendations, prepare and publish findings, documenting research and prepare articles for publication. Monitor government action and legislation at the city, state and federal levels. Prepare grant proposals. Publish Annual Report, newsletter and member mailings.

1985 – 1990 **Cerebral Palsy Services Center**
Cincinnati, OH

Program Director – Adult Division

Managed and directed the Adult Division reporting directly to the Executive Director. Successfully placed the largest number of adult clients at the Center into competitive employment. Provided supervision, training, planning and budget development for the division. Assisted with fundraising. Set staff performance standards.

1985 – 1985 **Greater Cincinnati Council of Campfire**
Cincinnati, OH

District Director

Provide professional leadership to district volunteers and staff. Promote active volunteer participation to achieve program goals and implementation. Recruit, organize and enroll volunteer staff. Provide professional training and guidance to staff. Promote and publicize district events, editor of newsletter. Develop and implement comprehensive marketing plan for recruitment drive. Work with executive director on fundraising and product sale goals.

1983 – 1984 **The Program for Cincinnati**
Cincinnati, OH

Executive Director

Organized and recruited volunteers annually to implement project goals around a yearly theme that contributes to highlighting unique aspects of Greater Cincinnati life. Interfacing with staff and constituents to employ existing resources for committee projects. Formulation of budget, bookkeeping, financial reporting and management. Public speaking to promote visibility of organization and its achievements. Editor of newsletter with 4,000 subscribers. Grant writing. Work with a Board of high caliber and influence.

Barbara J. Milon
Experience (continue)
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1982 –1983 **Cincinnati Area Senior Services**
Cincinnati, OH
Outreach Worker

Established linkages with seniors and appropriate community professionals. Work with a varied group of seniors to prevent institutionalization. Created Whistle Alert Program with Cincinnati Police District and Senior Services.

EDUCATION

BA, Xavier University; Cincinnati, Ohio
Major: Urban Studies
Minor: Business Economics
Honors: Dean's List
New Hampshire College; Manchester, NH, 2000-2002
Masters Degree Community Economic Development

Selected by the Union Institute's Kellogg Foundation Graduate Non Profit Fellows Program in critical non profit management and leadership (selected not funded)

U.S. Department of HUD Economic Development Planning and Organization

Hosting Online Communities – Full Circle Communities, 2000

PROFESSIONAL ASSOCIATIONS

National Congress of Community Economic Development
Ohio Community Development Corporation Association
Ohio Association of Non Profit Organizations

OTHER EXPERIENCE

Training and meeting facilitation
Group Presentations

COMMUNITY ACTIVITIES

- Ohio Community Development Finance Fund - First Woman elected Chair, of the Board
- Provident Bank Consumer Loan Declination Review Committee
- Bank One Advisory Committee
- Chair City of Cincinnati Community Development Advisory Committee
- Facilitator City Manager's Working Breakfast
- Treasurer, City of Cincinnati Small Business Loan Program, CLDC
- Writer, Cincinnati Herald, *Community Windows*, Monthly Column
- Co-Host, New City Cable Television Program, Cincinnati's Neighborhoods

- Cincinnati Branch Federal Reserve Bank – Co-Chair, Initial Contact With Lenders Subcommittee

OHIO COMMUNITY TECHNOLOGY FUND PROPOSAL

Community Technology Fund of Ohio

Request for Proposals (RFP)

Deadline for Applications: February 23, 2001

BACKGROUND

The Community Technology Fund (CTF) of Ohio was established as a result of the settlement agreement in the SBC/Ameritech merger case in Ohio. That case was heard by the Public Utilities Commission of Ohio (Commission) in 1999. The agreement was negotiated by the Edgemont Neighborhood Coalition of Dayton, The Ohio Consumers' Counsel, Parkview Areawide Seniors of Cleveland, the staff of the Ohio Public Utilities Commission, and Ameritech.

It provides as follows:

The CTF shall be dedicated to uses which help assure that rural and low-income areas in Ohio have access to advanced telecommunications technology. Such uses may include expenditures for computer equipment and associated software, Ameritech tariffed services, Internet access, technical support, ... and other associated services and equipment in rural and low-income communities. The Commission Staff shall work closely with the CTF committee in implementing this fund and to establish criteria and standards to be used in awarding funds to ensure that it is not administered in a way which has an anti-competitive effect.

The CTF Board is composed of one representative from each of the parties to the merger stipulation (listed above). This board determines and is responsible (with Commission oversight) for all CTF grants. *In the Matter of the Joint Application of SBC Communications Inc., SBC Delaware Inc., Ameritech Corporation and Ameritech Ohio for Consent and Approval of a Change of Control*, Case No. 98-1082-TP-AMT, Public Utilities Commission of Ohio, Opinion and Order, April 8, 1999.

THE PHILOSOPHY OF THE CTF

The CTF builds the capacity of low income urban and rural communities to understand, design and use basic and advanced telecommunication and information technologies to ensure that the benefits of technology advance the quality of life for individuals and communities. This philosophy requires a commitment to teaching, training, technical assistance, and resources so that self-sufficiency is fostered among a community of users.

What is "Community Technology"?

Eligible Communities	+	Technology	=	Community Technology
Low-income communities which include inner-city minority, disabled, and limited English-speaking communities and low-income seniors, throughout the various geographic (urban and rural) regions of Ohio.		Telecommunications and information to improve the quality of life for individuals and communities.		<p>Attributes:</p> <ol style="list-style-type: none">1. Community-based<ul style="list-style-type: none">* Local presence* Respects local values2. Enhanced access<ul style="list-style-type: none">* Builds capacity* Safe place for learning* Accessible to all community members, including those with disabilities3. Promotes digital literacy<ul style="list-style-type: none">* Creates culture of use4. Asset-building5. Catalyst for leadership and advocacy

ELIGIBLE ENTITIES

Eligible entities work to benefit low-income communities in Ohio.

Eligible entities include not-for-profit corporations and associations and publicly funded entities such as schools and libraries. Coalitions and consortiums of such organizations are also eligible.

Grants will NOT be awarded to individuals, capital campaigns, endowments or for-profit corporations.

AREAS OF INTEREST

Our goal is to support community-based organizations in designing and integrating technology and technology access into practice so that improved outcomes result in the arenas of community building, community economic development, education, and health. Concurrent with a focus on technology and underserved communities, the CTF organizes its grantmaking in the following areas of interest and proposals must address one or more of these areas:

Community Building catalyzes community change and connectivity through technology. It utilizes community technology to engage citizens with broader community development, civic involvement, civil rights and quality of life programs.

Community Economic Development increases access to technology-related knowledge or training that enhances economic self-sufficiency through workforce development, capital formation or small business development.

Health provides and enhances community-wide access to health services, information and networking to promote community wellness.

Education creates life-long learning opportunities for communities and individuals to increase knowledge, understand, and define the relevance of technology and promote an education-based culture of use.

The CTF believes that eligible communities know best how to incorporate technology into their lives, identify barriers to access, and propose community building and problem solving strategies. The CTF Grantmaking Program is grounded in this philosophy, and seeks to fund organizations and programs that enhance the innovative use of technology by, among, and for eligible communities.

PROGRAM BUDGET

Initial Grant Cycle

The CTF intends to award up to \$750,000 in Grants in our initial grant cycle. We anticipate that the grants will be divided as follows:

25 Project Grants at up to \$10,000 each

10 Service Grants at up to \$50,000 each

The total amount awarded and the division of the awards may be effected by the quality and quantity of the proposals received.

Since the CTF is a new program we are in the process of determining the number of grant cycles we should have per year and the amount to be awarded each grant cycle. Information on future grant cycles will be announced by the CTF Board shortly after the completion of the initial grant cycle. We have a total budget of \$2,250,000.

TYPES OF GRANTS

The CTF will award two types of grants: Project Grants and Service Grants. Grants shall be awarded on a competitive basis.

CTF grants shall be used to acquire new or upgrade existing communications technology and related infrastructure, for associated training and maintenance, for program planning, implementation, and evaluation, and for collaboration to continue and expand existing services or to begin new and innovative services that focus on community building, community economic development, health, or education provided by the funded organization. CTF grants shall not be used for reimbursement or purchase of equipment or services made prior to the date of the grant award or for reimbursement for preparing the grant application. Each applicant may only submit one proposal in each grant cycle.

Project Grants shall not exceed a maximum award of \$10,000. They shall be one year in duration. Approximately 25 Project Grants will be awarded in the initial funding cycle. Proposals will be evaluated as described below. Project Grant Application narratives must not exceed 5 pages in length. For the Project Grant application, see Appendix A. Applicants must also submit the material requested in Appendix C and D.

Service Grants shall not exceed a maximum award of \$50,000. They will also be one year in duration. Approximately 10 Service Grants will be awarded in the initial grant cycle. Proposals will be evaluated as described below. Service Project Grant Application narratives must not exceed 15 pages in length. For the Service Grant application see Appendix B. Applicants must also submit the material requested in Appendix C and D.

PROGRAM REPORTING REQUIREMENTS

Project and Service grantees must submit a final report within 30 days from the expiration of the grant. The report shall account for the expenditure of grant funds and describe program accomplishments in a format established by the CTF. **Service Grant** recipients shall also submit quarterly reports on a schedule and in a format established by the CTF.

Each grantee must attend CTF meetings to report progress if requested.

EVALUATION CRITERIA

Project Grants

Project Grant Applications shall be evaluated against the following criteria:

- Is there a compelling and evident need or problem defined in the proposal and does the proposed program or service address the need or problem?
- If proposal is to continue or expand an existing program or service is there evidence that such program or service has been successful?
- Does the program or service align with the philosophy of the CTF and impact the CTF's areas of interest?
- Does the program meet the needs of the appropriate community members?
- Does the program incorporate attention to professional development, technical assistance and staff resources?
- Is the budget appropriate?

The CTF will attempt to ensure that Project Grants are disbursed geographically throughout the State of Ohio.

Service Grants

Service Grant Applications shall be evaluated against the following criteria:

- Are the budget, scope of work and timeline reasonable?
- Are technology access needs or problems identified and do the strategies and services proposed address the needs or problems?
- Does the proposal integrate community technology (or access to community technology) in program design and service delivery in an innovative fashion?
- Is the program aligned with the philosophy of the CTF and does it impact the CTF's areas of interest?
- Does the proposal promote collaboration within low income communities?
- Does the organization have the capacity and leadership to support all phases of the program?
- Does the program incorporate attention to professional development, technical assistance and staff resources?
- Is there a clear and appropriate evaluation plan with defined benchmarks for success?
- Is the program inclusive by addressing special needs populations?
- Is there a comprehensive communication plan developed so that all community members may participate in the program?
- Is there a plan for sustaining the project after the grant period?

GRANT REVIEW PROCEDURES

Project and Service grant applications, upon receipt, will be reviewed by the CTF Manager for completeness. Any proposals not meeting the requirements set in this RFP document will be returned to the organization. Organizations completing the necessary information will have their application reviewed by a team of reviewers which will make recommendations to the CTF Board. The CTF may

ask applicants for additional information before making a decision. Decisions of the Board are not final until the Commission has had 30 days to review the Board's report.

OTHER PROVISIONS

- The CTF reserves the right to not release funding or to request the return of funds if the work of the grantee, as proposed, is not taking place or the grantee is not complying with reporting requirements.
- All funds must be expended within one year from the date funds are received from the CTF. Extensions can be granted, but requests for extensions must be made in writing one month before the end of the grant year.
- Applicants are encouraged to consider becoming part of a larger community technology coalition project in order to pool resources in creative ways to broaden the potential impact of the CTF. Grant award maximums remain the same for Coalition projects. Applicants that submit an application for a community technology coalition project shall appoint one organization to serve as the primary applicant and administrative agent for the project - this organization will receive the funds and is responsible for submitting all reports. All participating organizations are individually and jointly responsible to the CTF.
- CTF Funding of a project is contingent upon final approval by the CTF Board and the Commission's review of that decision.
- Applicants may be asked to clarify certain aspects of their funding proposals which will become part of an approved agreement with the CTF.
- CTF grants will be disbursed according to a payment schedule.
- Funds granted for the operation of this project must be used exclusively for the purposes stated in the approved proposal and expended in accordance with the program's budget categories and the grantee's policies and procedures related to such expenditures. Any budget changes will have to be pre-authorized by the CTF Board during the grant period.

APPLICATION SUBMISSION AND DEADLINE

Mail the original application with 4 copies (five copies total) AND a copy of the application on disk (in Microsoft Word or Rich Text Format [RTF]) to:

**Cheryl Smith, Grant Coordinator
The Community Technology Fund of Ohio
6956 E. Broad Street
P.M.B. 183
Columbus, Ohio 43213**

Applications must be postmarked by Friday, February 23, 2001

No EMAIL or FAX copies of an application will be accepted.

All applications that are funded by the CTF will be available for public review.

For additional information about this Program, please see the CTF web site at: **www.ctfohio.org**,
or contact the CTF at **(614) 501-1697**, by email at **Info@ctfohio.org** or write to the address
listed above.

Appendix A: Project Grant Application

I. General Information

On this cover sheet, please provide the following information:

Organization Name:	
Organization Address (Include street, city, state and zip):	
Organization Phone:	Organization Fax:

Organization Contact Person Name:
Organization Contact Person Address (Include street, city, state and zip):
Organization Contact Person Phone:
Organization Contact Person Fax:
Organization Contact Person E-mail:

Amount of Funding Requested: _____ **Organization Tax ID Number or IRN:** _____

Name, Title and Original Signature of Authorizing Person who is able to legally bind the organization to the terms and conditions of this grant application (e.g. Executive Director):

Name

Title

Signature

Area of Interest (Community Building, Community Economic Development, Health, Education):

Type of Community Served including demographic information characterizing that community:

If the proposal is from a collaborative, consortium, or coalition, please list the members (and attach a letter of support from each):

Appendix A Continued

II. Abstract

Write an abstract not to exceed one page (double-spaced, 12-point font, one-inch margins) in the form of a journalistic lead paragraph answering: who?, what?, where?, when?, why? and how?

III. Narrative

Describe your proposal in greater detail and provide background information on your organization. Your narrative should address the items listed in the "Review Criteria" for project grants. It should not exceed five pages (double-spaced) with 12-point font, and one-inch margins. Each page is to be numbered at the bottom and contain a header in the upper right hand corner that reads "Project Grant."

IV. Budget

Please provide a detailed budget on the attached form (Appendix D) along with a description (the Budget Narrative) of how the funds requested will be expended. The budget should list specific hardware, software or other services, quantity of each item or service, and the cost of each item or service. The total amount requested shall not exceed \$10,000. Please also include the amount of funds that will be contributed by the organization to support this grant. The Budget Narrative is explained on attached form Appendix D.

Appendix B: Service Grant Application

I. General Information

On this cover sheet, please provide the following information:

Organization Name: NEIGHBORHOOD DEVELOPMENT CORPORATIONS ASSOCIATION	
Organization Address (Include street, city, state and zip): 2828 Vernon Place, Suite 103, Cincinnati, Ohio 45219	
Organization Phone: (513) 281-3774	Organization Fax: (513) 281-3775

Organization Contact Person Name: Barbara J. Milon
Organization Contact Person Address (Include street, city, state and zip): 2828 Vernon Place, Suite 103, Cincinnati, Ohio 45219
Organization Contact Person Phone: (513) 281-3774
Organization Contact Person Fax: (513) 281-3775
Organization Contact Person E-mail: ndc@queencity.com

Amount of Funding Requested: \$50,000 **Organization Tax ID Number or IRN:** 31-0973498

Name, Title and Original Signature of Authorizing Person who is able to legally bind the organization to the terms and conditions of this grant application (e.g. Executive Director):

Barbara J. Milon
Name

Executive Director
Title

Signature

Area of Interest (Community Building, Community Economic Development, Health, Education):

Type of Community Served including demographic information characterizing that community:

If the proposal is from a collaborative, consortium, or coalition, please list the members (and attach a letter of support from each):

Appendix B Continued

II. Abstract

Write a one page abstract in the form of a journalistic lead paragraph answering: who?, what?, where?, when?, why? and how?

III. Narrative

Your proposal narrative should not exceed fifteen (15) pages (double-spaced) with 12-point font, and one-inch margins. Each page is to be numbered at the bottom and contain a header in the upper right hand corner that reads "Service Grant." The narrative should address the items listed in the "Review Criteria" for Service Grants and must include the following information:

- A. Applicant Organization.** Briefly provide a description of your organization's background, history, purpose and activities and how they relate to the proposed work. Include information about your organization's current area of focus, board of directors composition, management plan for the organization and qualifications of key personnel, including the project manager responsible for the development and implementation of activities specifically related to this grant.
- B. Description of Target Area and Population to Be Served.** Briefly profile the area or population that defines the community and/or service area of your program. You may want to include the following: identification of your constituency and size of the constituency, number of individuals to be served; racial and ethnic composition; socioeconomic and geographic characteristics; and any other information that may be helpful in understanding your community. Based upon these contextual factors, indicate what your current thinking is about opportunities and challenges related to making technology available to communities that don't have access to it.
- C. Program Approach.** Please describe your program approach, overall goals and your plans to meet those goals. Also describe the barriers to telecommunications or technology access addressed by your programs and the strategies you now employ or new ones to be employed in addressing these barriers. Provide a timeline for implementation of this project.
- D. Accessibility Statement.** Please provide a statement describing how your program will be accessible to people with disabilities.
- E. Evaluation.** Please describe and discuss what benchmarks you have set for the successful implementation of your project, who will evaluate the program, and how data will be gathered and reported to the CTF.
- F. Budget.** Please provide a detailed budget on the attached form (Appendix D) along with a description (the Budget Narrative) of how the funds requested will be expended. The budget should list specific hardware, software or other services, quantity of each item or service, and the cost of each item or service. The requested amount shall not exceed \$50,000. Please also include the amount of funds that will be contributed by the organization to support this grant. The Budget Narrative is explained on attached form Appendix D.
- G. Sustainability.** Please describe your plans for sustaining the program after the grant period.

Appendix C: Required Attachments for all Applications

- A. **Evidence of tax-exempt status.** A copy of your valid documentation of exemption from federal taxes under Section 501(c)(3) of the Internal Revenue Code is required. Organizations or collaboratives that do not have or are awaiting tax-exempt status may apply through a 501(c)(3) fiscal sponsor. Please provide your sponsor's documentation.
- B. **Current Staff and Board of Directors list.**
- C. **Financial Statements.** The organization's most recent financial statement (which should include the current month's financials and a year-to-date financials) and the current fiscal year operating budget.

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ABSTRACT

The Neighborhood Development Corporations Association (NDC Association) is a 501(c)(3) nonprofit association in Cincinnati, Ohio. It serves 59 member organizations, including community development corporations, housing service providers, and financial institutions serving low- to moderate-income neighborhoods. Nineteen of these members are located in the 9 Empowerment Zones with a poverty rate (46.8%) that is nearly twice the rate of the City of Cincinnati (24.3%).

The NDC Association proposes a one-stop Online Electronic Clearinghouse to support members with an emphasis on the 19 members located in the Empowerment Zones, low-income residents including the physically challenged and others (see map). It will facilitate communications and partnerships, provide instant and interactive consultation with experts, specialized training, community building workshops that include social and economic impact measurements, economies of scale development models, and information that focuses on both physical and people development strategies. Although centrally located and maintained at the NDC Association's office, it can be accessed anywhere including low-income neighborhoods.

The comprehensive virtual reference library presents interactive opportunities for forums and training on community building skills, faith based development, organizational and financial products, and management. The Clearinghouse is a tool that promotes partnerships; economies of scale; building communities physically, socially, and economically; and supporting the capacity of low-income residents to improve their economic conditions through technological skills and experiences. Community development organizations do more with less and they do not have the latest tools to manage time and resources. The flexibility and convenience of the Clearinghouse supports efficiency of operations and collaborative efforts.

A. DESCRIPTION OF THE NDC ASSOCIATION

The Neighborhood Development Corporations Association (NDC Association) was incorporated in 1979 as a 501(c)(3) organization to inform and train neighborhoods about affordable housing, and economic and organizational development. The NDC Association has 59 member organizations which are nonprofit neighborhood development corporations (NDCs) known nationally as community development corporations (CDCs), housing services providers, and financial institutions (see appendix). The mission of the NDC Association is to provide information services, training, and technical support to assist organizations that create affordable housing, neighborhood revitalization, and economic opportunities for the benefit of low- and moderate-income residents.

The NDC Association, since 1990, has provided over 100 training opportunities, technical services contracts, roundtables, executive directors' breakfast meeting, and other activities. It creates linkages with the nonprofit and for profit sectors in order to facilitate opportunities for partnerships and collaborations. It participates in efforts to maintain and create new resources that support neighborhood economic and affordable housing development.

NEED AND BENEFIT

Members of NDC Association do not have sufficient technological access to maximize their ability to exchange information, problem solve, create, solidify, collaborate, and leverage their low-income housing construction development and political base. The Clearinghouse presents opportunities for efficient communications that helps organizations to know who is doing what, and it will provide information on indicators that measure social and economic impact which expresses the value of their activities.

There is controversy surrounding technology. In the "Digital Divide - Now It's Money That Separates The Haves From The Have-Nots," an article in the *Cincinnati Enquirer* on 1/24/01 states:

There is still plenty of controversy when it comes to what activists call the first civil rights crusade of the 21st century. That's because even as record numbers of Americans flock to the Web, many find that what they need to compete in a modern economy is nowhere to be found... Advocates for the disenfranchised are focusing on the skills that their clients need in order to use the Internet effectively as well as the information they can find once they are connected.

In 1985, the Greater Cincinnati Foundation awarded a grant to the NDC Association in collaboration with the Development Corporation of Cincinnati to publish a study, "The Development of Low-Income Housing in Cincinnati, An Analysis of the Current Delivery System." The report documents that the offices of area NDCs are very small. On the average, there were 1.5 staff members per office. Although 16 years have intervened, the staffing and operational capacity for local NDCs has not increased significantly. Funding for operations is difficult to obtain on an ongoing basis. Existing staff is often overburdened. They are the original multi-taskers, even before computers. Having the option to access information and seek help without leaving the office or when there is a lull in the activity would be a benefit. This flexibility alone would make the Clearinghouse a success because staff could save precious time. There are many time consuming tasks performed by NDC staff which could easily be streamlined with recent advances of technology: collecting and analyzing data; networking, compiling financial reports; establishing and measuring benchmarks; real-time information sharing; collaboration for joint strategic and comprehensive projects; project management; financial management; communications; and research.

PROPOSED PROJECT

The NDC Association proposes the development of an online Clearinghouse that combines a library of information, training, and interactive learning.

The proposed online Electronic Clearinghouse is a compatible project with the NDC Association's mission. The Electronic Clearinghouse introduces the use of technology as a tool to assist nonprofit organizations to work smarter and efficiently. Training and user-friendly instructions are incorporated in the training programs. Technical support and assistance is provided by the National Electronic Clearinghouse Center and a contracted Project Coordinator.

Training opportunities will be provided for low-income residents and will be in accessible locations. The training is designed to introduce residents to the tools offered by the Clearinghouse. Resident will have opportunities to learn about the affordable housing development process and community building tools that emphasize leveraging resources and their strengths.

The Development Leadership Network (DLN) is a nonprofit national network of community development (CD) practitioners who share common values that CD efforts should be accountable, and it integrates bricks and mortar with the emergence of low-income leadership. DLN's project resulted in the publication of their *Success Measurements Guidebook*. The DLN will provide a link in the Clearinghouse Library to their Success Measurements Project (SMP) and conduct an online seminar on success measures in community development. The SMP helps practitioners to achieve measurable results. This link will allow low-income residents to provide their own stories online. Residents' stories contribute to documenting the local and national benefits of community building activities. These services include emergency home repairs, new homeowner counseling training programs, entrepreneur support, employment and training, social

services and education opportunities, all of which are currently provided by existing organizations. The services lack coordination, opportunities for dialogue, and the economic and social impact measurements. There is no economy of scale in effort or strategies to support long-term and comprehensive physical revitalization and low-income people empowerment. The Clearinghouse provides training and access to SMP's community development tools with the touch of fingertips to support overcoming barriers and creating the potential for new opportunities.

Nonprofit organizations will be able to contribute to the SMP's Data Allies (DA). The DA conveniently allows practitioners to add the types of resources (people, places, and information) used as allies for a particular indicator. Indicators measure and verify outcomes in increments enabling identification of measurable outcomes along the spectrum or range of a benefit.

CLEARINGHOUSE LIBRARY

The clearinghouse library will be a repository of useful information. The Online Clearinghouse Library will feature samples of how to information such as organizational and operations manuals; Board of Directors updates; audit and financial management; policies, procedures and requirements by government; action alerts and policy information; and samples of well written project descriptions, tools for proposal writing, and presentations will be available.

The library will offer fundamental information and assistance needed by most nonprofit organizations to work effectively, efficiently, and to successfully maintain and expand their efforts. The information will provide a secure knowledge base for organizations to help promote continuity so when staff members transition, information will be available to assist new

employees. The digital camera and Power Point equipment will be available for lending to NDC Association members.

In 1998, a paper on the *Scale, Scope and Impact* was written for the Ford Foundation's Affinity Group on Development Finance by Nancy Andrews and Tom Miller, who each have 25 years of experience in community development finance. They wrote that, "Strategies, products and techniques evolve from experience, but only if there is good knowledge about costs and impact." Further, in their "Recommendations for the Field" they conclude that community development finance strategies cannot be commercially profitable." "If financial returns are not sufficient to justify community development financing and to attract private capital, then we must also measure social returns."

The report by Nancy Andrews and Tom Miller suggests that "by focusing just on output measures only such as loans made, repayment rates and sustainability ratios then we run the danger of accepting positive output measures as indicators of success when there is a much greater story to be told."

INTERACTIVE LEARNING AND PROBLEM SOLVING

The Electronic Clearinghouse will host interactive opportunities and professional networking. It will provide opportunities for peer-to-peer communications, and will feature experts and leaders in community development. Facilitators for these programs will receive training and guidelines. Online facilitation requires specialized training as provided by Full Circle Associates and the National Electronic Clearinghouse Center. Developing a sustainability plan is part of phase three of the project.

LOCATION

The Online Clearinghouse will be centrally located at the office of the NDC Association. This is an asynchronous model. Subscribers will be able to conveniently access the Clearinghouse at their convenience and location. Same time or synchronous events are possible given the advances of technology, which allows, for example, a training program with registered participants and speaker(s).

BACKGROUND AND HISTORY

Founded in 1979 the NDC Association is dedicated to insuring that its members have full access to technical, financial, and information resources necessary for sustained community development.

In 1978, founding members Ms. Patricia Garry, Mr. Jim King and Mr. Don Lenz and others joined to form the NDC Association. Both Pat Garry and Jim King continue to participate in the NDC Association today, and Don Lenz has relocated. At that time, they perceived that people in neighborhoods were not sufficiently exercising their power to change conditions at the neighborhood level and that neighborhood groups acted in isolation from each other. The NDC Association was born to end that isolation by bringing members together.

ACTIVITIES AND HOW THEY RELATE TO THE PROPOSED WORK.

In 1989, at the request of the Greater Cincinnati Foundation, grant funds were provided to write and publish "An Analysis of Low-Income Housing Development: The Current Affordable Housing Delivery System." This report was written in collaboration with the Development Corporation for Cincinnati. It documents that on the average, the offices of affiliated members only have 1.5 staff members. There have been changes since 1989. However, the actual staff growth and organizational capacity of our affiliated members has remained the same.

Other accomplishments include:

1. Established the state association, Ohio CDC Association
2. Organized and participated in the local coalition to save the City Department of Neighborhood Housing and Conservation which is now called the Department of Neighborhood Services
3. Restored the proposed City of Cincinnati Budget Line Item for NDCs Operating Support to \$525,000
4. Created the first neighborhood housing tour, now in its 10th year, and a prototype for other organizations
5. In 1999 surveyed, analyzed, and published the \$16 million dollar economic impact by NDC Association to the local economy
6. Participated in the statewide effort to make housing a public purpose in the 1991 Issue One Campaign. Its passage resulted in creating and funding the Ohio Housing Trust Fund.
7. The 20th Anniversary of NDC Association was commemorated by publishing the areas first Member Directory, completed in 2000 "Common Ground Changing Ground, The Challenge of Community." The directory was funded by Cinergy, GE Capital, and Firststar Bank. Cinergy Services Design Department donated extensive expert assistance. The directory is archived by the Hamilton County Public Library and it is available in two branch libraries located in low-income neighborhoods.

In last year's annual membership survey, conducted by a face to face interview, participating members were asked if they would access the NDC Associations website to obtain monthly mailings and action alerts. Since last years survey was conducted, little did, we know at that time, our initial inclinations for this service were on target and the concept would evolve

into the proposed Electronic Clearinghouse. The majority of the responses to this question on the survey were affirmative. Some of the members who responded to this question on the 2000 survey have provided letters of support.

BOARD OF DIRECTORS AND STAFF

There are nine members currently serving on the Board of Directors of the NDC Association. The composition of the Board includes five (5) men and four (4) women. Four of the members of the Board are African American and four represent affiliated member NDCs. The President of the Board is the Executive Director of an NDC with an employment background in the public and private sector; the Treasurer of NDC Association is the Chief Financial Officer for the University of Cincinnati's Athletic Department. Also represented on the board is a VP of Commercial Banking for Fifth Third Bank, a bank CRA officer, attorney, and realtor.

In 1990, I was hired as the executive director of the NDC Association. Before accepting the position, I was employed as the Division Manager of the Cerebral Palsy Services Center (CPSC) for nearly five years. I will be in charge of the project and will contract with a Project Coordinator who will be responsible for the project's Clearinghouse. At the CPSC a major accomplishment during my management was working with McDonalds, the FreeStore FoodBank and other employers to hire 13 clients in competitive employment. This was the first time in the agency's history that this type of opportunity on this scale was accomplished. In December of last year, I completed the "Hosting Online Communities Course," offered by Full Circle Communities. In addition, my Masters Degree Program in Community Economic Development includes online interactive conferencing established by the National Electronic Clearinghouse Center. The membership of NDC Association has grown by 60% under my directorship. As

director, we received the first contract to provide the first organizational assessments of NDCs on behalf of the Greater Cincinnati Housing Alliance resulting in NDCs receiving operating grants and technical support. I was the first woman elected Board President of the Ohio Community Development Finance Fund (FF). Over a ten-year period this has resulted in \$2 million dollars in approved funding by the FF creating 643 units of affordable housing, 6 commercial properties, 100 classrooms and childcare facilities. In 1999, we documented the \$16 million economic impact by the NDC Association to the area economy.

III B. DESCRIPTION OF TARGET AREA AND POPULATION TO BE SERVED

The map of the Neighborhood Development Corporations prepared by the local HUD office has three layers. The map illustrates 1.) The nine Empowerment Zones (EZ), 2.) Locations of the 59 affiliated members of the NDC Association including the 19 members in the EZ, and 3.) Income ranges of the low-income census tracts. The map clearly establishes that the Empowerment Zones are impacted by poverty. The poverty rate in the Empowerment Zone is 46.8% and the poverty rate in the City of Cincinnati is 24.3%. Unemployment is similarly concentrated. The EZ represents a concentration of rental housing for low-income families primarily in poor and minority neighborhoods, thereby, increasing the isolation of poverty. The proposed project will make a concentrated effort to create collaboration opportunities for residents, nonprofit organizations, and institutions in the Empowerment Zone. The Clearinghouse itself is available to anyone.

The NDC Association is well positioned to have a major impact in reaching households and organizations that are not yet connected to technological efficiencies and computer access. By introducing subscribers to the efficiencies of advancing technology it will have a profound and ripple effect on others.

The NDC Association expects the clearinghouse model to be replicated by other organizations and throughout their jurisdictions and constituencies. This is not a selling job about computers. It is a hands-on experience that creates opportunities for CD practitioners and others to see firsthand how they can save time, money and effort. Technology is a tool that complements professional services and skill development. It enables consumers and others to work efficiently and productively. The Clearinghouse provides access to those who need it and empowerment.

GOAL STATEMENT

The NDC Association Electronic Online Clearinghouse will create new opportunities for efficient communications and the exchange of information, provide interactive opportunities, training, community building development measurements that support social and economic impacts and convenient and accessible opportunities that respond to low-income needs, action alerts and problem solving.

ACCESSIBILITY STATEMENT

The NDC Association receives operating support from the City of Cincinnati who requires that subrecipients comply with Equal Employment Opportunity ordinance. The CDBG contract requires that policies of the NDC Association support that we will not engage in discrimination of any type and specifically to the protected classes in the ordinance including people with disabilities. Neighborhood based training programs will be held at accessible locations.

BARRIERS AND OPPORTUNITIES

The contention of our proposal is to strengthen the organizations that assist low-income households by using online services and providing information. The Clearinghouse creates an

efficient means for different groups working with the same populations and in many instances and who serve the same geographical areas to communicate and problem solve. The Clearinghouse promotes a framework for collaboration. It eliminates the gap in communications and efficiently promotes peer to peer interaction.

Funding of this proposal supports access to the technology and it makes development information and other information needed by nonprofit organizations available. One of the barriers may be that the nonprofit organizations do not have the right technology. A technology needs assessment will need to be conducted.

Each year the NDC Association schedules face to face interviews with its affiliated members.

These interviews are an opportunity to discuss the previous year's successes and challenges. The findings are published in the annual report of the NDC Association. This year's survey will include questions to determine the hardware and software capabilities of the affiliated members.

It is expected that all members have the capability to go online and will be able to access the Clearinghouse site through the National Electronic Clearinghouse. If the survey results indicate hardware needs, the NDC Association will work with the organizations to submit a joint hardware proposal.

III F. FINANCIAL SUSTAINABILITY OPTIONS *

- Set up a system of fees for services - i.e. schedule community training programs for other organizations about the Clearinghouse technology and how it can assist them with efficient operations. Training will be included in paid subscriber's fees.

- Establish sponsorship fees and membership/subscriber fees - corporations whose missions or interest in neighborhood revitalization will be asked to pay a sponsorship in return for promotional space
 - Initiate income-generating projects such as "collaborative training programs.
 - Other income generating projects - marketing NDC Association 20th Anniversary Directory, "Common Ground Changing Ground, and "Affordable Housing Development Manual."
- Provide technical assistance to other organizations to raise money to support the Clearinghouse

POLITICAL SUSTAINABILITY

- Gain community support and participation for the project
- Network and collaborate with other organizations
- Hold advocacy meetings for the clearinghouse and contact the media to publicize project activities

INSTITUTIONAL PROGRAMMATIC SUSTAINABILITY

- Be flexible and adapt to the changing internal and external environments
- Develop internal evaluation system
- Conduct performance reviews

*Project Design for Program Managers - The CEDPA Training Manual Series Volume II

EVALUATION MATRIX

OBJECTIVES	ACTIVITY INDICATORS	OUTPUT	TIMEFRAME	PERSON RESPONSIBLE
<p>1. Develop an online one stop electronic clearinghouse that provides a safe (1), user friendly, accessible learning environment for conferencing, and a community building and development resource library, promoting hands on digital literacy, and interactive opportunities for the skill development of affiliated members, and others</p>	<p>1. Completion of CTF project proposal</p> <p>2. Submit project proposals</p> <p>3. Approved funding to Implement the Clearinghouse with expanded bookkeeping services contract and inclusion in the annual audit A funded Clearinghouse and its partners including LISC will schedule a meeting to address integrating technology, resources and neighborhood based access to the regional technological initiative underway and funded by Procter and Gamble and in collaboration with Cincinnati State College</p> <p>4. Contract with the National Electronic Clearinghouse for staff training, and up to 10 conferences with interactive capacity, data collection, SHOUT IT OUT and DA departments of library</p> <p>5. Establish link with the Local Initiatives Supports Collaborative (LISC) to support the library materials</p>	<p>1. Online specifications and design and contract with NECC</p> <p>2. Submit grant request to funders in the amount of \$50,000-\$100,000 with institutional letters of support</p> <p>3. Obtain 10 paid multiyear sponsors for Clearinghouse, contract Project Coordinator, purchase equipment, coordinate and schedule media kick-off</p> <p>4. 100 non NDCA subscribers to the Clearinghouse including 25 churches located in the Empowerment Zones, Cincinnati Public Schools, the 06 Alliance, Children's Defense Fund and others</p> <p>5. 100% participation by the NDC Association</p>	<p>1. Grant proposal 2/23/01</p> <p>2. April – September 2001 January 2002</p> <p>3. Second quarter 2001</p> <p>4. May 2001</p> <p>5. March 2001 (grant notification)</p>	<p>1. National Electronic Clearinghouse, Sanyakhu-Sheps Amare</p> <p>2. NDCA Executive Director, Barbara Milon</p> <p>3. NDCA Executive Director, Barbara Milon and Cincinnati LISC Executive Director, Renee Mahaffey Harris</p> <p>4. Project Coordinator</p> <p>5. NECC</p>

EVALUATION MATRIX

OBJECTIVES	ACTIVITY INDICATORS	OUTPUT	TIMEFRAME	PERSON RESPONSIBLE
2. Organize online training programs and forums (Interactive Component).	1.Number of participants attending	1.Power Point presentations training and legislative programs	1. Ongoing	1.Project Coordinator, NECC, and Executive Director.

CONSULTANTS/OUTSIDE VENDORS

Project Coordinator

Implements the project proposal; ability to work with diverse populations, Teach and demonstrate user friendly technologies; provide training experiences that Support the interactive use of the Clearinghouse. Detail oriented, provides written Reports, shares in responsibilities of fundraising and reporting.

National Electronic Clearinghouse Center

Redesign the Website, 1-10 online conferences, and training of clearinghouse Staff; Host the Clearinghouse and Website, training and consultation

Successes and challenges of the project, creative and understands small overworked non profit organizations, multi-tasking etc. This person will share in some of the responsibilities for fundraising, reporting and public relations, has the ability to interface with the physically challenged and others. This person is responsible for creating the training and orientation for the clearinghouse, including establishing opportunities to provide the training to low income residents.

Sanyakhu-Sheps Amare'

550 Franklin Avenue Brooklyn,

New York Voice:

(718) 622-3923, Email: san@sheps.com

PROFESSIONAL EXPERIENCE:

**5/97- Present National Electronic Clearinghouse Center,
Founder/Director**

Duties: provide: online communication technology development and services to inner city and rural organizations; technical assistance in developing online networks and distant education courses, training and virtual collaboration, and funding strategies; produce online conferences, workshops, and town hall meetings; provide assistance to CDC's and CBO's in developing new revenue streams and self-sufficiency strategies utilizing communication technology, specializing in e-commerce housing development projects and in rural and urban communities.

**1997-Present New Hampshire College, Graduate School of Business,
Adjunct Professor; Distant Education Network Manager**

Duties: Teach classes in CED and technology and computer literacy; manage and moderate conferencing networks for CED program students and faculty.

1/97-8/97 Bedford Stuyvesant Community Trust, Executive Director

Duties: Developed and established an electronic clearinghouse and training center for churches, with an emphasis on health and economic development information; fostered collaboration between member churches, explored new technological economic business ventures and partnerships for inner city residents and businesses.

1985-1996 Sphinx Communications Group, Inc., Co-Founder/President

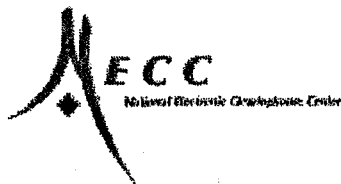
Duties: CEO of one of the first online communication company, owned by an African American. Provided computer conferencing, online hosting, and training; established and maintained the Sphinx Communication Group Service Grants program.

1994-1996 Higher Education Development Fund, Consultant-Teacher

Duties: Developed and managed two CED pilot projects training youth and adult-refugee populations in internet communications, computer conferencing, and job placement.

OTHER PROFESSIONAL EXPERIENCES

- ❖ Sunburst Cooperative Inc., President
- ❖ Integrated Business and Integrated Systems, Consultant
- ❖ East-West Eviction Prevention Center, Founder/Director



...The Clearinghouse people

The National Electronic Clearinghouse Center (NECC), a non-profit organization helps community based organizations, institutions, and working groups communicate and distribute important and timely information effectively via the Internet.

NECC specializes in:

- ❖ Computer conferencing for boards, associations, coalitions, advocacy groups, ad hoc groups, etc.
- ❖ Online collaboration training, support, and management
- ❖ Online conferences, seminars, classes, and hearings
- ❖ Electronic libraries

NECC is dedicated to bringing enhanced communications technologies, to inner-cities and rural communities and the organizations and institutions that serve them.

www.neccenter.org
san@neccenter.org

NECC is a Technology Partner of NBCSL for their electronic Clearinghouse Project and Faith Roundtable

Goals:

To enable and to facilitate inner city and rural working groups and teams, organizations and institutions to enhance their dialogues, communications, and information sharing via the internet

Objectives:

- * Encourage and sponsor the development of electronic information and communication clearinghouses
- * Sponsor online conferences, workshops & seminars, symposiums, forums, hearings, etc.
- * Provide Technical Assistance in:
 - a. online group and online project facilitation and development
 - b. maintaining and managing existing online communication networks (i.e. listservs, online conferences, etc.)
 - c. developing fundraising strategies for online project activities
- * Exploring communication technology applications for organizational self sufficiency and sustainable community development , especially in housing and coalition development, educational, health, and faith based arenas

NECC PROJECTS

South New Hampshire University (formerly New Hampshire College) Community Economic Development Program (CED):
Contacts: Michael Swack - Director, Abukar Karim - Administrator
(603) 644-3103 <http://merlin.nhc.edu>

NECC developed and has managed the CED online conferencing network for 3 years. It is the only one of it's kind in the world. The CED program consists of an 18 month masters program with two

tracks: domestic and international, and is chock full of the most current and innovative CED projects in housing, small business, and organizational development, coop building, IDA's, micro lending, tax credits, and financial planning for inner cities and rural communities and CED practitioners all over the world.

Last year the CED program launched its Ph.D. program.

National Black Caucus of State Legislators - <http://www.nbcsl.org>

Contact: Ms Sandra Peters- Clearinghouse/Faith Roundtable

Coordinator,

(sandra0@ix.netcom.com) 212-799-5847

The Clearinghouse Project

This is clearly one of the most exciting and important NECC projects, especially

because it typifies NECC's commitment to its goals and objectives.

NECC has been selected to be one of two "technical partners" to the NBCSL Clearinghouse Project to provide Internet conferencing capacity and training for:

- online meetings, workshops, seminars,
- online hearings
- development and access to digital libraries for the legislators and their constituencies
- conferencing for ongoing collaboration among members, affiliates, and constituents.

The Clearinghouse conference site will also provide an opportunity for NBCSL members to work collaboratively to draft policy and to develop and access digital libraries for policy research.

"By any judgment, the Clearinghouse Project is a radical concept", said the Project's co-chair, Senator Gerald A. Neal. "The Clearinghouse Project will change the paradigm and allow us to electronically communicate with our constituents, research and advocacy groups on an ongoing basis. Imagine the wealth of information which will be at our disposal!"

The Faith Roundtable

"The Mission of the Faith Round Table is to bring together Black faith-based organizations and Blacks in other faith-based organizations and NBCSL to:

- (a) increase knowledge and understanding of public policy and how it impacts our communities;*
- (b) to dialogue around the moral and justice perspectives which impinge upon public policy; and*
- (c) to promote the development of new public policy which grow out of these perspectives."*

Over the last 6-8 months, the Faith Roundtable has set its priorities in the criminal justice, education, welfare, health care/HIV/AIDS, environmental justice, and racial justice areas as they relate to the African Diaspora. NECC is providing electronic conferencing, training and support, and group dialogue facilitation, of Faith Roundtable members and advocates across the country. NECC will be at the hub, helping coordinate this dynamic information network. Some of the country's notable religious scholars and advocates are represented in this Roundtable Network. The project is in its first phase of development and is looking to be fully operational with all members online by Spring 2001

Apparatus Computers, Inc.

Contact: Mr. Chris Sullivan, CEO,
(appinc@erols.com) - (215) 382-3071

Apparatus Computers is a computer company located in the city of Philadelphia. Apparatus has built an impressive community-based computer company, refurbishing and building computers utilizing inner city "at-risk-youth", for churches, schools and small businesses in the Philadelphia and surrounding areas. Out of a desire to link all of their clients to them and to each other, Apparatus has reached out to NECC to develop and provide it's electronic clearinghouse and conferencing

NECC's alliance with Apparatus Computers has resulted in a couple of interesting projects:

- **The Baptist Online Network (BOND):** NECC has linked 4 churches across the state of Pennsylvania in an online conference. Here they collaborate various projects and save on transportation costs, which were threatening their continued deliberations around the development of their respective computer centers
- **City of Wilmington Delaware:**
In association with Apparatus Computers, NECC is being considered for a subcontract to develop and manage an online clearinghouse network for CDC's across the State of Delaware

Neighborhood Development Corporations Association (NDC Association)

Contact: Ms Barbara Milon, Executive Director - (513) 281-3774

NECC is providing technical assistance to this business association in Cincinnati, Ohio to enhance their communications and collaboration across their metropolitan area, by developing an electronic clearinghouse. The project is in its first phase of development.

PAST PROJECTS

**North Carolina Human Capital Development -
An Online Certification Course**

Contact: Ms Ebonie Alexander (<http://www.ncinitiative.org>) - (919) 835-6000

This project was an online certification course and conferencing network for community development corporation executive directors across the state of North Carolina. As a sub-contractor for the Center for Community Economic Development, NECC provided consultation, training and support, and online conferencing management services for the project. This project was a joint venture between St. Augustine's College and the North Carolina Community Development Initiative. It was funded by the National Congress for Community Economic Development, and the Ford Foundation.

Community League of 159th, NY, NY

Contact: Mr. Ron Peterson - Housing Director

ronp@sheps.com (212) 795-4779

NECC provided it's conferencing services for a pilot project linking some of the residents that reside in the Community League's low-income properties in one online conference. This pilot also included providing an online conferencing for its housing staff.

**Mountain Association for Community Economic Development
(MACED)**

Contact: Ms Mr. Don Harker (ddhar@maced.org)

NECC provided consultation and conferencing services for this Kentucky organization's Communities By Choice Project (<http://www.maced.org>). This project has evolved into it's own organization. <http://www.communitiesbychoice.org/indexnav.cfm>

Online Events

NECC subscribes to the philosophy that creating online conferences that have a purpose, a beginning, middle, and an end, promotes clarity and is a very powerful organizational tool. Some proponents of online communication call this construct online events. We support that terminology at this time. We structure and conduct most online events pretty much in the same way regular conferences are implemented for professionals. You have guest speakers, workshops, plenary sessions, general networking spaces, exhibitors, books stores, etc., in a structure that most professionals, advocates, and organizers are already familiar with. NECC plans to utilize its online events as a catalyst for ongoing exchange and sharing on focus topics and issues via an electronic clearinghouse.

NECC is planning online conference events in the following areas:

- Women and Fibroids: in the Black and Latino Communities
- Prostate and Colon Cancer in Black Men
- Community Economic Development: The New Millennium
- Hate Crimes and Church Burnings
- Technology: Economic Development and Sustainability in the Inner City
- Community Economic Development and Self Sufficiency in Rural America

NECC Alliances:

National Institute for Social Science Information (NISSI-
(<http://www.nissi.org>)

NISSI is a non-profit, non-partisan institution whose mission is to influence major social and economic trends by providing:

- A. Interactive Digital Libraries of Current Research On Critical Social Issues
- B. Tools and Services to Maximize the Usefulness of Our Digital Libraries

NECC sees this alliance as integral to it's work, as many of NECC activities engender the need for data bases and rapid access to information formed by dialogue and discussion. The utilization and integration of NISSI's electronic libraries to NECC's service delivery adds to the creation of a more robust, user friendly, and sophisticated communication and information clearinghouse; more than what any listserv could provide.

Community Works, Alberta Canada

NECC and Community Works have entered into an alliance to provide conferencing services and produce community economic development online conferences and clearinghouses in the Canada. Empowerment of those who live in poor communities is not just a parochial issue. The issue of internet access and usability is a world wide concern.

Community Works produced its second annual conference in community economic development September 2000. NECC provided the online

conferencing services for part of that conference. In addition, NECC's provided the online conferencing for the conferencing planning committee. Since many of the members of the planning committee were not in Alberta, and some were even in the states, they still were able to plan, communicate, and deliberate effectively online 24hrs a day and continue the development of the conference.

Their conference was called:

Community Economic Well Being Conference

Calgary Alberta September 28-30,2000

For more information email Community Works < communityworks@home.com

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OTHER PROFESSIONAL EXPERIENCES

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- ❖ Integrated Business and Integrated Systems, Consultant
- ❖ East-West Eviction Prevention Center, Founder/Director

LETTERS OF SUPPORT



*Neighborhood Development
Corporations Association
of Cincinnati*

February 23, 2001

Ms. Cheryl Smith
Grant Coordinator
The Community Technology Fund
6956 E. Broad Street
P.M.B. 183
Columbus, OH 43213

Dear Ms. Smith,

Whereas, the Neighborhood Development Corporations Association is established to assist and provide information, technical and training assistance and

Whereas, it is the areas Association representing the third sectors, private and public sectors with twenty one years of community building development services and financial investment that support the low income and the moderate income residents of this community by creating inclusive processes, providing opportunities that support employment, housing, training, civic and revitalization and

Whereas, in 1989, At the request of the Greater Cincinnati Foundation, grant funds were provided to write and publish *An Analysis of Low-Income Housing Development: The Current Affordable Housing Delivery System*, documenting that our offices are understaffed and

Whereas we are expected to do more with less, and the Clearinghouse will have a catalytic impact that supports communications and the efficient exchange of information in order to assist us to do more with less. As the President and with all authority of this office as its official representative, we wholeheartedly support and urge you to assist the NDC Association to technologically support low income people with participatory training directed at community building that relieves critical physical, social, and economic conditions in the Greater Cincinnati area by approving this proposals request for \$50,000.

Sincerely,

Mr. Mark Lenear, President
Executive Director of the Miami Purchase Preservation Fund

2828 Vernon Place, Suite 103 • Cincinnati, Ohio 45219 • (513) 281-3774 • Fax (513) 281-3775
Visit our Website at www.queencity.com/ndc Email to ndc@queencity.com



Greater Cincinnati
*Helping neighbors
build communities*

February 21, 2001

Ms. Cheryl Smith
The Community Technology Fund of Ohio
6956 E. Broad St.
Columbus, Ohio 45213

Dear Ms. Smith,

This letter is provided to support the grant proposal submitted by Ms. Barbara Milon, Executive Director of the Neighborhood Development Corporations Association (NDC Association). The Greater Cincinnati and Northern Kentucky Local Initiatives Support Corporation (LISC) will work with the NDC Association by creating a link to our national organizational and community building resources materials.

We support the proposal's intent to use technology to create opportunities to bridge the distance between non profit organizations, low income residents both able-bodied and those who are physically challenged, and to expand partnerships with the public and private sectors to address the conditions in low income neighborhoods and in the Empowerment Zones by facilitating communications and training with technological enhancements. There is a great need to address the physical, social and economic conditions of low-income communities in Greater Cincinnati and Northern Kentucky. We will assist in supporting their interest to partner with the new regional initiative underway in technology and its access to. Ms. Milon and I are discussing options for additional funding support for this proposal. Thank you and we encourage you to approve the grant request.

Sincerely,

A handwritten signature in black ink, appearing to read "Renee Mahaffey Harris", is written over a horizontal line.

Ms. Renee Mahaffey Harris
Program Director



Board of Education * City School District of the City of Cincinnati

P.O. Box 5381 * Cincinnati, OH 45201-5381 * Phone: 1-513-475-7103 * FAX: 1-513-475-7154 * TDD: 1-513-475-7030

February 21, 2001

Members of the Board

513-475-7103

Rick Williams
President

Lynn Marmer
Vice-President

John J. Gilligan

Catherine D. Ingram

Florence M. Newell, Ed.D.

Harriet Russell

Sally Warner

Steven J. Adamowski, Ph.D.
Superintendent

513-475-7100

Michael J. Geoghegan
Treasurer

513-475-7011

Ms. Cheryl Smith
Grant Coordinator
The Community Technology Fund of Ohio
6956 E. Broad Street
P.M.B. 183
Columbus, OH 43213

Dear Ms. Smith:

The Cincinnati Board of Education supports the NDC Association in its efforts to provide the Electronic Clearinghouse as a means to expand its reach within the community. The Cincinnati Board of Education is always looking for ways to enhance learning opportunities for the families and communities we serve.

The Electronic Clearinghouse, a comprehensive virtual reference library as well as opportunities for interactive forums, conferences and meetings, will provide great opportunities for the Cincinnati School District to interact with its constituents.

It is my understanding that the NDC Association will make these services available to the Cincinnati Public Schools. In return, we will utilize the library and interactive components to communicate with a wide range of individuals and community groups. We will also promote the Electronic Clearinghouse throughout the community, with particular emphasis on under-served populations.

With this great tool at our disposal, Cincinnati Public School families will have access to enhanced learning opportunities, and the district will have access to a tool that could provide greater public engagement access to the parents, teachers and the communities we serve.

Sincerely,

Rick Williams
President, Cincinnati Board of Education

RW:ct

Cincinnati Metropolitan Housing Authority

Equal Opportunity Employer  Equal Housing Opportunities



February 21, 2001

Ms. Cheryl Smith, Grant Coordinator
The Community Technology Fund of Ohio
6956 E. Broad St., P.M.B., 183
Columbus, OH 45213

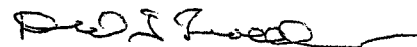
Dear Ms. Smith:

As the Executive Director of the Cincinnati Metropolitan Housing Authority (CMHA), I oversee our agency's continuous efforts to provide quality housing for low and moderate-income families in Hamilton County. CMHA was recently awarded two HOPE VI grants from the Department of Housing and Urban Development (HUD) for our Lincoln Court and Laurel Homes communities. These grants are supporting a sweeping revitalization of the West End, one of Cincinnati's most promising historic neighborhoods.

Our revitalization efforts in Cincinnati and throughout Hamilton County are not without their complements. Other development initiatives in the surrounding community, such as Betts-Longworth and Citirama I and II, all contribute to the neighborhood transformation that is taking place. The Neighborhood Development Corporations (NDC) Association of Cincinnati's proposed Electronic Clearinghouse will also contribute to the environment that is necessary for neighborhood revitalization. The proposed virtual reference library included in the Electronic Clearinghouse will give NDC Association members, their constituents and neighborhood residents greater access to essential information for neighborhood development. The Electronic Clearinghouse will also break down many communication barriers that exist among neighborhood developers by offering interactive conferencing. The Electronic Clearinghouse will increase the efficiency of low to moderate-income neighborhood development in Cincinnati.

Many historic Cincinnati communities are undergoing revitalization due to the joint efforts of agencies, developers, councils, associations and residents. To this end, The NDC Association's proposed Electronic Clearinghouse will provide vital resources for cooperation among all stakeholders to achieve the neighborhood development goals in Cincinnati. I sincerely hope that NDC will be awarded the grant.

Sincerely,



Donald J. Troendle
Executive Director

DJT:pw

BOARD OF COMMISSIONERS

Charles H. Gerhardt, III, Chairperson William D. Bell, Sr., Vice Chairperson Doris Hill Deborah E. Jimmerson Anthony E. Schweier

Donald J. Troendle, Executive Director



February 21, 2001

Cheryl Smith, Grant Coordinator
The Community Technology Fund of Ohio
6956 E. Broad Street
P.M.B. 183
Columbus, Ohio 43213

Dear Ms. Smith:

The 06 Alliance is a community collaborative of businesses, developers, agencies, schools, organizations and residents working together to revitalize our neighborhood. We are a community working together to ensure our viability in the 21st century through joint economic development, physical revitalization and human capacity building initiatives. We eagerly anticipate the Electronic Clearinghouse proposed by the NDC coming on-line.

With respect to the economic recovery of our community, the goals of The 06 Alliance are two-fold: the revitalization of our once thriving urban business corridors and the increased economic self-sufficiency of individuals and families who live in the '06 community. The 'digital divide' in this community is deep and wide. One of the main strategies we are pursuing in our revitalization efforts is to increase access, understanding and utilization of technology through the development of a digital village that includes both the business and residential sectors. Having secured funding for the first phase of development of our digital village e-commerce hub, we are looking forward to partnering with NDC in promoting and accessing the virtual reference library and engaging in interactive forums in the teleconferencing and cyber-rooms currently under development for the business community. Residents will experience increased capacity through free computer training and Internet access through the '06 community network of accessible computers located in churches, civic and recreational centers and schools throughout the community. The reference tools that will be available through the Electronic Library will be made available to over 125 businesses and 8,000 households in the '06 community through the digital village.

We are very excited about the opportunity to partner with the NDC in increasing technology access and utilization throughout our business and residential community.

Sincerely,

Kathy Atkinson

Kathy Atkinson
The 06 Alliance Coordinator

The 06 Alliance

2601 Melrose Avenue ~ Suite 100

Cincinnati, Ohio 45206

Phone: 513-281-7070 ~ Fax: 513-569-4629

Email: klanamaste@netscape.net

www.the06alliance.org

**BETTER
HOUSING
LEAGUE**



of Greater Cincinnati

2400 Reading Road • Cincinnati, Ohio 45202

Telephone: (513) 721-6855 • Fax: (513) 721-8160

February 19, 2001

Ms. Cheryl Smith
Grants Coordinator
The Community Technology Fund of Ohio
6956 E. Broad Street, P.M.B. 183
Columbus, OH 43213

Dear Ms. Smith:

I am writing in support of the Neighborhood Development Corporation Association of Cincinnati's (NDCAC) proposal to develop an extensive website and electronic access to information and information exchange among the area's non-profit developers. In fact, this web page, and possibly list serve, could be very important to for-profit developers seeking non-profit partners for mixed-income housing projects.

A 2000 NDCAC member survey requested how many of the organization's 59 members had an interest in learning electronically about housing legislation, funding rounds and development opportunities, including potential partnerships. A significant number responded positively. While there are, indeed, state and national clearinghouses such as proposed, none directs specific information to local members or suggests the kinds of joint proposals that can be pursued. Development and implementation of the proposed Clearinghouse will provide the potential to generate more collaboration and joint projects benefiting participating agencies and the community.

As indicated in the Executive Summary of the proposal, non-profit developers are extremely limited in staff and have a difficult time attending informational meetings. Or, reading newsletters and written announcements. However, virtually every community development agency has computer access to the Internet and their leadership spends a few minutes on-line daily to search for relevant information and potential project partners. This is a role the NDCAC can and should play.

The opportunity to enhance collaboration, joint projects and potential future mergers of operations can be an outcome of a local clearinghouse such as proposed. I urge your positive consideration and funding.

Sincerely yours,

Dot Christenson
Executive Director



February 15, 2001



Ms. Cheryl Smith, Grant Coordinator
The Community Technology Fund of Ohio
6956 East Broad St., P.M.B. 183
Columbus, Ohio 45213

Re: Letter of Support for Neighborhood Development Corporations Association
of Cincinnati.

North Fairmount Community Center supports the application of the NDCAC to
the community Technology Fund of Ohio. The proposed Electronic
Clearinghouse is an exciting plan that would greatly benefit the Neighborhood
Development Corporations in the City of Cincinnati.

North Fairmount Community Center foresees accessing the Electronic
Clearinghouse to identify resources from the reference library. Such access
would lead to better planning of projects and organizational growth. Additionally,
the opportunity to interact with other local organizations through the electronic
communications offered would benefit the staff of NFCC.

As it is not always possible to participate in set meeting or events due to
scheduling conflicts and workload; North Fairmount Community Center
recommends funding for the NDCAC's application.

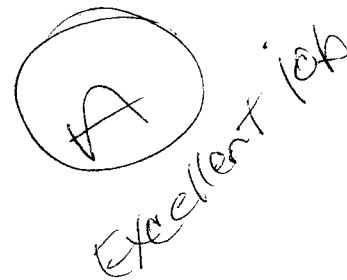
Sincerely,

Sally Bowyer
Director of Grants

FUNDRAISING PLAN

Barbara Milon
DUE: July 27, 2001

ASSIGNMENT
FINAL FUNDRAISING PLAN



FUNDRAISING GOAL

1. Raise start up capital by 2002 for \$188,442.00 in order to implement the One Stop CD Clearinghouse

BACKGROUND

Non profit activities have a direct impact upon the for profit arena and business to business transactions which are viewed significant to both the for profit and social sectors.

In addition to the economic and numeric value, the non profit sector plays a major role in the maintenance of civil society. Millions of Americans benefit in a host of ways from the existence and activities of the non profit sector. This market does not maximize its potential economic and social value that players active within it, seek to create, at a minimum this market reflects:

Absence of market standards

Lack of proven return on investment

Market fragmentation

Grant making and investment isolation

Insufficient resources and capital market imbalance

Various investors, various instruments, various deadlines and reporting requirements

Development of an emerging knowledge base

Need for additional nonprofit capital market research

A tension between learning versus funding

The need to teach funders to learn

The tension between market cost capital and consumer based need

Market "insiders" versus market "outsiders"

Market hype versus vision grounded in practice

Atrophied investor relations

Undeveloped concepts regarding the meaning of growing to scale"

The One Stop CD Clearinghouse will provide success measurement templates that will expedite identification of outcomes and benefits. Phase I of the business is the creation, institutional buy-in and implementation of the success measurement templates. The greatest growth will be the performance based measurement accounts with the potential of expanding to other related specialized information products beginning in year two.

PROSPECTIVE FUNDING PARTNERS FOR CLEARINGHOUSE

SOURCE	ASSESSING CHANCE OF SUPPORT
Financial Institutions	very good
Foundations	good
Corporations	good
Government	good
Local Initiatives Support Corporation	good
United Way and Community Chest	good

budget attached

YEAR 1 - 18 MONTHS

1. Determine targeted fundraising strategy including constituents who are most likely to be committed to our mission, approaches for fundraising strategy, roles, and categories such as angels, patrons, and benefactors, segment targeted donors and identify timelines, unit of service approach if applicable, private and public acknowledgment process for contributors, research prospects, etc.
2. Determine how best to utilize our vast network and the strategy for the network to support fundraising
3. Develop written case, and materials for fundraising
4. Identify the evaluation and monitoring process for fundraising
5. Identify the "Build the relationship strategy," roles, process, follow up

YEAR 2 - 3

1. Recruit new paid members
2. Implement marketing plan
3. Determine pricing for specialized CD information products featured on Clearinghouse

4. FUNDRAISING PLAN ACTIVITIES

1. Identify essential institutional supporters - who is most likely to support the Clearinghouse
 2. Determine amount of request to investors in project (examples)
 - a. 10 investors @ \$17,350
 - b. 5 investors at \$34,700/year
 (Amounts to be determined with special named levels of support for each Option)
 3. NDC Association would contribute \$15,000
 4. Maintain alert for new prospects
 5. Make sure it is known it is a yearly investment with the option of renewal and/or a multi-year investment. Greater Cincinnati major banks have other out-of-the-state offices and with the success of the Greater Cincinnati Clearinghouse the model can easily be transferred and introduced to their other markets at the touch of a fingertip.
 6. Thank contributors promptly and graciously
 7. Research prospects, network or obtain information informally about potential prospects (issues, annual reports, newsletters, pre-application requirements, guidelines)
- Prepare written materials, case statement

REVISED TIMELINE

JULY 2001

1. Scheduled meeting with Local Initiative Support Corporation Director, Ms. Renee Mahaffey Harris and Project Committee member, Ms. J.J. Jio Duci Johnson, KeyBank for August 7. A meeting is scheduled on July 16, with Mr. Charles Wright of the local United Way and Community Chest. Mr. Wright has already contacted other United Way offices to obtain information about their work with CDCs and performance measurements. The purpose of these meetings is to discuss the Clearinghouse and the proposed performance measurement template for CDCs during Phase One of the project.

- a. Confirm their commitment including any potential conflicts of interests to the Clearinghouse concept and its implementation
- b. Discuss how best to utilize our vast network of the NDC Association including member financial institutions and the strategy for the network to support fundraising

2. At meeting with the representatives, discuss proposed meeting with member bank representatives and identify other representatives who should be invited to attend

- a. Determine when meeting with bank representatives can be held (9/01 -12/01)
- b. Obtain input about proposed agenda for meeting
- c. Discuss their roles at meeting, announcement and logistics for meeting, identify next steps

3. Met with Ms. Esther Erkins, Ph.D. candidate at the University of Cincinnati (UC) and Director of the UC Department of Education Community Project program to discuss Clearinghouse concept and proposal submitted 2/23/01. Ms. Erkins expertise is research and evaluation. She has agreed to read the 2/23 grant proposal to the Ohio Community Technology Fund and provide recommendations. We were not funded but understand that there will be another RFP in September. Ms. Erkins has recommended that we submit the proposal to the Empowerment Zone Corporation, which is under consideration.

AUGUST

1. Will need to determine with committee at the 8/7, meeting if anything can be done in this month because of vacation considerations

2. Report about meeting with Mr. Wright

1. Follow up notice about meeting in August
2. Follow up calls to confirm attendance by 8/10.
3. August 15 meeting

SEPTEMBER - DECEMBER 2001

1. Revise fundraising strategy if appropriate based on recommendations from meetings
2. Identify appropriate foundations for grant requests, timelines and revise boiler plate proposal where appropriate
2. Submit sponsor funding request to financial institutions

3. COORDINATE THE SCHEDULING OF YOUR PLANNED ACTIVITIES WITH AN APPROPRIATE PROMOTIONAL ACTIVITY

PROPOSED PROMOTIONAL ACTIVITY - PRESS RELEASE

FOR IMMEDIATE RELEASE

Neighborhood Development Corporations Association of Greater Cincinnati

Ndc@queencity.com

Executive Director, Barbara Milon

(513) 281-3774

FIRST EVER ONE STOP ONLINE GREATER CINCINNATI COMMUNITY DEVELOPMENT CLEARINGHOUSE

On April x, 2002, the Neighborhood Development Corporations Association of Greater Cincinnati (NDC Association) a 21 year old non profit 501(c)(3) organization received grants and start up capital from a consortium of foundations and area financial institutions in the amount \$180,000.

The funding will be used to implement a One Stop Online Community Development Clearinghouse for non profit housing developers. The Clearinghouse is supported by the National Electronic Clearinghouse Center. At the touch of a finger tip, the NDC Association Clearinghouse will provide easy access to social and economic indicators, which will measure and evaluate outcomes of neighborhood investment. The templates will be used to support accountability by non profit organizations and others engaged in neighborhood revitalization.

In Phase Two any household with a computer will be able to find information about community development, safety, liter and beautification programs, community councils, block clubs, events, regional city services, training, public school support programs, youth, spiritual, healing and self esteem programs that promote balance of the inner person. Regional cultural activities will be included as well. Other non profit organizations will be networked into the online system to promote the exchange of information and peer to peer support.

The Neighborhood Development Corporations of Greater Cincinnati was established in 1979 and is funded by the City of Cincinnati. Locate their website at www.queencity.com/ndc

For more information contact the project coordinator @ndc@queencity.com or Barbara Milon, Executive Director at (513) 281-3774, 2828 Vernon Place, Cincinnati Ohio, 45219 - (funders to be listed in individually in actual press release).

LOCAL PROFILE and SIZE

1. There are fifty-nine (59)-affiliated members including the local housing authority and members have a long standing, existing relationship with the NDC Association which has a 21 year history.
2. Thirteen (13) financial institutions are members of the NDC Association including all the major banks who are investors in community development in Greater Cincinnati.
3. Thirty-one (31) of the members are CDCs/NDCs and other non profits who provide services to many of Greater Cincinnati's neighborhoods
4. 1991-1997, 756 rental units, 359 single family homes were developed, and members own 9,169 units of affordable housing including those by the local housing authority
5. Housing Services Providers lent \$26,826,915 to first time homeowners during the period of 1996 - 2000

The market size can potentially be increased as funders are increasingly emphasizing a regional perspective and the major banks that are members of NDC Association serve a multi state jurisdiction. This offers the potential of expansion into other regions.

MARKETING PLAN

The basic maxim of marketing is "know your customer." "By gathering better information about what particular customers need and want, the information provider can design products that are more highly customized and hence more valuable."

Giving away "an index or table of contents and selling the main information is one strategy," to support the specialized CD information products on the Clearinghouse.

Demonstrations on the applications of the Clearinghouse and by marketing its benefits and efficiencies to users and financial institutions will support the product and anticipated word of mouth promotions will increase the number of paid subscribers.

National conferences and demonstrations on the Clearinghouse will assist in building the market of paid subscribers and sponsors. Training during such conferences and our existing relationships with national and state intermediaries American Bankers Association, LISC, NCCED, DLN, Ohio Capital Corporation and the Ohio Community Development Finance Fund and others will be sought to endorse the Clearinghouse.

An amount of the budget will be reserved to perform more detailed analysis on the user's reaction to the product.

Financial institutions and other for profits will be provided proposals and asked to invest in the Clearinghouse. They will benefit by having opportunities to feature links to their lending products. Partnership agreements with financial institutions, public and other funders will be sought and we will seek to obtain their agreement to approved loans and grants require the use of the online performance templates. The major area banks who are members and who have a long standing relationship with the NDC Association include FirStar, Fifth Third, Bank One, Key Bank, PNC, Provident, Huntington and the Federal Home Loan Bank.

Our relationship with the regulators will be used to obtain vendor space and training opportunities at their national conferences and features in select trade publications will include the Cleveland Federal Reserve Bank Cincinnati Branch and the Office of the Comptroller of the Currency.

Push or Pull, in the article, "Strategic Issues in the Design of Promotional Strategies," Push promotions go through a retailer or intermediary to the end-user. Pull promotions go directly from the manufacturer to the consumer and are frequently called consumer promotions." The article does state that both Push and Pull can be used together. "Products which have a strong demand receive a disproportional amount of "trade push." Pull is used to develop strong customer demand and then push to receive promotions from trade." Obviously the Clearinghouse objective will need to be clear to determine when to use push or pull or a combination of the two. A balance throughout the product life cycle is required

In the "15.2 Table of the article, It strongly suggest that during the introductory stage of a product that Push should be used to gain distribution and the means to do this is trade deals and free goods. Pull is used to gain trial and the means is through sampling, trial sizes and in-store demonstrations" Incremental distribution and penetration or coverage strategies will be employed, recognizing that decisions will be made that address expanding to new markets or waiting until existing markets have been fully penetrated.

The initial marketing strategy because it is cost effective and addresses the limited staff capacity initially will focus on using the Internet by using hypertext, video, music, graphics, text and animation to make a point that is pivotal to piquing interest and building interest.

Giving the customer what they need, user friendly formats and delivering on the concept of a one stop community development site, are elements that insure our success for the Clearinghouse. There are no shelves on the Internet, so no pre-selection by distribution is necessary. All channels are open. Can this business compete as a small business with larger corporate types who have huge budgets? A smaller more responsive, company, that is energetic, and our history in community development and its relationships and the tools that the Internet offers are all part of the ingredients for our success.

The National Electronic Clearinghouse Center (NECC) which is already established is our partner in this project. NECC has served as our technical advisor since day one on the concept of this business.

A multimedia message complete with video, animation, and high fidelity sound are innovative tools that are necessary for the Clearinghouse to be successful. Traditional press releases, advertising in trade journals and public media opportunities are weaved into the marketing strategy.

VIALE ONLINE MARKETING OPTIONS

1. Mailing lists - an Internet mailing lists is a file that stores a group of names and associated Internet E-mail addresses with a common interest in a particular topic. Once a

mailing list is started, any Internet user can add his or her name and E-mail address. These subscribers will be included in distribution of information related to the mailing, lists subject area and segmented according to their particular area of interests.

2. Usenet Newsgroup - called online conferences. Usenet newsgroups are just like mailing lists in usage and appearance. Subscribers to the CD Clearinghouse can read messages posted by others and leave messages for other subscribers to see.

There are differences between the Internet marketing and other more traditional marketing environments. The Internet is similar to direct marketing. First, direct marketing has to do with selling by sending people information. The Internet provides an expanding universe of information delivery possibilities. In direct marketing, you attempt to find and identify people who are most likely to want your product or services. These prospects will be identified and turned into customers. The key points of the direct marketing strategy that apply is AIDA, according to "Marketing Strategies on the Internet," by Mathiesen, Michael:

- Attention
- Interest
- Desire
- Action
- The best Home Page puts the company's best foot forward. It is the anchor of the marketing activity. It is not contingent on the good will or favorable judgment of someone else to facilitate the distribution of information. Changes can easily be made to the Home Page at will. Prices can be updated, add or remove products, and make special offers. Various ways can be provided for the browser to take the desired action.

For this particular business, the desire for the product information and services will be built by working with the interest in the product.

d. Distribution channel/delivery mechanism-mail order, storefront, home etc.

See viable online options. The Online Clearinghouse will be centrally located at the office of the NDC Association. This is an asynchronous model. Subscribers will be able to conveniently access the Clearinghouse at their convenience and location. Same time or synchronous events are possible given the advances of technology, which allows, for example, a training program with registered participants and speaker(s).

*The budget requires some additional analysis. It is based on some of the information from the 2/23/01-grant proposal to the Ohio Community Technology Fund and the project based on another homework assignment from the Business Development Class. It requires rethinking since only a part of the director's time is on this project (estimated at 25- 40%).

**EVALUATION QUESTIONS - the following is an excerpt from the "HIP POCKET GUIDE"
To Planning and Evaluation," by Craig, Dorothy P.
Which will assist in the evaluation of the project**

1. APPROPRIATENESS

RESOURCES (Personnel & Contr. Consultants working 1/4 of time at a minimum on project)

Number of people who agree it is reasonable to assign The Executive Director of NDC Association to this project

ACTIVITY (obtaining commitment of group representatives to serve on planning grp.)

Number of people who agree it is all right for management to ask for participation

STRATEGY (planning group of people to develop plan)

Number of people who agree it is acceptable for a plan to be developed by the NDC Association and partners

OBJECTIVE (affirmative action that has the support of group)

Number of people who agree it makes sense for such a plan to be endorsed by affected parties

2. ADEQUACY

RESOURCES

Number of staff hours spent to carry out the activity of obtaining commitment

ACTIVITY

Number of essential groups represented on the task force

STRATEGY

Number of groups endorsing the plan

OBJECTIVE

Number of groups endorsing the plan compared to number potentially having an interest in the plan

3. EFFECTIVENESS

RESOURCES

Number of staff hours devoted to this activity compared to planned number

ACTIVITY

Number of groups represented compared to planned number

STRATEGY

Number of groups endorsing the plan compared to planned number

OBJECTIVE

Extent that formal endorsement means actual support of the plan (number of grievances filed, informal reports of employee dissatisfaction)

4. EFFICIENCY

RESOURCES

Cost per representative contacted compared to planned cost

ACTIVITY

Cost per group endorsing plan compared to planned cost

STRATEGY

Cost per group endorsing the plan compared to cost per group if plan had been developed by manager and sent to groups for comment

OBJECTIVE

Cost per group actually supporting the plan compared to planned cost

5. SIDE EFFECTS**RESOURCES**

Number of grievances (employee) delayed because manager was tied up with this project (negative)

ACTIVITY

Number of (employee) ideas obtained, problems uncovered in process of contacting representatives (positive/negative)

STRATEGY

- a. Number of times this approach used in solving other organizational problems (positive)
- b. Number of hours spent by everyone in organizational decision-making instead of maintaining (water system) - (negative)

OBJECTIVE

Number of other issues where management receives employee support because of improved morale generated by this process

F. STAKEHOLDER ANALYSIS

The analysis will be conducted using another technique recommended in the *Hip Pocket Guide*: JUDO - "use the momentum and weight of your opponents to defeat them - leaving them unhurt, but where you want them." Stakeholders are not necessarily opponents actually; they are the persons or organizations who have an interest conscious or unconscious in a given situation. The premise for judo inverted suggest that I must understand the needs of our affiliated members and others in the community and demonstrate how the clearinghouse will benefit them.

Each year a face to face interview is conducted with affiliated member executive directors. This will be a great opportunity to provide more details about the Clearinghouse in 2001 and subsequent years. The process will assist us to determine their response and usage of the Clearinghouse.

Barbara J. Milon
Fundraising and Promotions
July 27, 2001

MARKETING PLAN

Barbara Milon
ASSIGNMENT 2
June 2001

1. Provide a marketing plan for your business

a. MARKET DEFINITION - WHO IS YOUR MARKET

The customers are financial institutions, grantmakers, investors, community development practitioners and others participating in strategic neighborhood revitalization and who are required to provide performance based measurements.

During the start up period of the company financial institutions who are members of the Neighborhood Development Corporations Association (NDC Association) and other funders will be asked to participate in the process to establish the social and economic indicators that will be used to create the performance measurements templates. Other participants will include NDCs/CDCs, United Way and Community Chest and area grantmakers. This facilitates their buy-in to the product. Funders will be asked to become paid sponsors of the Clearinghouse. Financial institutions and other investors in community development will be asked to require non profit organizations and for profit developers to use the Clearinghouse performance measurement templates which will provide them the data for reporting the benefits and outcomes of their work.

It is time to establish the concept and value of the Non Profit Market and its relationship to capital and philanthropic investment. The relationship of this investment must be expanded to include the social returns of the investment in order to maintain and create new, expanded and sustained financial products that support comprehensive strategies for neighborhood revitalization and economic development. What we don't measure and value we may lose.

BENEFIT

Financial institutions lack the necessary information to assess overall financial performance and the ability of the community development industry to deliver high quality products and services. This situation deprives investors, both public, private and philanthropic of an inexpensive source of data upon which to calculate the institution's risk profile in order to determine appropriate pricing and levels of investment that transforms the investment from a project by project focus to sustained economy of scale development whose goal is comprehensive, coordinated strategic development. This type of approach combines real estate, business and people development strategies

MARKET SEGMENTATION

1. Financial institutions - regional banks headquarters in Cincinnati with a broader state by state concentration who have a membership with NDC Association
 - a. Other financial institutions that are not members of NDCA will be asked to become sponsors or subscribers
2. Community/Neighborhood Development Corporations (NDCs/CDCs) including housing services providers and faith based and other non profit corporations
3. For profit developers engaged in neighborhood development
4. Government - City of Cincinnati (Phase I), Northern Ky. (Phase I), Dayton, OH

And other major Ohio Cities, Ohio Capital Corporation and Ohio Department of Development (Phase I) (Phase II) and Indianapolis (Phase II)

5. Intermediaries i.e. Local Initiatives Support Corporation (LISC)
6. Fannie Mae (Phase I)
7. Freddie Mac (Phase II)
8. Other entities related to neighborhood real estate development, construction, and comprehensive development models and policy will be asked to become sponsors And/or subscribers. The NDC Association has a long standing relationship with all of these entities.

During the weeks of May 14 - 25, 2001 the face to face annual member survey is scheduled to determine the productivity of members. The survey questionnaire included questions to determine specific information needs of members and to determine what members would pay for information services. The interviews held to date have confirmed that the majority of members have needs for specialized information products. Most were comfortable and willing to commit to pay a small fee without specifying an exact amount.

iii. INDUSTRY PROFILE and SIZE

According to the American Bankers Association, they have a membership of 8,000 and these banks have assets individually in the billions of dollars. The ABA reports that it had 123,530 users on its website just in the month of January of this year. There Annual average is 203,567 website users, see www.aba.com. They are located throughout the USA.

According to the National Congress of Community Economic Development's (NCCED) 1995 report *"Tying it All Together: The Comprehensive Achievements of Community Based Development Corporations"*

1. There are 2,000 - 2,200 CDCs nationally.
2. 63% of CDCs reported serving urban areas while 19% served rural communities and 18% serve mixed urban-rural areas
3. Producing more than 400,000 units of affordable housing
4. Developing 23 million square feet of commercial/industrial space
5. Lending \$200 million to business enterprises
6. Creating 67,461 full time jobs or equivalent positions (not including jobs due to construction)

LOCAL PROFILE and SIZE

1. There are fifty-nine (59)-affiliated members including the local housing authority whom have an existing relationship with the NDC Association.
2. Thirty-one (31) of the members are non-profit organizations who provide services to many of Cincinnati's neighborhoods
3. 1991-1997, 756 rental units, 359 single family homes were developed, and they own 9,169 units of affordable housing including those by the local housing authority
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BACKGROUND

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In addition to the economic and numeric value, the non profit sector plays a major role in the maintenance of civil society. Millions of Americans benefit in a host of ways from the existence and activities of the non profit sector. In other ways, this market is highly ineffective and it does not maximize its potential social value that players active within it, seek to create, at a minimum this market reflects."

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Development of an emerging knowledge base

Need for additional nonprofit capital market research

A tension between learning versus funding

The need to teach founders to learn

The tension between market cost capital and consumer based need

Market "insiders" versus market "outsiders"

Market hype versus vision grounded in practice

Atrophied investor relations

Undeveloped concepts regarding the meaning of growing to scale"

The One Stop CD Clearinghouse will provide success measurement templates that will expedite identification of outcomes and benefits. We plan a conservative 15% rate of growth within 36 months after the initial start up of the company. Phase I of the business is the creation, institutional buy-in and implementation of the success measurement templates. The greatest growth will be the performance based measurement accounts with the potential of expanding to other related specialized information products beginning in year two.

TARGET MARKET AND MARKETING OBJECTIVE		
STEP	BUSINESS REVIEW	TARGET MKT EFFECT
ONE	Company & Product Review	Prod Awareness
<u>Scope</u>	Company Sales	Trial & Retrial
Company	Behavior trends	
Strengths & Weaknesses	Pricing	
STEP TWO	PROBLEMS/OPPORTUNITIES	
STEP THREE	SALES OBJECTIVE	
STEP FOUR	TARGET MARKET and MARKETING OBJECTIVES	
STEP FIVE	PLAN STRATEGIES (positioning and marketing)	
STEP SIX	COMMUNICATION GOALS	

STEP SEVEN	TACTICAL MARKETING TOOLS
PRODUCT	PROMOTION EVENTS - NATIONAL CONFERENCES
PRICING	ADVERTISING MESSAGE
PERSONAL SELLING/SERVICE	PUBLICITY
STEP EIGHT	MARKETING PLAN BUDGET AND CALENDAR
STEP NINE	EXECUTION
STEP TEN	EVALUATION

This graph will be used by the company for its marketing plan

PRODUCT

The Clearinghouse will assist the industry to create institutional mechanisms for defining and collecting high quality information that accurately reflects financial condition and documents the characteristics of debt and equity products and this relationship to social and economic benefits.

PRODUCT 5-YEAR TREND

PRODUCT SALES VOLUME							
Company's Highest	SALES						
\$ Volume Products	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	PROFIT	#TRANSACTIONS

Graph will be used for sales trend data

INDEX COMPANY TO CATEGORY		
\$ Volume Info Products	Sales/Subscribers	Sales/Services
1.Success Performance Measurement	%Change Company (5-year Trend)	Index Company Category Yr. 1 to Yr 5
	<u>Yr 1 to Yr. 5</u>	500
	15% - 50%	

Graph to identify the company % of subscribers/sales, and the category % of sales

DEMAND POTENTIAL	
1. Target Market	8,000 ABA and 2,000 - 2,200 USA CDCs
2. Geographic Territory	USA
3. Consumption Constraints	None
4. Average Info/Training	
Purchases per year per customer	5
5. Total purchases per 1 - 5 years	62,000 units
(8,000 x 5 + 2,000 x 5 + 2,200 x5)	
6. Average Price	see qualification below
7. Total Dollar Purchases	\$
8. Additional Factors	to be determined

Graph for market potential and projections

TARGET SEGMENT ATTRIBUTE RATING															
Target Segment: Ohio Financial Institutions															
Top 5 Attributes	Company Ranking					Competitor A Ranking					Competitor B Ranking				
Yr.	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
1) Quality	3	3	2	2	2	2	2	3	3	3	1	1	1	1	1
2) Selection	1	1	1	2	1	2	2	2	2	2	3	3	3	1	2
3) Efficiency	1	1	1	1	1	3	3	3	3	4	2	2	2	2	2
4) Price	1	1	2	1	1	3	3	3	3	3	2	2	1	2	2
5) User Friendly	1	1	1	1	1	3	3	3	3	3	2	2	2	2	2

There is no competitor based on our analysis of the national bankers association and state CD associations . The data however as an example demonstrates that competitor B ranks best on quality all five years, and with the company moving past competitor A in all other attributes for all five years.

TARGET MARKET EFFECTORS				
TARGET MARKET				
SEGMENT #1	AWARENESS	ATTITUDE	TRIAL	RETRIAL
Financial Institutions				

This graph will assist the company to analyze the next level of customer and non customer segments in relationship to the above identified attributes using the customer responses from the target segment attribute rating survey above.

ii. WHY THEM AND NOT SOMEONE/SOMETHING ELSE

This is a specialized information service for a niche market. Financial institutions can afford what it will cost to implement the project and it is in their best interest to do so. Financial institutions lack the necessary information to assess overall financial performance and the ability of the community development industry to deliver high quality products and services. This situation deprives investors, both public, private and philanthropic of an inexpensive source of data upon which to calculate the institution's risk profile in order to determine appropriate pricing and levels of investment that transforms the investment from a project by project focus to sustained economy of scale development whose goal is comprehensive, coordinated strategic development.

Customers will be attracted by:

Efficiency

User friendly online access

Specialized One Stop CD information services

PRODUCT POSITIONING

Giving away "an index or table of contents and selling the main information is one strategy," to support the specialized CD information products on the Clearinghouse.

According to *Information Rules*, "DigiMarc watermarks tracks users use of its technology. For example it is in Playboy's interest is to give away, some of its content to create demand for other items it sells. The organization posts a "free" image of the Playmate of the Month without making much of a fuss about copyright. And why should it? Playboy makes a profit on the photo by charging more than \$10,000 per month for banner ads on its Website. But to charge the advertisers this kind of money, Playboy has to give them some idea of how many people will see their ads and demographically, who these people are. Playboy can count on its Web site, but cannot see who is making copies of the images posted. This type of strategy supports can be used by the Clearinghouse to position products and to track customer usage of the website.

Logos, text, and embeded hyperlinks can be used to tell the viewers where the image comes from. And if the viewers know where the image comes from, they know where to go to get more." The CD Clearinghouse must be as captivating with a different type of graphic that is visually appealing.

The basic maxim of marketing is "know your customer." "By gathering better information about what particular customers need and want, the information provider can design products that are more highly customized and hence more valuable."

Demonstrations on the applications of the Clearinghouse and by marketing its benefits and efficiencies to users will support the product and anticipated word of mouth promotions will increase the number of paid subscribers.

National conference s and demonstrations on the Clearinghouse will assist in building the market of paid subscribers. Training during such conferences and our existing relationships with national and state intermediaries American Bankers Association, LISC, NCCED, DLN, Ohio Capital Corporation and the Ohio Community Development Finance Fund and others will be sought to endorse the Clearinghouse.

Financial institutions and other for profits will be provided proposals and asked to invest in the Clearinghouse. They will benefit by having opportunities to feature links to their lending products. Partnership agreements with financial institutions, public and other funders will be sought and we will seek to obtain their agreement to approved loans and grants require the use of the online performance templates. The major area banks who are members and who have a long standing relationship with the NDC Association include FirStar, Fifth Third, Bank One, Key Bank, PNC, Provident, Huntington and the Federal Home Loan Bank.

Our relationship with the regulators will be used to obtain vendor space and training opportunities at their national conferences and features in select trade publications will include the Cleveland Federal Reserve Bank Cincinnati Branch and the Office of the Comptroller of the Currency.

Push or Pull, in the article, "Strategic Issues in the Design of Promotional Strategies," Push promotions go through a retailer or intermediary to the end-user. Pull promotions go directly from the manufacturer to the consumer and are frequently called consumer promotions." The article does state that both Push and Pull can be used together. "Products which have a strong demand receive a disproportional amount of "trade push." Pull is used to develop strong customer demand and then push to receive promotions from trade." Obviously the Clearinghouse objective will need to be clear to determine when to use push or pull or a combination of the two. A balance throughout the product life cycle is required

In the "15.2 Table of the article, It strongly suggest that during the introductory stage of a product that Push should be used to gain distribution and the means to do this is trade deals and free goods. Pull is used to gain trial and the means is through sampling, trial sizes and in-store demonstrations"

DISTRIBUTION OF PRODUCT SALES BY PRICE POINT (5-YEAR TREND PROJECTION)

(N/A)	<u>Price Range</u>	<u>Industry Category</u>	<u>Price Range</u>	<u>Company Clearinghouse</u>
	Percent of Sales	Percent of Items	Percent of Sales	Percent of Items
2001				
\$0-\$10	-0-	-0-	100%	5
11-\$20	-0-	-0-		
21-\$30				
31-\$40				
41-\$50				
51-\$60				
61-\$70				
71+				
2002				
\$0-\$10	-0-	-0-	100%	5
11-\$20	-0-	-0-		
21-\$30				
31-\$40				
41-\$50				
51-\$60				
61-\$70				
71+				
2003				
\$0-\$10	-0-	-0-	100%	5
11-\$20	-0-	-0-		
21-\$30				
31-\$40				

41-\$50
51-\$60
61-\$70
71+

2004

\$0-\$10	-0-	-0-	100%	5
11-\$20	-0-	-0-		
21-\$30				
31-\$40				
41-\$50				
51-\$60				
61-\$70				
71+				

2005

\$0-\$10	-0-	-0-	100%	5
11-\$20	-0-	-0-		
21-\$30				
31-\$40				
41-\$50				
51-\$60				
61-\$70				
71+				

*This chart does not include the start up capital for the One Stop CD Clearinghouse. The chart suggests how we can project price ranges for various specialized information products. The Clearinghouse based on our research does not exist which explains the N/A attributed to the competition in this graph.

PRICING

According to the reading assignments on Price Discrimination, Monopoly, page 363, ""the act of charging different prices for identical items is known as price discrimination." Selling items at a price higher than the marginal cost of producing them is permissible.

First degree price discrimination allows companies to charge each customer the most the customer is willing to pay for each item purchased. Second-degree pricing is offered when a customer purchases the same item and is offered the same price dependent on the quantity purchased.

In the article, "Discussion of Pricing and the Potential Benefits of Transparent Pricing Lists," Clivus Multrum, Inc. Two Year Work Plan, it suggests two different scenarios which outline advantages and disadvantages to publishing a price list. The article states that "a published price list should reflect product costs specifically and estimates only of site specific costs." Further the article states, that "research shows that customers tend to use the lower price (estimate) of a range as the reference." However, it stipulates, "just

because customers indicate low price sensitivity, does not mean that the market is the same way."

All of the pricing information will need to be factored into pricing the information products which are not specified in most of the graphs. Members of the NDC Association have confirmed in this years survey a willingness to pay for information that is beneficial.

COMPETITION - OTHER ASSOCIATIONS and their WEBSITES

There is no CD Clearinghouse that features a one stop library of community development information on topics ranging from success measurements, housing construction models, neighborhood revitalization strategies and planning, financing, community organizing, start up incorporation, government regulations, or development assistance resources.

A competitive marketing strategy could vary depending on the situation. Establishing our competitive advantage which is our knowledge of community development and established relationships could be one of the strategies used to counter competition and to maintain our customer share of the market.

There are individual website that offer useful information. Locally there are two newly created website developed by the League Of Women Voters (LWV) and Caracole. The LWV recent online website includes a subscriber interactive component and primarily addresses a broad range of topics that are specific to activity and political information. Caracole a member of the NDC Association offers housing information that is targeted at addressing the needs of people with HIV/aids or need housing services and opportunity. It is very market specific. There website does not include broader and specific information related to neighborhood revitalization and other community development information.

Ohio Community Development Corporation Association (OCDC Association), located in Columbus Ohio is the state association for CD practitioners. Their website offers information about their training and technical assistance programs, policy information, and state association member survey. The website does not offer direct links to legislators, or to other CD related websites. It does not include an interactive component such as the capacity for peer to peer interaction. In addition, it does not include a one-stop CD library.

Cleveland Community Development Corporation (CCDC) website identifies its training schedule, housing, retail/commercial information, community organizing and it lists its three paid membership levels at \$200, \$250 and \$1,000. It is located in Cleveland, Ohio. CCDC Members are listed including the Cleveland Port Authority, non profit developers and other organizations and a diverse for profit membership including financial institutions. Both the OCDC Association and the CCDC do not offer links to other related CD information and websites.

National Congress of Community Economic Development (NCCED)

It is located in Washington, D.C. NCCED does have links to other CD related organizations including the U.S. HUD, Enterprise and LISC Foundations. It does not have an interactive website nor does it offer specialized information products that include Financing, program models, consultant assistance and other services.

LISC

Their website includes windows to information about What They Do, Supporters, Resources, and Introductions to other CD Sites. It includes relevant information but it does not capture the essence of our proposal.

2. WHY THEM AND NOT SOMEONE/SOMETHING ELSE?

Community development and its financing are a specialized industry with a defined niche market. Our research indicates that there is not a one source, online community development (CD) clearinghouse as proposed.

III. SIZE OF YOUR MARKET-HOW DID YOU DETERMINE THIS

sources of information used to determine your market-survey, census, intuition, anecdotal experience etc. Your sources must include and specifically reference at least one published report, i.e. US Census Dun & Bradstreet, Moody's etc
c. Your plan to get to this market, to include (types, amounts channels)

Please see Industry Profile for market size information.

1. Media
2. Advertising
3. Press releases

We will have to determine if our core marketing plan addresses a national, regional and local markets. Strategic decisions will have to be made to determine when to advertise or when to promote the Clearinghouse and its information products. Resources and production capacity will need to be considered in relationship to marketing dollars available.

Incremental distribution and penetration or coverage strategies will be employed, recognizing that decisions will be made that address expanding to new markets or waiting until existing markets have been fully penetrated.

The initial marketing strategy because it is cost effective and addresses the limited staff capacity initially will focus on using the Internet by using hypertext, video, music, graphics, text and animation to make a point that is pivotal to piquing interest and building interest.

Giving the customer what they need, user friendly formats and delivering on the concept of a one stop site, are elements that insure our success for the Clearinghouse. There are no shelves on the Internet, so no preselection by distribution is necessary. All channels are open. Can this business compete as a small business with larger corporate types who have huge budgets? A smaller more responsive, company, that is energetic, and our

understanding of community development and the tools that the Internet offers are all part of the ingredients for our success. The National Electronic Clearinghouse Center (NECC) which is already established is our partner in this project. NECC has served as our technical advisor since day one on the concept of this business.

A multimedia message complete with video, animation, and high fidelity sound are cutting edge tools that are necessary for the Clearinghouse to be successful. Traditional press releases, advertising in trade journals and public media opportunities are weaved into the marketing strategy.

VIALE ONLINE MARKETING OPTIONS

1. Mailing lists - an Internet mailing lists is a file that stores a group of names and associated Internet E-mail addresses with a common interest in a particular topic. Once a mailing list is started, any Internet user can add his or her name and E-mail address. These subscribers will be included in distribution of information related to the mailing, lists subject area and segmented according to their particular area of interests.

2. Usenet Newsgroup - called online conferences. Usenet newsgroups are just like mailing lists in usage and appearance. Subscribers to the CD Clearinghouse can read messages posted by others and leave messages for other subscribers to see.

There are differences between the Internet marketing and other more traditional marketing environments. The Internet is similar to direct marketing. First, direct marketing has to do with selling by sending people information. The Internet provides an expanding universe of information delivery possibilities. In direct marketing, you attempt to find and identify people who are most likely to want your product or services. These prospects will be identified and turned into customers. The key points of the direct marketing strategy that apply is AIDA, according to "Marketing Strategies on the Internet," by Mathiesen, Michael:

- Attention
- Interest
- Desire
- Action
- The best Home Page puts the company's best foot forward. It is the anchor of the marketing activity. It is not contingent on the good will or favorable judgment of someone else to facilitate the distribution of information. Changes can easily be made to the Home Page at will. Prices can be updated, add or remove products, and make special offers. Various ways can be provided for the browser to take the desired action.

For this particular business, the desire for the product information and services will be built by working with the interest in the product.

d. Distribution channel/delivery mechanism-mail order, storefront, home etc.

See viable online options. The Online Clearinghouse will be centrally located at the office of the NDC Association. This is an asynchronous model. Subscribers will be able to conveniently access the Clearinghouse at their convenience and location. Same time or synchronous events are possible given the advances of technology, which allows, for example, a training program with registered participants and speaker(s).

E. TIMETABLE OF IMPLEMENTATION OF THE PLAN

See attached

NEW PAID MEMBERS SUBSCRIBER STRATEGY

Dayton, Ohio, which is 47 miles north of Cincinnati, does not have a local association. Several of its executive directors have attended various training programs organized by the NDC Association. They will be recruited to join NDC Association and asked to pay the subscriber's fee to enroll in the Clearinghouse. It will give these directors immediate regional access to others who are engaged in the same or similar type of neighborhood development and revitalization activities and opportunities to promote their success.

II. Product positioning -please describe your business' particular product and tell me why this is better than anyone else's product, if it is, and if it is not, why you will succeed with a non-unique product/service. Think about the class discussion about Porter and the five forces

"You get what you measure and you may lose what you don't appropriately document." The Development Leadership Network (DLN) a national intermediary will provide a link in the Clearinghouse Library to their Success Measurements Project (SMP) and conduct online asynchronous seminars on success measurements in community development. This information establishes the value of community development in economic and social terms. The indicators measure and verify outcome increments enabling identification of measurable outcomes along the spectrum of benefits, and ranges of community development.

Why You Will Succeed With A Non-Unique Product/Service

There is no one stop interactive CD Clearinghouse which makes it a unique service with specialized information products and performance measurements.

Its success rest on a tight business plan, the initial start up capital which will include philanthropic grants and subscriber fees. An online system that is user-friendly for new and emerging computer users and user sophisticated by experienced computer users.

The information flow will be established so that the buyer sees as much as he or she needs to see to make an informed decision to purchase. A meal purchased at a restaurant always looks better at the time it is served than after a few minutes when your plate is messy from several fork strokes. So it is with information. Once people receive information, they may not think the value is there and they will not pay. They can assuage their conscience by returning the file. Now they are guiltless, yet they have your information free.

If you charge ahead of time and have a money back guarantee, you can control how much information you give away free. Most people will not ask for their money back because they have already paid and the Clearinghouse is intended to have enough value in its

product to prevent them from returning it anyway. If we merely allow the buyer to take the product without paying, we may not get the right kind of feedback that will improve the product.

The NDC Association is well positioned to have a major impact in reaching households and organizations that are not yet connected to technological efficiencies and computer access. Already a well-established relationship exists with NCCED and other national associations including the Development Leadership Network, LISC, and Southern New Hampshire University's National and International MCED program. Other networks, which can be accessed because of long multi generation ties and equally important, include the International (COGIC), Church of God in Christ and the International Association of Unity Village and other faith based CDCs.

Faith based development is the emerging star on the horizon of the CD industry. Many of the churches and their CDCs are thirsty and very interested in the right information and opportunities for connections. We will be able to bargain and negotiate trade-offs for access to mailing lists through our extensive network. This increases opportunities to create paid promotional opportunities such as direct mail, radio ads with human-interest interviews, endorsements and testimonies from beneficiaries. All of which serve to advance paid subscribers and new members to the Clearinghouse. By introducing subscribers to the efficiencies of advancing technology it will have a profound and ripple effect on others. Particularly since the Clearinghouse will demonstrate its value and efficient access.

REFERENCES

1. Graphs - "The Successful Marketing Plan, Hiebing, Roman G. Jr, and Cooper, Scott W.
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3. "Marketing Strategies on the Internet," by Mathiesen, Michael:
4. Discussion of Pricing and the Potential Benefits of Transparent Pricing Lists," Clivus Multrum, Inc. Two Year Work Plan
5. Price Discrimination, Monopoly, page 363
6. Information Rules, AUTHOR
7. Homework article, "Strategic Issues in the Design of Promotional Strategies" and reference to 15.2 Table of the article
8. National Congress of Community Economic Development's (NCCED) 1995 report "Tying it All Together: The Comprehensive Achievements of Community Based Development Corporations"

E. TIMETABLE OF IMPLEMENTATION OF THE PLAN

ACTIVITIES	PROJECT MONTH												PERSON RESPONSIBLE
	1	2	3	4	5	6	7	8	9	10	11	12	
1. Develop an online one stop electronic clearinghouse that provides a safe (1), user friendly, accessible learning environment for conferencing, performance measurements and a community development resource library, promoting hands on digital literacy, and interactive opportunities	1. X												1. NECC, Sanyakhu-Sheps Amare, NDC Executive Dir, B. Milon
2. Submit project proposal to financial institutions	2.		X										2. NDCA Exec. Dir, B. Milon
3. Submit project proposals. A. LISC C. Other Funders	3. A. B. C.		X	X	X	X	X	X	X				3. A. NDCA Exec. Dir, B. Milon B. LISC Exec Dir, R M. Harris C. NDCA Exec Dir, B. Milon
4. A funded Clearinghouse and its partners including LISC will schedule a meeting with Cincinnati State College to address integrating technology, resources and neighborhood based access to the regional technological initiative underway.	4.		X										4. NDCA Exec. Dir, B. Milon
5. Establish link with the Local Initiatives Supports Collaborative (LISC) to support the library materials	5.			X									5. NDCA Exec Dir B. Milon

6. Online specifications and design and contract with NECC		X	6. NDCA Exec. Dir, B Milon
7. Obtain 10 paid multiyear sponsors for Clearinghouse, contract Project Coordinator, purchase equipment, coordinate and schedule media kick-off	7.	X X X X X X X	7. NDCA Exec. Dir, B Milon
8. 100 non NDCA subscribers to the Clearing house including 25 churches located in the Empowerment Zones, Cincinnati Public Schools, the 06 Alliance, Children's Defense Fund and others	8	X	8. Project Coordinator
9. 100% participation by NDC Association	9.	X	9. NDCA Exec. Dir, B Milon

NDC ASSOCIATION MEMBERSHIP LIST



*Neighborhood Development
Corporations Association
of Cincinnati*

2001 Annual Report

2001 MEMBERSHIP LIST

NEIGHBORHOOD DEVELOPMENT CORPORATIONS

Avondale Redevelopment Corporation	Jireh Development Corporation
Bond Hill CURC	Madisonville CURC
Camp Washington Community Board	Miami Purchase Preservation Fund
Cincinnati Housing Partners	Mohawk Area Development Corp
Cincinnati Metropolitan Housing Authority	Neighborhood Housing Services – Hamilton
Community Land Cooperative	New Prospect Development Corporation
Corryville Community Development Corporation	North Fairmount Community Center
Covington Community Center, Inc.	Over-The-Rhine Housing Network
Elisha Community Redevelopment Corporation	Peace Baptist Church Koinonia CDC
Excel Development Company	ReSTOC
Family Housing Developers	SARA-IRP
Franciscan Home Development Incorporated	Walnut Hills Redevelopment Foundation
Gensis Redevelopment Corporation	WESTCO
Harvest Community Development Corporation	Women's Research & Development Center
Housing Opportunities of Northern Kentucky	

ASSOCIATE MEMBERS

Atkins-Elrod & Associates	Oasis Consulting Group
Flying V Associates	The Percy Group
Livers Consulting	Writing Services
Patricia Garry Consulting	

HOUSING SERVICES PROVIDERS

Better Housing League	The Home Ownership Center of Greater Cincinnati, Inc.
Caracole, Inc.	Neighborhood Reinvestment Corporation
Direct Rent Program FS/FB	People Working Cooperatively
Greater Cincinnati Mortgage Counseling Services	

FINANCIAL INSTITUTIONS

Bank One, NA	Huntington Bank
Cincinnati Development Fund	Key Bank
Cornerstone/Homesource Regional Loan Fund	PNC Bank
Fifth Third Bank	Provident Bank
Firststar Bank	Smart Money Community Services
GE Capital Consumer Card Company	Union Savings Bank
Guardian Savings	

WELCOME NEW MEMBERS

Cincinnati Development Fund
Livers Consulting
Peace Baptist Church Koinonia CDC

NDC ASSOCIATION BOARD OF DIRECTORS



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Corporations Association
of Cincinnati*

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A Board Member serves a two-year term and no more than two consecutive terms can be served.

SPECIAL ACKNOWLEDGMENT

Special Acknowledgments

Special appreciation extended to Mr. Sanyakhu-Sheps Amare, Founder/Director of the National Electronic Clearinghouse Center, NDC Association Board of Directors, Mrs. Barbara Harris, City of Cincinnati, Ms. Deborah Jimmerson, Ms. Dawn Grace, Project Advisors, Ms. Chris Clamp, and Mr. Woullard Lett. Thank you for your support, assistance, and encouragement. It would not have been possible without your support.