H.O.P.E for Peoplestown: Community Investment Cycle Grant Making Program

“Empowering Residents to Strengthen Neighborhood Life”

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Approved By:

Charles Hotchkiss, Professor
DEDICATION

I dedicate this project to my parents,

Barbara and Lucious

Because of you, I’m proud to be the young woman that I am today. I only want to make you proud of me.

Thank you for allowing me to fly and find my own way in life. And thank you for always giving me a safe place to fall when I need it.
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Abstract

This report describes a Community Investment Cycle grant-making program. The Community Investment Cycle (CIC) is a year long community organizing process that provides short, six-month grants to neighborhood residents for projects that connect families to other families, neighborhood resources and economic opportunities. CIC is based on the principle that residents have great ideas for strengthening family and neighborhood life. The program helps residents form leadership teams, set neighborhood goals, recruit Project Leaders and develop simple, measurable project plans. CIC is a lever to spark new energy and leadership in individuals and neighborhoods.

In the project, a group of residents will form a community-wide leadership team known as Co-Investors to choose funding priorities, award grant dollars, and organize the community. Residents that apply for funding from the Co-investment team and carry out projects are called Project Leaders. Co-Investors will receive up to $15,000 to fund up to ten projects, each of which will be eligible to receive up to $1,500, for six months. The author assisted the Neighborhood Fund in developing and implementing a model of the Community Investment Cycle that would work well in the targeted community.
Executive Summary

The Peoplestown community, located in Atlanta, Georgia, has been a solid and stable place for many African American families for a generation. Once young and vibrant homeowners have now become a lower to moderate income community where unemployment runs rampant; however, its quiet charm has created a high demand for more modern housing developments. The recent high demand for homes, gentrification initiatives, and the attractiveness of the real estate in the Peoplestown community has forced long-time residents into a complex quandary of how to survive. This project, the Community Investment Cycle, was designed to develop the infrastructure, staffing, and support systems necessary to assist the residents of Peoplestown in developing micro-enterprises to foster their entrepreneurial spirit and develop leadership skills. Community Investment Cycle is an adaptation of the “Real Time Real Change” model that was originally implemented by the Rensselaerville Institute located in Rensselaerville, New York in 1973. CIC is a fresh approach that was created and tested to bring economic and social improvements to American communities. It happens in real time. And it considers “sparkplug citizens” – grubstaked with small grants from an investor agency – to be the critical resource for small changes that soon add up.

In two of Atlanta’s inner city communities – Edgewood and Peoplestown (one of the five NPU-V neighborhoods), the Annie E. Casey Foundation has been supporting the design and implementation of a Community Investment Cycle, previously known as Family Investment Cycle. The CIC initiative is designed to connect at-risk families and children to other families, to neighborhood resources and to economic opportunities. Each community funded by the Foundation received a grant of $20,000 to fund ideas created by residents on how to connect families.

The communities have completed three rounds of funding and have connected more than 300 families in Peoplestown to neighborhood support systems, peer support groups and economic opportunities. Three key elements are at the heart of CIC:

1. Neighborhood leaders are the co-investors with the Neighborhood Fund and the Annie E. Casey Foundation;
2. Neighborhood residents with entrepreneurial energy have emerged as leaders; and
3. Small, incremental changes have added up to big gains in the community.

Initially, this project began with ten participants as Co-Investors. They adopted the name Hope for Peoplestown. The Co-Investors took complete ownership of this project and once they were trained, the program took on a life of its own. Participants were provided structured assistance and technical support in business development, financial record keeping and other entrepreneurial skills. The Co-Investors were able to recruit 15 potential Project Leaders. Hope for Peoplestown, the Co-Investor team, received a total of 15 applications, 11 of which qualified and 1 dropped out, leaving 10 projects with the maximum funding of up to $1,500.

As the ninth month of the project draws to a close, much has been accomplished. The future of this project appears bright. As the project experienced several setbacks in
the initial implementation, the timeline had to be adjusted. However, there have been clear and evident successes coupled with challenges which are defined below.

**Highlight I** - 10 Project Leaders will successfully complete their projects. Hope for Peoplestown, the Co-Investor team, received a total of 15 applications, 11 of which qualified and 1 dropped out, leaving 10 projects with the maximum funding of up to $1,500.

**Challenge** – Under the initial plan, small grants were to be dispersed to the Peoplestown residents as seed money to start their businesses. No banks gave loans to the residents of the community. All ten residents persevered after seeing massive interest in the public for their talents. Without much seed money, they have developed successful projects. Overwhelmingly, most of the applications that were submitted to the Co-Investor Team were for social service related projects rather than small businesses. Resident didn’t feel skilled or empowered enough during this cycle to apply for business start-up funding. Also, the evaluation revealed that residents didn’t feel that $1,500 was enough money to use towards starting a business.

**Highlight II** – Initially, the Neighborhood Fund staff wanted to recruit 10 residents for the Co-Investors team. Initially, there was a lot of discussion about whether or not to have an even or odd number of residents.

**Challenge** - Ultimately, after all of the outreach that was done, only 6 residents dedicated themselves to the process. The 6 self-selected residents happen to be the usual suspects, or residents that are extremely involved in their community. Future recommendations to address what may have been perceived as a set back, we would consider providing an incentive to encourage residents to participate and to accommodate them for their time, Co-Investors should be offered a small stipend in the future.
I. Community Needs Assessment

Community Profile:

The City of Atlanta had adopted a planning structure that organizes the City’s neighborhoods into 26 neighborhood planning units (NPUs) using alphabetical designations from A to Z. The five neighborhoods that make up NPU-V represent a set of neighborhoods in Atlanta where families are struggling hard to succeed. They are among the 25 neighborhoods identified through geo-mapping as having the highest number of child welfare, public housing, and TANF cases. Recent analysis of key economic indicators further documents a growing gap in opportunities and achievements for families between NPU-V and the City of Atlanta. The gap in employment opportunities and income gains in NPU-V is among the highest of all neighborhoods. 42.8% of NPU-V families have incomes of $20,000 and higher compared to 70.2% for the City of Atlanta and 21.1% of residents in NPU-V are unemployed compared to 14% for the City of Atlanta. The neighborhoods that comprise NPU-V are some of Atlanta’s oldest residential areas, with a rich history that mirrors Atlanta’s history. Despite the neighborhoods ties to City of Atlanta’s rich history, these areas are the city’s most underserved communities.

The Peoplestown community developed in the 1890s and was named for the Peoples family who owned 66 lots in the southeast section of the neighborhood. According to the most recent U.S. Census (2000), the population of the Peoplestown neighborhood totaled 2,656, which is a slight increase of 5% since 1990. Peoplestown is 94% African-American. Whites make up about 3% and persons of other races make up less than 2% of the neighborhood’s population (US Census, 2000).

With 54.7% of Peoplestown families living in poverty, as compared to only 26% of families in the City of Atlanta, the neighborhoods have a high concentration of poverty (US Census, 2000). This is a community clearly in need of attention. The unemployment rate of 25% in 2000 is higher than the 14% for the entire city (US Census, 2000). Table 1 illustrates the starting statistics on poverty in Atlanta.

### Poverty in Atlanta: Starting Statistics

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<tr>
<th>Statistics</th>
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<tr>
<td>36% of Atlanta’s poor live in highly concentrated areas of poverty</td>
<td>The Atlanta Journal-Conststitution, October 2005</td>
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<tr>
<td>Approximately 40% of Atlanta’s children live below the federal poverty line</td>
<td>The National Community Development Initiative, 2005</td>
</tr>
<tr>
<td>Between 2000 and 2004 the percentage of Atlanta’s children born in poverty increased from 39.3% to 48.1%</td>
<td>The United States Census Bureau</td>
</tr>
<tr>
<td>Over 84 percent of Atlanta’s poor lived in neighborhoods of high poverty</td>
<td>“Moving Beyond Sprawl,” Brookings Institute, 2000</td>
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<tr>
<td>Nearly 25 percent of the city’s entire population lived in neighborhoods of extreme poverty.</td>
<td>“Moving Beyond Sprawl,” Brookings Institute, 2000</td>
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Table 1: Starting Statistics of Poverty in the City of Atlanta
The Peoplestown community, along with the five neighborhoods that make up NPU-V are some of Atlanta's lowest performing neighborhoods in areas from education to employment. The disadvantaged residents of these communities caught the attention of the Annie E. Casey Foundation, which since 2004 has taken a vested interest in NPU-V. As illustrated in Exhibit 1, the Peoplestown community is not exactly resource rich. The community does not have one financial institution and houses some of the poorest schools.

Map of the Peoplestown Community

![Map of Peoplestown Community](image)

Exhibit 1: Peoplestown community

With all of the disparities in this community, most residents feel a sense of hopelessness. The ones who don’t are exhausted from working so hard. The Community Investment Cycle Grantmaking Program will unearth untapped resident leaders for these neighborhoods. By provided the residents with the tools to become grant makers, they will feel empowered and possibly be able to build and maintain their own businesses and profit from them together.
II. Statement of the Problem

**Problem statement:**

The rate of poverty for the residents in the Peoplestown community is particularly high, ranging between 40 - 50% depending on the source. This combination of high housing costs and low income, and an overdependence on public benefits, make for a grim future for most residents. These are factors that have contributed to alarmingly high adult and juvenile crime rates in this area. This has also forced some to exit their homes and community in search of other housing arrangements. Given these demographics and conditions, the Peoplestown community was the perfect setting for a study on the impact of a real time, real change initiative.

The above statistics depicts a less than stellar environment, one that does not foster any positive change. Residents lack the access to capital that they need in order to create economic opportunities that will allow them to have a stable life. Residents in this community also lack the leadership skills needed to be a part of the decision making that most often affects their community. Residents do not feel empowered enough to work together to combat the machines such as the disconnected elected officials, the increasing number of absentee landlords, and even the so-called “good-willed” corporations, that have been making decisions for their community, which have consequently left their community in the state that it is in today.

The economic forecast for low-income adults is further exacerbated by dramatically increasing real estate taxes as the in-town neighborhoods of Atlanta continue to gentrify. The term ‘mortgage poor’ is commonly used to refer to those residents who, most on fixed incomes, can no longer afford to pay their rising monthly housing costs. In an article in the *Newsletter of the American Sociological Association* (2003), Charles Gallagher and Karyn Lacy surveyed residents of in-town neighborhoods in Atlanta to determine to what extent lower-income residents have been displaced by middle and upper-income residents. According to the study, property values throughout in-town Atlanta have skyrocketed, increasing by almost 25%. These changes coincide directly with property tax increases. In one in-town Atlanta neighborhood, property appraisals jumped 40% annually for the past three years. The article further suggests that annual increases in property assessments have displaced many residents on fixed incomes as property taxes have doubled or even tripled. While there is no study available to measure the exact impact of gentrification on seniors, there is plenty of anecdotal evidence indicating that senior citizens on fixed incomes, in particular, are not in a position to adjust to rising housing costs and are subsequently put out of their homes or placed into subsidized housing.

A lack of suitable jobs for Peoplestown residents has led to overdependence on public benefits and welfare. One reason for this is that Peoplestown residents don’t have the skills demanded by the local economy—especially jobs that come with a living wage and benefits. Consequently, unemployment is high, as cited earlier. Many residents rely on public benefits and welfare programs whose payments fail to keep pace with the increased cost of basic human needs.
Overall, residents lack the access to financial capital needed to create their own economic opportunity. Residents also lack the leadership skills that are necessary to make important decisions in their communities.

Project target community:

The Peoplestown community was one of three original black settlements that sprouted on the southern end of Downtown Atlanta after the Civil War. While Summerhill was predominantly black, there was also a large Jewish population. The Jewish population remained in Peoplestown until about the 1930s. In the 1960’s, interstate 20 bisected Peoplestown. This spurred the flight of remaining Jewish families and affluent black families in the community. The people who remained were poor unemployed blacks, poverty-stricken families, single-parent families, and high school dropouts. The Peoplestown community began to deteriorate to an appalling condition. In 1966, the shooting by a white police officer of a black man attempting to escape arrest sparked race riots in the neighborhood. This resulted in mass arrests and further destruction of prosperity.

By 1990s, Peoplestown had lost half of its 1950 population, dropping from 5,598 to 2,527 residents. In 1992, residents formed Peoplestown Revitalization Corporation (PRC) and have worked for the past 15 years to build a safe and thriving community. PRC has initiated projects to support affordable housing in the neighborhood, including Columbia at Peoplestown Apartment Homes, an $8.2 million mixed-income project that offers 69 affordable units; The Square at Peoplestown, an $8.74 million complex on four acres of land that offers 94 affordable units; and Peoplestown Villas, a 20 unit apartment community where 690 square-foot apartments are available for $370 per month. PRC also combats crime through community watch and safety programs.

Since 1990, the neighborhood population has begun to grow slowly. In 2000, 2,656 people resided there, an increase of 129 residents. Despite all of the displacement and destruction of the last 50 years, many residents have lived there for most of their lives and continue to work together to strengthen their neighborhood.

The Community Investment Cycle began in the Peoplestown community, with the intent of expanding to the other neighborhoods, depending on the success of the program. In addition to the neighborhood residents, two members of the Neighborhood Fund and a team of four hired consultants worked with the Peoplestown residents.
### Stakeholders:

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<tr>
<th>Stakeholder</th>
<th>Role</th>
<th>Expectations</th>
<th>Concerns</th>
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| Residents of Peoplestown | • Co-Investors | • Select funding priorities  
• Award grant dollars  
• Organize the community  
• Recruit Project Leaders  
• Review and approve projects  
• Implement projects | Residents who participate in CIC will have developed leadership skills and have access to economic resources to use in order to create change in their community.  
Stay focused; Keep resident engaged in the process; management of “gatekeepers” and uncooperative residents |
| • Project Leaders | | | |
| Community Coaches | • Provide technical assistance | Work with community residents; provide technical expertise that will be necessary to move the project agenda | None |
| Peoplestown Revitalization, Inc. | • Fiscal agent for Co-Investors  
• Recruits Project Leaders  
• Provides Project Leaders with required training | Serve strictly as a pass through agency in regards to funds | None |
| The Center for Working Families, Inc.  
• Community Building Team | • Provides in-kind meeting space | Free and readily available community meeting space | Took over the management of the project in 2007. |
| The Community Foundation for Greater Atlanta, Inc.  
• Neighborhood Fund | • Manage the process  
• Supervise Community Coaches  
• Host trainings  
• Report progress to AECF | Monitor progress of the project; Maintain constant contact with all TAPs; | None |
| Annie E. Casey Foundation, Inc.  
• Atlanta Civic Site | • Provide initial grant of $15,000 | Annie E. Casey Foundation will continue to invest in this community and/or assist with developing a strategy that will address the lack of access to resources for this community. | It is uncertain the longevity of the investment that Annie E. Casey Foundation plans to make into this community and others like it. |

**Table 2: Stakeholders in the Community Investment Cycle**
**Project goal(s) in CED terms:**

The main goal for the Community Investment Cycle Grant Making Program is to build the capacity, such as skill set and confidence, of the residents in Peoplestown. This will be done by connecting families to other families, neighborhood resources and economic opportunities. More specifically:

- To provide program participants with economic resources to use in order to create change in their community.
- To provide program participants with leadership skills.

It is equally as important to develop an infrastructure, staffing and support systems necessary to assist residents in the development of their projects which will assist them in generating income, while building their entrepreneurial exposure, and potentially empowering the residents as community leaders. This grantmaking project was supported through structured assistance, planning and an evaluation retreat. Technical support was provided in the areas of business development, financial record keeping, and entrepreneurial skills. The following activities were conducted to achieve this goal:

1. Develop and distribute information and promote the program
2. Host informational meetings
3. Host project selection meetings
4. Host project leader workshop
5. Meet monthly with Project Leaders
6. Host interim evaluation of project meeting
7. Host celebration/evaluation retreat
8. Host Co-Investor final evaluation meeting

Neighborhoods received $20,000 - $15,000 for grants and $5,000 to cover administrative costs. An average grant was $1,500. Once the residents who served as Co-Investors were identified, selected, and trained, they were responsible for:

- Positively promoting the Community Investment Cycle throughout the neighborhood;
- Encouraging residents to participate as Project Leaders;
- Seeking out resources for the neighborhood;
- Assisting in establishing grant making guidelines for Project Leaders;
- Maintaining regular contact with Project Leaders,
- Working with Project Leaders to build their leadership skills;
- Informing and encouraging Project Leaders to attend community meetings, events, trainings, and activities;
- Supporting the work of the Project Leaders;
- Identifying training and information needed by Project Leaders and communicating it to the Community Coach;
- Accounting for grants awarded to Project Leaders, i.e., collecting all receipts and submitting project reports; and
• Working with the Community Coach to ensure accountability.
**Project objectives:**

The original objectives for the project were:

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<th>Objective 1:</th>
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<td>Four Community Coaches will be trained to work with the group of Co-Investors by October 2005.</td>
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<th>Objective 2:</th>
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<td>By March 2006, the Neighborhood Fund staff will recruit 10 residents for the Co-Investors team via an application process.</td>
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<th>Objective 3:</th>
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<td>Co-Investors will be trained in Community Investment Cycle principles and procedures by May 2006.</td>
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<th>Objective 4:</th>
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<td>Once Co-Investors are trained, they will each recruit at least one resident to apply to become a Project Leader by August 2006.</td>
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<th>Objective 5:</th>
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<td>By February 2007, 10 Project Leaders will successfully complete their projects.</td>
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III. Project Design

Review of the Literature:

A review of current literature corroborates the author's experiences in the Peoplestown community in that poverty, social stratification and discrimination remain endemic and severely entrenched challenges within our society. According to a study by Americans for Democratic Action (2004), a total of 34.6 million Americans, 12.1% of the population in 2002, live in poverty. One-third of America's poor are White, with a 10% poverty rate; at 20%, the rate for African Americans and Hispanics is twice that of Whites. Black and Hispanic median family income is 37% below the median income of White families. Of 8.5 million people in poverty who did work in 2002, there were 2.6 million on the job full-time, year-round. At the local level in Atlanta, the research proves similar, with approximately 40% of Atlanta's children living below the federal poverty line. These challenges of poverty and social stratification disproportionately impact African American families.

Over the past twenty years, the nation in general and particularly Atlanta, has encountered a slu e of change within the arena of social services, welfare at large and assisted housing. Government subsidies and interventions have decreased while social entrepreneurship and welfare to work programming has expanded. In his study, *Environment Matters*, Thomas Boston measures the longitudinal impact of this transition in Atlanta and its particular impact on the community of East Lake (2005). His study focuses primarily on one public housing complex, East Lake Meadows, and its subsequent transition to a mixed income housing community now known as The Villages of East Lake. The study considers the collective impact of government subsidy programs, mixed income housing opportunities and work readiness programs available to the residents and its consequent impact on quality of life. Perhaps the most impressive indicator is that over the course of nine years, the percentage of residents gainfully employed increased from 13% to 71%. The study also indicates that when a community and its residents are provided with real choices and support systems, they can and do become self sufficient.

In their book, Kretzmann and McKnight state that there is not doubt that most American cities are deeply troubled places. However, at the root of the problems are the substantial economic changes that have stained the last two decades. The lose of hundreds of thousands of industrial jobs have either become obsolete or they have moved away from the centralized metropolitan areas leaving those neighborhoods a virtual wasteland. In many downtown areas, there has been a consorted effort to develop; however, the jobs created there are different from those that once sustained neighborhoods. These new jobs have become highly professionalized, and require elaborate education and credentials for entry, or they are routine, low-paying service jobs without much of a future. “In effect, these shifts in the economy, and particularly the disappearance of decent employment possibilities from low-income neighborhoods, have removed the bottom rung from the fabled American “ladder of opportunity.” For many people in older city neighborhoods, new approaches to rebuilding their lives and
communities, new openings toward opportunity, are a vital necessity” (Kretzmann, 1993).

It was later stated in the Kretzmann and McKnight guide to community building,

“In response to this desperate situation, well-intended people are seeking solutions by taking one of two divergent paths. The first, which begins by focusing on a community’s needs, deficiencies and problems, is still by far the most traveled, and commands the majority of our financial and human resources” (Kretzmann, 1993).

By comparing this with the second path, which insists on beginning with a clear commitment to discovering a community’s capacities and assets, the first and more traditional path may not be the appropriate approach.

A choice that has become quite prevalent as a poverty alleviation strategy is Microenterprise. Dr. Muhammad Yunus and Grameen Bank in Bangladesh are recognized as the pioneers for this CED tool. Yunus believed that regardless of the backgrounds of individuals, that they could qualify as loan candidates (Yunus, 1997).

In an effort to address the financial needs of individuals who are often times victims of lending exploitation, various strategies were developed including. One of the most successful strategies is microenterprise, which focuses on the non-traditional assets of the disadvantaged, such as their creativity, work ethic, tenacity, and skills rather than focusing on their deficits such as a lack of education (Edgecomb, Klein and Clark, 1996). Edgecomb, Klein and Clark refer to Micro-enterprise as “a strategy to poverty alleviation, economic determination and empowerment.

The Aspen Institute’s FIELD (2000), as well as many other Microenterprise professionals, describe the Micro-enterprise client as "sole proprietorship, partnership or family business that has fewer than five employees. It is generally too small to benefit from traditional banking services and is small enough to benefit from small loans for $25,000 or less."

According to the FIELD report: More and more states are recognizing that economic development depends on home-grown businesses as much as on the attraction of external corporations through tax and other recruitment incentives. Healthy communities have businesses of all sizes and types employing community residents contributing needed products and services and making the community an attractive place to live,. Micro-enterprises increasingly are being recognized as an important part of the picture, providing jobs, enabling people to stay in their communities in spite of structural changes in local economies, and contributing to local flavor.

Governmental leadership across the country would like to think that micro-enterprise is the “silver bullet” initiative that will move poor people from dependency on government assistance to self-sufficiency. While micro-enterprise has an impressive track record in third world countries, researchers are still seeking to establish where and how micro-enterprise fits into the history of programs designed to promote economic development and alleviate persistent poverty in the United States.
Studies show that those who have benefited the most from micro-enterprise initiatives are predominately women from low-to-moderate income households. Also, at least 50% are persons of color and/or ethnic and racial minorities.

By focusing on the assets of lower income communities, it does not imply that these communities do not need additional resources from the outside. Rather, it’s suggested by John Kretzmann and John McKnight in *Building Communities From the Inside Out: A path toward finding and mobilizing a community’s assets*, that outside resources will be much more effectively used if the local community is itself fully mobilized and invested, and if it can defined the agendas for which additional resources must be obtained. The assets within lower income communities, in other words, are absolutely necessary if usually not sufficient to meet the huge development challenges ahead.

Like the Empire State Building in New York or the Great Pyramids of Egypt, great feats of engineering don’t start from the top. And neither should community building.

Combined with the community building strategies identified by Kretzmann and McKnight, micro enterprise can be a plausible solution for the residents who are unemployed or underemployed. Proponents acknowledge that micro-enterprise programs mobilize people and address the problem of economic restructuring and its effect on the labor market. Business owners assisted by micro-lending are not only able to increase their own incomes, but through their efforts, they create jobs and help economies grow. Proponents assert that micro-enterprise businesses contribute to the empowerment of their participants by helping them access resources, participate in meaningful experiences and meet new and different people. Proponents point to studies that document less tangible benefits, such as personal empowerment and overall family well-being. Specifically, studies report that self-employment provides flexibility to support family roles, and results in a greater sense of workplace control, autonomy, personal development and self-esteem. Micro-enterprise empowers people to take responsibility for their own lives and futures.
**Program:**

The Community Investment Cycle (CIC) is a year long community organizing process that provides short, six-month grants to neighborhood residents for projects that connect families to other families, neighborhood resources and economic opportunities. The grant-making program is co-sponsored by the Annie E. Casey Foundation (AECF) and the Community Foundation for Greater Atlanta, Inc (TCF).

The program helps residents form leadership teams, set neighborhood goals, recruit Project Leaders and develop simple, measurable project plans. The program began in the Peoplestown community in 2006. There was one 6-month cycles of grants and we are currently in the middle of the second grant cycle. The duration of the program was expected to be (?) one year, beginning when the first grant was awarded to a Project Leader.

The Community Investment Cycle has four core elements that were honored during the pilot year:

1. **CIC is a resident driven process:** The grant process, pre and post, is driven by the neighborhoods; Co-Investors determine the grants they will fund, the amount of the grant, assist in the development of benchmarks, provide technical assistance, and monitor progress until the six month cycle is completed. Residents work on different projects, yet ultimately they work together for maximum neighborhood impact.

2. **Process and allocation of funds is decided by the Co-Investors:**
   - Neighborhoods receive $20,000 - $15,000 for grants and $5,000 to cover administrative costs. An average grant is $1,500.
   - Potential grantees attend a public meeting to discuss proposal requirements;
   - Interested groups who meet the established needs of the neighborhood submit applications;
   - Projects that are funded are selected by Co-Investors based on stated neighborhood needs and strength of application;
   - Applicants of selected projects must attend a workshop where groups create work plans, and present their plans to the larger group. At the conclusion of the workshop, Project Leaders learn if their project plan has been approved for funding or if revisions are needed before funding approval. Typically, implementation begins the next day.

3. **Use of peer-to-peer technical assistance, group leaders and coaches will emerge.**

4. **CIC accountability is results driven.** The Group Leaders, Community Coaches and Neighborhood Fund staff will prepare a report that details results.
   - Impact – the number of families assisted
   - Influence – how families have changed
   - Leverage – how the funds were used

The CIC had pre-established meetings, including a mid-point supper and a celebration dinner which was critical to the evaluation and ultimate success of the
projects. Ultimately, the Project Leaders, Co-Investors, and coaches are accountable to the neighborhood.

**Participants:**

The number of participants was ultimately determined by the team of Community Co-Investors. In an attempt to be fair, the Neighborhood Fund decided to choose 8-10 Co-Investors, with a fair representation of the diversity in the neighborhood. Once the Co-Investors team was assembled, they decided how many projects to fund. There was enough money to fund up to 10 projects; however, the Co-Investors could decide to fund few projects to fund. The Peoplestown community investment cycle is called H.O.P.E. (Hope, Opportunities, Progress and Encouragement for Families in Peoplestown). All of the participants are residents of Peoplestown.

**Community role:**

Each of the stakeholders in this project offers a different level of participation. The project currently consists of 10 Co-Investors who attend monthly meetings. The term Co-Investors refers to member of the resident leadership team voluntarily signed up to participate in this project. This resident team has worked with a Community Coach, also referred to as a technical assistance provider, to choose funding priorities, award grant dollars, and organize the community. Co-Investors are a committee of residents and stakeholders that partner with Annie E. Casey Foundation and The Community Foundation for opportunities to develop leadership and improve the conditions of family and the neighborhood.

This group was also charged with recruiting at least three potential Project Leaders during the six month project process. Residents that apply for funding from the Co-investment team and carry out projects are called Project Leaders. The list of stakeholders can be found in Table 2.
Host organization:

CIC is a resident lead grant-making program that is co-sponsored by the Annie E. Casey Foundation and the Community Foundation for Greater Atlanta, Inc. The Neighborhood Fund, an initiative of the Community Foundation for Greater Atlanta, will manage the grantmaking program. The Neighborhood Fund will also provide the Co-Investors and the Project Leaders with Community Coaches to help them through the CIC process. The organizational chart illustrates the flow of funds.

Organizational Chart:
Method:

Co-Investors received $15,000 to fund up to 10 projects, each of which was eligible to receive up to $1,500, for six months. The author assisted the Neighborhood Fund in developing and managing a model of the Community Investment Cycle that would work best in the targeted community.

Exhibit 2: Community Investment Cycle Strategic Steps
**Products & outputs:**

At the outset, it was judged that the Community Investment Cycle grant-making program in Peoplestown will be considered successful at its completion if it yields these results:

<table>
<thead>
<tr>
<th>Product:</th>
<th>Replicable project(s) for residents to supplement or generate personal income.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Output:</td>
<td>Provide infrastructure, staffing and support systems to create micro-enterprise.</td>
</tr>
<tr>
<td>Product:</td>
<td>Harness the marketable skill sets of Peoplestown residents in order to encourage their entrepreneurial spirit.</td>
</tr>
<tr>
<td>Output:</td>
<td>Provide tools, resources, and space for CIC participants of the Peoplestown community.</td>
</tr>
<tr>
<td>Products:</td>
<td>Increase the leadership skills for CIC participants</td>
</tr>
<tr>
<td>Outcomes:</td>
<td>Ability and motivation to create positive change in the community</td>
</tr>
</tbody>
</table>
## III. Project Implementation

### Implementation Plan:

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Activity</th>
<th>Responsibility</th>
<th>Resource/Input</th>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 Four Community Coaches will be trained to work with the group of Co-Investors by October 2005.</td>
<td>Identify Technical Assistance Providers by using the Neighborhood Fund database. Contact the facilitator and schedule the date. Host an all day training session.</td>
<td>Leticia Kees</td>
<td>Educational materials, handouts, LCD projector, attendance roster, technical Assistance Database, facilitator</td>
<td>October 2005</td>
</tr>
<tr>
<td>#2 By March 2006, the Neighborhood Fund staff will recruit 10 residents for the Co-Investors team via an application process.</td>
<td>Mail flyers to entire database. Host community meeting to provide information about the grantmaking opportunity</td>
<td>Neighborhood Fund Staff, led by Leticia Kees</td>
<td>Applications, Letters, Computer, List of Addresses</td>
<td>February and March 2006</td>
</tr>
<tr>
<td>#3 Co-Investors will be trained in Community Investment Cycle principles and procedures by May 2006.</td>
<td>Inform selected residents and invite them to training session. Contact the facilitator and schedule the date. Host an all day training session</td>
<td>Neighborhood Fund Staff, led by Leticia Kees</td>
<td>Letters, Computer, List of Addresses, educational materials, handouts, LCD projector, attendance roster, facilitator, stipends</td>
<td>May 2006</td>
</tr>
<tr>
<td>#4 Once Co-Investors are trained, they will recruit at least resident to apply to become a Project Leader by August 2006.</td>
<td>Community outreach campaign. Solicit interested neighbors and community members to get involved with the project.</td>
<td>Co-Investor Team</td>
<td>Application, Letters, Computer, List of Addresses</td>
<td>August 2006</td>
</tr>
<tr>
<td>#5 By February 2007, ten Project Leaders will successful complete their projects.</td>
<td>Through the process of creating and implementing a project</td>
<td>Project Leaders</td>
<td>Educational materials, handouts, LCD projector, attendance roster</td>
<td>February 2007</td>
</tr>
<tr>
<td>#6 A minimum of ten participants will increase their knowledge of financial literacy, business development, and technical assistance enough to be independent in managing their businesses by February 2007.</td>
<td>Through the process of creating and implementing a project, interacting with new people, and taking business and financial development seminars some seniors will soar creating extraordinary profits and displaying a keen business sense.</td>
<td>The residents involved in the program</td>
<td>Educational materials, handouts, LCD projector, attendance roster</td>
<td>February 2007</td>
</tr>
</tbody>
</table>
Inputs:

- Demographic Materials
- Co-Investor Scope of Work & Applications
- Project Leader Scope of Work & Application
- Letters
- Survey
- Focus Group Meeting
- List of Addresses
- Products
- Educational Materials
- LCD Projector
- Attendance Roster
- Space for Training
- Space for Monthly Meetings
- Participants
- Talent
- Desire
- Training
- Training Manuals
- Flyers
- Two Technical Assistance Providers (Community Coaches)
Staffing Pattern: (See Appendix II)

- Neighborhood Fund Staff: Program Associate
- Consultants: Co-Investor Technical Assistance Provider, Project Leaders Technical Assistance Providers
- Co-Investor: Community Leadership Team comprised of Peoplestown residents
- Project Leader: Peoplestown residents that apply to the Co-Investors for funding for small projects
Budget: (See Appendix III for budget breakdown)

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative</td>
<td>5,000</td>
<td>Neighborhood Fund staff time</td>
</tr>
<tr>
<td>Copies &amp; Materials</td>
<td>2,000</td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>Peoplestown Community Grants</td>
<td>15,000</td>
<td>Eight to ten grants up to $1,500/grant</td>
</tr>
<tr>
<td>Co-investor meetings and trainings</td>
<td>5,000</td>
<td>Included refreshments, materials, etc.</td>
</tr>
<tr>
<td>Community Technical Assistance Provider</td>
<td>6,000</td>
<td>$50/hr up to 10hrs/mth for 12 months</td>
</tr>
<tr>
<td>Project Leader Technical Assistance Provider</td>
<td>3,000</td>
<td>$50/hr up to 5 hrs/mth for 12 months</td>
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<tr>
<td>Total</td>
<td>$36,500</td>
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</tbody>
</table>

Project Implementation Report:

The project began as planned. In September 2005, four consultants were identified to become technical assistance providers for the upcoming Community Investment Cycle. Two of the consultants were already in the Neighborhood Fund database and the other two were new referrals that had been interviewed in the months prior. Once the four consultants were identified, I contacted Mr. Jon Abercrombie, a contracted facilitator, to facilitate the training session. During the period, the Neighborhood Fund Program Officer and Mr. Abercrombie were making final edits to the CIC Training Manual which was to be used for the TAP training session and the Co-Investor training sessions. In October 2005, the TAPs were convened and trained in an all day training session. Four TAPs were trained; however, two were assigned to work with the Peoplestown community and the other 2 were contracted to work with the Edgewood community. Of the two TAPs, one works directly with the Co-Investors and the other provides support to the Project Leaders.

The next phase of the project involved the staff of the Neighborhood Fund doing extensive community outreach in order to generate a buzz about the opportunity for funding. Neighborhood Fund staff created an informational flyer and mailed it to over 600 individuals, businesses and agencies in the Neighborhood Fund database. In February 2006, the Neighborhood Fund staff hosted CIC orientation sessions in Peoplestown to encourage communities to share opportunities to apply for grant with other neighborhoods. Of the over 600 invitations that were mailed, 30 residents
attended the information session. This was also an opportunity for Neighborhood Fund staff to provide information about CIC as well as encourage residents to apply to become part of the Co-Investor Team.

Neighborhood Fund staff allowed a one-month application period which closed at the end of March at which time we received nine applications for the Co-Investment Team. After the nine applications were vetted by the Neighborhood Fund staff, six residents were identified and invited to attend a mandatory 2-day training session. During mid-April 2006, the selected Co-Investors were convened and trained in training sessions which took place over the course of two evenings. Once trained, the Co-Investors were charged with setting priorities for funding. This occurred in May 2006.

During June and July 2006, the Co-Investors recruited residents to apply to HOPE for Peoplestown as Project Leaders. The group held several information sessions and also solicited neighbors, community members and anyone who worked, lived, and/or played in the Peoplestown community. The team of Co-Investors did an amazing job at generating interest in the program.

In August 2006, the Co-Investors began accepting and approving proposals from community. During this cycle, HOPE for Peoplestown received 15 applications, 11 of which met the requirements that the Co-Investors had established during the months prior. One applicant dropped out for unforeseen reasons, leaving 10 viable projects. In September 2006, a community celebration ceremony was held to award half of grant amount to Project Leaders.

A month later, Project Leaders received required training from NLI. The Project Leaders had to complete the required training and requirements in order to receive the second half of the grant. The Project Leaders had from October to December 2006 to spend the first half of their grant and begin their projects. This cohort of Project Leaders was expected to request for the second half of their grant in January 2007. Staff also anticipated the completion of all projects by April 2007. The extent of the success of each project due to the fact that the Community Investment Cycle grantmaking program is now housed and managed by the Center for Working Families’ Community Building Team. According to the Community Building Team, all projects are at or near completion.
## Project Implementation Gantt chart:

### Key

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<thead>
<tr>
<th></th>
<th>AECF</th>
<th>TCF</th>
<th>PRC</th>
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<tbody>
<tr>
<td></td>
<td>Annie E. Casey Foundation</td>
<td>The Community Foundation for Greater, Inc./Leticia Kees (Neighborhood Fund)</td>
<td>Peoplestown Revitalization Inc.</td>
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</table>

### Objectives & Tasks

<table>
<thead>
<tr>
<th>Who</th>
<th>Jul 05</th>
<th>Aug 05</th>
<th>Sep 05</th>
<th>Oct 05</th>
<th>Feb 06</th>
<th>Mar 06</th>
<th>Apr 06</th>
<th>May 06</th>
<th>Jul 06</th>
<th>Aug 06</th>
<th>Sep 06</th>
<th>Oct 06</th>
<th>Nov 06</th>
<th>Jan 07</th>
<th>Feb 07</th>
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<tr>
<td>Host local CIC sharing – (mid March)</td>
<td>AECF</td>
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<td>Document CIC process and develop materials for communities</td>
<td>TCF</td>
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<td>Determine new CIC name</td>
<td>TCF</td>
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<td>Present information to Neighborhood Fund’s (NF) Advisory Board for approval (May 18th)</td>
<td>TCF</td>
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<tr>
<td>Identify CIC Technical Assistance Providers (TAPs or coaches)</td>
<td>TCF</td>
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<td>Convene and train CIC TAPs (Each community will receive 2 TAPs – one to work with the Co-Investor team and one to work with the Project Leaders)</td>
<td>TCF</td>
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<tr>
<td>Conduct CIC orientation sessions in Peoplestown Encourage communities to share opportunities to apply for grant with other neighborhoods</td>
<td>TCF</td>
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<tr>
<td>Co-Investors undergo training from NLI and communities begin setting priorities</td>
<td>TCF/PRC</td>
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<tr>
<td>Call for Projects</td>
<td>PRC</td>
<td>x</td>
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<tr>
<td>Begin accepting and approving proposals from community</td>
<td>PRC</td>
<td>x</td>
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<tr>
<td>Award ½ of grant amount to Project Leaders. Hold community ceremony (invite folks)</td>
<td>TCF</td>
<td>x x</td>
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<td></td>
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<tr>
<td>Project Leaders receive required training from NLI</td>
<td>PRC</td>
<td>x x x</td>
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</table>

### Began Working in the Community

<table>
<thead>
<tr>
<th></th>
<th>TCF</th>
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<tbody>
<tr>
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<td>x</td>
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</tbody>
</table>

Kees 28
<table>
<thead>
<tr>
<th>Event</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leaders must complete required training and requirements to receive the second half of the grant.</td>
<td></td>
</tr>
<tr>
<td>Project Leaders receive second half of grant</td>
<td>TCF</td>
</tr>
<tr>
<td>End of project cycle</td>
<td></td>
</tr>
</tbody>
</table>
V. Monitoring and Evaluation

Management Information System:

Due to the fact that Neighborhood Fund, an initiative of the Community Foundation for Greater Atlanta, is a fund source for the community, the Neighborhood Fund opted to hire consultants to work directly with both groups of Peoplestown residents. The Technical Assistance Providers (TAPs), also referred to as Community Coaches, meet and work with both the group of community Co-Investors and the Project Leaders will be required to meet with their groups of residents at least once each month.

Initially, the purpose of these meeting with Co-Investors was to assist the group in setting funding priorities. However, as the process progressed, the purpose of the meetings evolved into talking out and working through any challenges that the groups may be encountering. In addition, Community Coaches are required to submit monthly reports to TCF staff (represented by Leticia Kees). An example of a Technical Assistance Provider monthly report form can be found in Appendix V.

Summary Monitoring Table:

The success of the Community Investment Cycle Grantmaking program was evaluated on (a) the number participants who became Project Leaders; (b) the number of projects that were completed; (c) the number of participants involved in each project; (d) the number of small businesses that were created; and (d) the number of residents who participated in the process.

The Community Coaches providing technical assistance to the Co-Investors and the Project Leaders were responsible for submitting month reports. The monthly reports reported on the challenges and successes of each of the groups. All monthly reports have been kept in a file for future reference. Community Coaches met with each other and Neighborhood Fund staff on a quarterly basis to discuss CIC challenges, successes and best practices.

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Preliminary evaluation and report</td>
<td>First formal evaluation of CIC</td>
<td>Second evaluation and report of CIC</td>
<td>Final evaluation and report</td>
</tr>
</tbody>
</table>
Performance Indicators:

The mission of the Community Investment Cycle Grantmaking program is to “empower residents to strengthen neighborhood life.” The goal was to provide residents with access to financial capital needed to create economic opportunity through small grants and to develop and promote leadership skills they may need to decisions in their community. There are few really tangible indicators that we can look at so that we will know that the Community Investment Cycle has been successful.

Objective 1:
Number of projects that were completed

Outcome:
Ten projects were implemented and all 10 were completed.

Objective 2:
Number of projects that became small, neighborhood business.

Outcome:
To date, no projects have become small businesses.

Objective 3:
Number of Peoplestown residents to transition into leadership roles in their community.

Outcome:
At the time of evaluation, 6 residents served as Co-Investors, 15 residents submitted applications, 11 of which qualified and 1 resident dropped out, leaving 10 residents serving as Project Leaders.
**Logic Model:**

Change in the community’s economic and/or social condition that is directly attributable to the projects designed and implemented by community leaders; you need to specify this change.

Increased engagement in individual and community project design and management

**Improved knowledge and skills in leadership**
10 community members trained in leadership skills

**Improved knowledge and skills in project design and management (including grants writing)**
10 community members trained in project design and management (including grants writing)

**Increased technical knowledge and skills in CIC, financial management**
15 community members trained in CIC, financial management

**Increased access to financial resources to start projects**
$32,000 leveraged for CIC program

**2-day Community Investment Cycle (CIC) training for residents**
CIC curriculum
1 facilitator
2 TCF staff persons
2 TAPs
30 CIC training manuals
Space for trainings
Flip chart & markers
Refreshments
Incentives
Copier
Computer
Attendance sheets

**4-hour session of community team building exercises for residents**
Team building exercise
1 facilitator and staff
1 TCF staff person
Space for session
LCD projector
Computer
Flip chart & markers
Refreshments
Incentives
Team building Handouts
Copier
Attendance sheets

**8-hour program philosophy and financial documents training for participants**
CIC curriculum
1 facilitator
2 TCF staff
5 CIC training manuals
Space for trainings
Flip chart & markers
Refreshments
Incentives
Copier
Computer
Attendance sheets

**Received a grant from the Annie E. Casey Foundation**
Grant writer

Kees
Sustainability Plan

Field Observation:

While designing the Community Investment Cycle grant making program and speaking with various community leaders and residents, there was a concern about how favoritism will be a factor. Although favoritism has been witnessed in other community investment programs by the community leaders giving preference to relatives or residents that they know, this is an understandable scenario and a situation that the program is willing to allow. The Community Foundation staff understands that creating opportunity in an otherwise “hopeless” situation will have its challenges and the Community Foundation and Annie E. Casey Foundation prefer to look at the bigger picture of successes as opposed to the smaller challenges.

Sustainability Elements:

The Community Investment Cycle grant making program is a two-year pilot program. If the project meets its goals and objectives, funding for the project will continue and there will also be the possibility for increased funding, based on the needs of the community and its needs.

As a billion dollar place-based funder, Annie E. Casey Foundation has made a long term commitment to the Peoplestown community and surrounding neighborhoods that make up NPU-V. It is uncertain exactly how long “long term” is. That being said, it is imperative to have an “exit” strategy when doing this work in marginalized communities. There is often a fine line between opportunity and charity. The Community Investment Cycle is opportunities for residents that are entrepreneurial minded and wish to expound or develop leadership skill to have access to those resources. It is not the intention to have communities become overly dependent on the services that the funder may be providing for an unspecified amount of time. This contingency plan has not yet been developed.

Institutional Plan:

The Community Foundation for Greater Atlanta, Inc. charged the Annie E. Casey Foundation an administration fee of 10% to trailer this program to this community and to implement it. The Community Foundation has an ongoing relationship with Annie E. Casey Foundation and will continue to provide assistance to this program.

The program was originally housed at the Community Foundation and managed by the Neighborhood Fund. After the first year, the program was transferred over to the Center for Working Families under the management of the Community Building Team, which is a community organization funded by the Annie E. Casey Foundation. To my knowledge, there is no staff person dedicated to the program. Therefore, it may be very difficult for the residents to receive the type of attention that they think they need. This may also foster dissension within the program because residents may not feel like a
priority. It is hoped that the program will have continued success under the management of the Community Building Team.
VI. Conclusions and Recommendations

The following objectives were met in the Community Investment Cycle Grantmaking program.

Objective 1: Four Community Coaches will be trained to work with the group of Co-Investors. Initially four technical assistance providers were identified and trained to work with the group of residents; however, only 2 were placed with the group of residents in the Peoplestown community. The remaining 2 consultants are working in another Atlanta community of Edgewood.

Objective 2, the Neighborhood Fund staff will recruit 10 residents for the Co-Investors team via an application process. Initially, there was a lot of discussion about whether or not to have an even or odd number of residents. Ultimately, after all of the outreach that we did, only 6 residents dedicated themselves to the process. The 6 select elected (see earlier question about what this means) residents happen to be the usual suspects, or residents that are extremely involved in their community. Future recommendations to address what may have been perceived as a set back, I would consider providing an incentive to encourage residents to participate and to accommodate them for their time, Co-Investors should be offered a small stipend in the future.

Objective 3, Co-Investors will be trained in Community Investment Cycle principles and procedures. The residents attended 2 half day training sessions. The residents applied the knowledge gained from the trainings. There will be no trainings in the future.

Objective 4, 10 Project Leaders will successfully complete their projects. Hope for Peoplestown, the Co-Investor team, received a total of 15 applications, 11 of which qualified and 1 dropped out, leaving 10 projects with the maximum funding up to $1,500. A few examples of the diversity of projects are:

- Simply Unique Gifts - 10 families participated to learn how to create floral displays. Also taught to create business ad marketing plan, as well as sell the products. The arrangements that were made by the residents and project leaders were donated to raise fund in a raffle for the neighborhood; Challenges: Most participants wanted to keep their products instead of selling them for income.

- Arts for All Dance Troupe - This project was created to positively address the truancy and juvenile delinquency that is prevalent within the Peoplestown community. The 13 children participated in the Troupe markedly changed their behavior (school suspensions stopped, grades significantly improved)

- Job Search Smarter Not Harder - There were 22 participants representing 11 Peoplestown families. The project taught HS youth how to prepare resumes, complete employment applications and how to prepare for job interviews; Challenges: Group lost its project leader; Success: Participants stepped up as leaders to carry project (identified another skill project leader)
Overwhelmingly, the applications that were submitted to the Co-Investor Team were for social service related projects rather than small businesses. Residents didn’t feel skilled or empowered enough during this cycle to apply for business start up funding. It was also revealed during the evaluation that residents didn’t feel that $1,500 was enough money to use towards starting a business.