

MIAMI-DADE ECONOMIC ADVOCACY TRUST

ECONOMIC DEVELOPMENT ACTION COMMITTEE

**RE-ESTABLISHING A COMMUNITY'S COMMITMENT TO
ECONOMIC GROWTH AND PROSPERITY**



“Creating Communities of Opportunity”

Miami-Dade Economic Advocacy Trust (MDEAT) and the Economic Development Action Committee (EDAC) are committed to ensuring the equitable participation of Blacks in Miami-Dade County's economic growth through advocacy and monitoring of economic conditions and economic development initiatives in Miami-Dade County.



miamidade.gov

Miami Dade Economic Advocacy Trust

19 West Flagler Street • M-106
Miami, Florida 33130
T 305-372-7600 F 305-579-3618

To: Our Community Economic Development Colleagues

In early 2011, MDEAT EDAC hosted a series of roundtable “think tank” meetings that culminated in a community-wide Economic Development Summit. The Metro Miami Equity Summit (MMES) was designed to examine, review, and publicize the Miami-Dade Disparity Analysis Data Project, invite and bring together Metro Miami activists, advocates, policymakers, public officials, lenders, investors, civic leaders, and community development practitioners to build consensus around an economic agenda--*a plan of action –for more equitable economic development in underserved Miami Dade County communities..*

We are proud to announce that through the collaborative efforts of the MDEAT board, staff, consultants, community leaders, and the Miami Dade College Carrie P. Meek Entrepreneurial Center, we have adopted specific interventions and initiatives to create economic engines in economically distressed neighborhoods,

To that end, the series of community meetings under our “Building Communities of Opportunity” initiative proposed specific activities designed to address inequities in MDEAT’s targeted communities. These activities included:

- Exploring the use of new and existing financing facilities to spur commercial development along underserved commercial corridors
- Assisting in developing micro and macro community plans that will help with retail attraction, small business development, and access to vital services by residents of underserved communities
- Developing specific initiatives and strategies for economic redevelopment in Targeted Urban Areas (TUA’s)
- Reviewing and implementing community redevelopment models or “what’s working elsewhere” (Best Practices) in underserved communities

- Developing a detailed agenda for shaping the Black community's economic advancement with measurable outcomes over the next 5 years.

The next step in this process is to host another round of community conversations to share the findings in the Equity Summit report and the Disparity Study we recently commissioned. Combined, these documents layout the economic challenges faced in our neighborhoods; but they also articulate a path to more economic opportunities for underserved Metro Miami residents.

Please take some time to review your copy of the Summit/Roundtable report and the Disparity Study, which you can download on the MDEAT Web site. We value your comments, and we hope you will join us on this journey to improve the quality-of-life for all Metro Miami residents.

The EDAC holds monthly meetings that are open to the public. Please contact us at 305-372-7600 or visit our website at www.miamidade.gov/mdeat if you would like to Get Involved with our community-wide initiatives.

Thank you,

Ron Butler

Ron Butler, Economic Development Action Committee Chairman

**DSG Community
Management
Systems, LLC**

Submitted to:
Miami Dade Economic
Advocacy Trust

Date:
Tuesday, December 20, 2011

[THE 2011 METRO MIAMI EQUITY SUMMIT]

Final Report on the Metro Miami Equity Summit of 2011

Summary of the Event

The last of the three events, **2011 Metro Miami Equity Summit** (the Summit), was held on **September 30th, 2011** at the Joseph Caleb Community Center in Liberty City from 9am until 5pm. A networking reception followed until 7pm.

Through an account established on Constant Contact:

- 626 invitations were sent out;
- 30 persons pre-registered for the Summit;
- 119 persons attended the Summit.



Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT

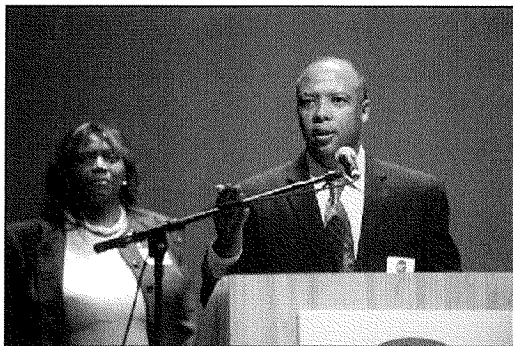
John Dixon, Executive Director of Miami Dade Economic Advocacy Trust (MDEAT), welcomed the gathering; announced the importance of defining the role and economic development vision of the new MDEAT.



Rev. Dr. Joaquin Willis, Pastor, Church of the Open Door /Liberty City and CEO of The Collective Empowerment Group (a local faith consortium for economic development), offered an invocation.

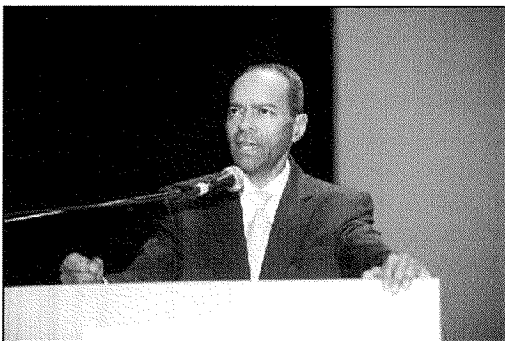
Following the invocation, John Dixon introduced **Commissioner Audrey Edmonson** who stressed the importance of an economic agenda for the targeted, underserved urban neighborhoods of Miami Dade County.

*John Dixon, Executive Director of the MDEAT
Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT*



Ron Butler, Chair of the MDEAT Economic Development Action Committee (EDAC), introduced the morning keynote speaker, James Carr, Chief Business Officer of the National Community Reinvestment Coalition (NCRC).

*Ron Butler, Chair of the MDEAT Economic Development Action Committee (at the Podium)
and Stephanye Johnson, MDEAT Housing Advocacy Committee
Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT*

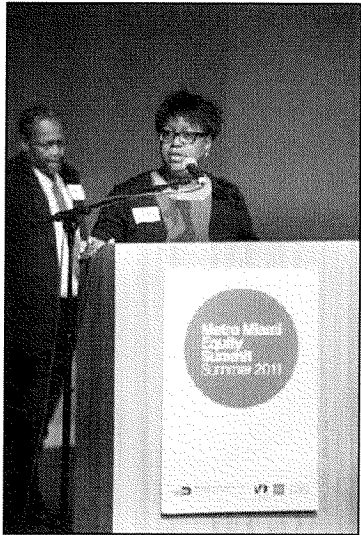


James Carr gave a presentation with the theme: *“Five Lessons Offered but not necessarily learned from the Foreclosure Crisis and Near Collapse of the US Financial System and Economy”*. The presentation provided the hoped for “macro view” of the economic reality that any local planning needed to take into account.

*James Carr, NCRC
Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT*

Commissioner Jean Monestime was next on the agenda. He discussed specific economic development initiatives including the importance of a comprehensive plan for maximizing development at Poinciana Industrial Park in Liberty City.

Tom Zuniga, Managing Director of DSG, provided a program overview and perspective and described the process of getting to the action plan and the importance of using the Summit to create consensus for the 2012 Economic Agenda. He noted the legislative vision for MDEAT as an advocacy and coordinating entity mandated to building strong alliances with entities that target issues affecting economic growth to foster the equitable participation of Blacks in economic development. Also noted



was the directive to monitor and track and report on activities and achievements of entities charged with and funded to improve conditions of Blacks in underserved communities. The trilogy of events—two Roundtables leading to the Summit were intended to mobilize community interest and were intended as a strategy for creating the action agenda. He outlined the desired outcome of the Summit as an opportunity to develop strategic partnerships to achieve “do-able deeds”.

Following a networking lunch, **H. Leigh Toney**, Co-Chair of EDAC introduced the afternoon keynote speaker, Della Clark, CEO of The Enterprise Center, Philadelphia.

*H. Leigh Toney, Co-Chair of EDAC (at the podium) and Tom Zuniga, DSG Management Services LLC.
Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT*

Della Clark gave a presentation about the Enterprise Center, a West Philadelphia Community Development Corporation, created through a partnership between the University of Pennsylvania’s Wharton School of Business and members of the West Philadelphia community. It is now a US Treasury certified CDFI (Community Development Financial Institution) and is the leading Minority Business Development Center in Philadelphia that has incubated significant minority entrepreneurship. Ms. Clark’s presentation resulted in a wonderfully interactive Q & A session as Summit participants looked for answers to the “how did you accomplish this or that objective”?



*From left to right: Ron Butler, Leigh Toney, Della Clark and John Dixon.
Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT*

Participants convened in a meeting room to work on the 2012 Agenda. The **Planning Group** discussion was supported by a panel of Summit Advisors that included Tom David, ESQ, Cornell Crews, Partners for Self Employment, Sam Gilmore (representing the Miami Dade Chamber), Annie Lord, South Florida CDC Coalition, Ron Frazier, BAC Funding, Jim Wells and Ed Hanna. Detailed information was shared with the planning group about the rationale and objectives of each of the “do-able deeds” being considered to be adopted by MDEAT as the action agenda for EDAC 2012.

The Action Plan is comprised of the following “do-able deeds”:

1. Create a Community Information System
2. Establish a Disadvantaged Business Enterprise Marketing Initiative
3. Establish the Metro Miami Partnership for Economic Development
4. Support the Urban Microentrepreneurs Initiative



Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT

The Planning Group session was followed by a networking event at Caleb Center catered by Bring Organics Back —a local business selected by the Urban Microentrepreneurs Initiative as a “Fellow”.



*Bring Organics Back, Inc.
Credit: Ryan Holloway, Community Information and Outreach & Joey Walker, MDEAT*

Accomplishments

- Worked with MDEAT staff to prepare and provide all the content for marketing materials.
 - Attachment 1: Metro Miami Equity Summit Flier.
- Worked with MDEAT staff to manage and coordinate event logistics, materials, established a contact database of over 600 names, and created a Constant Contact account from which the community was invited.
 - Facilitated the Summit on September 30th from 9am to 5pm held at the Joseph Caleb Community Center in Liberty City.
 - See Attachment 2: Agenda
 - See Attachment 3: Folder Contents
 - See Attachment 4: List of Attendees
 - See Attachment 5: Constant Contact Report
 - See Attachment 6: DSG Presentation for the 2011 Miami Equity Summit
- Identified and recruited the Summit's keynote speakers. Presenters included: (See Attachment 7: Presenter Bios and Attachment 8: Presentations)
 - James Carr, Chief Business Officer of the National Community Reinvestment Coalition (NCRC)
 - Della Clark, CEO of The Enterprise Center, Philadelphia
- Recruited a group of Summit Advisors –a mix of leaders and experts on whose input we rely for guidance in Program Content, Outreach and Strategy.
 - See Attachment 9: Invitation for Summit Advisor participation
 - See Attachment 10: List of Summit Advisors
- Recorded critical feedback from the Summit that will help inform MDEAT's action agenda (See Attachment 10: Notes from the Summit)

Outcomes of the Equity Summit:

The 2012 Action Plan—A Report on Consultant’s Findings and Recommendations

In July 2011, DSG responded to a Request for Proposals (RFP MDEAT EDS-0511) to conduct two economic development community forums (roundtables) culminating in an economic development summit. The desired outcome of the Summit was the development of an “Action Plan” for MDEAT to address challenging and persistent economic disparities in Miami Dade County’s Targeted Urban Areas (TUAs)—politically designated as County Commission Districts 1, 2, 3, 8 and 9.

Our work has been guided by the goals articulated by the Miami Dade Board of County Commissioners in 2009 in restructuring the organization previously known as the Metro Miami Action Plan Trust (MMAPT) into Miami Dade Economic Advocacy Trust (MDEAT).¹

The enabling legislation mandates the following:²

- Advocacy and coordinating entity;
- Foster collaborations and build strong alliances with entities that target issues affecting economic growth in blighted communities;
- Create a database identifying the entities and to understand their activities;
- Foster equitable participation of Blacks in Miami Dade County economic development activities;
- Identify and understand the status of County funded projects;
- Monitor, track and report on activities and achievements of entities charged with and funded to improve conditions of Blacks;
- Identify entities, activities, reporting protocol; and
- Create a tracking and monitoring system.

In the first Roundtable—“Understanding the Metro Miami Market DNA”, our team reviewed data contained in a March 2011 Miami Dade Disparity Analysis prepared for MDEAT by Social Compact.³ MDEAT’s objective in commissioning the disparity analysis was to establish a series of indicators to monitor economic development activity within the Targeted Urban Areas (TUAs). We recommend that MDEAT utilize this analysis as a “baseline report” that establishes the numbers against which progress will be measured. In formulating the Action Plan, our team is focused on creating the infrastructure that will later enable MDEAT to set equity goals.

¹ Miami-Dade County. “Memorandum: Ordinance amending Article XLVIII of the Code relating to Metro-Miami Action Plan Trust.” (June 2009). Retrieved from <http://www.miamidade.gov/govaction/legistarfiles/Matters/Y2009/091905.pdf>

² Ibid.

³ Social Compact. “Miami-Dade Disparity Analysis Data Project.” (June 2011). Retrieved from http://www.miamidade.gov/mdeat/social_compact.asp

We believe additional work is needed to track progress; for example, 1) what are the equity goals for educational attainment? 2) What is a realistic goal for a disadvantaged business marketing initiative? In addition, there are obvious signs of inequity that need further discussion; for example: What is the income disparity among White, Hispanic and African American families? What is the educational attainment and high school dropout rate in the TUAs?

In formulating the Action Plan, DSG recruited and assembled an Advisory Group (known as “Summit Advisors”) –this team is comprised of community residents and leaders and experienced community economic development experts who have generously provided us guidance in understanding the critical issues and needs to be addressed. The Summit Advisors have been especially valuable in helping our team maintain regional perspective. The Advisors have helped us better identify regional issues that will affect MDEAT’s future; issues that are reshaping the region including global trade, tourism, water management, transportation, the housing foreclosure and unemployment crisis, issues that transcend traditional local municipal boundaries.

Thus, the following Action Plan’s recommendations takes into consideration all of these factors: input from MDEAT staff and Economic Development Action Committee, MDEAT’s enabling legislative mandates, the findings from the Social Compact report, information gathered at the roundtables and at the Summit, and the insight and expertise provided by the Advisory Group. Also taken into consideration is the need for MDEAT to increase its visibility and credibility in the community. In order to accomplish this, we suggest that MDEAT concentrate on the four achievable activities (i.e. “do-able deeds”) outlined below. We believe that by demonstrating that the organization can accomplish these tasks, it will inspire greater confidence from the partners it needs to secure in order to undertake the more complex tasks in addressing the TUA’s challenging economic disparities as legislated by MDEAT’s mandate.

Please note that the proposed Action Plan identifies four activities which are not necessarily in sequential order.

[DO-ABLE DEED 1: Develop a Community Information System]

Finding: Effective community economic development decision making is information driven. However, the lack of information and understanding of the TUA market many times lead to negative stereotyping; this lack of insight is often cited as one of the key barriers to private investment in and around the TUAs. Likewise, well-meaning public policies are also often crafted without first understanding the TUA’s landscape and market –leading to public dollars that are often not effectively invested. Furthermore, MDEAT has been tasked with the responsibility of monitoring the community’s disparity trends in order to be able to develop policies to address those issues as well as to identify possible opportunities for investment. However, there is a lack of information and data that has been collected and housed in one place that could help MDEAT to fulfill this obligation.

Recommendations:

- There is a unique market opportunity to develop a “data warehouse” that combines integrated data, tools and models to assess the market and tracks progress toward goals established through strategic visioning.
- An assessment is needed to better understand what data currently exists but lacks a central repository; what local data systems are being provided. There are over 25 County agencies (not including the agencies of 34 Miami Dade municipalities) that collect economic development information and seek to promote enfranchisement of disadvantaged businesses. We recommend that MDEAT identify and bring together existing data sources, identify the technology needed to encourage broad market use, identify gaps in available data and to pose the practical questions aimed at providing information infrastructure for growing local business.
- Measuring progress (maintaining a score card of accomplishments) requires that MDEAT seize the opportunity to create an information system that identifies key indicators and the methods of measuring progress toward achieving them.
- The Information Platform (sometimes also referred to as the Community Information System) should go beyond the traditional demographic data platform –as practitioners, we need access to information that helps us design effective interventions. For example: The County is invested in projects that require local hiring, minority participation. We would like for the information system to tell us what contracting or subcontracting opportunities are available, the skill sets and experience requirements. In turn, we could also access a database of businesses and subcontractors with the requisite skill sets in order to identify a match to the existing opportunities.

[DO-ABLE DEED 2: Establish a Disadvantaged Business Marketing Initiative]

Finding: The County, its 34 municipalities, and the School Board are involved in various capital projects that are actively seeking the participation of Black contractors. However, the effort to recruit Black businesses falls short due to the lack of coordination and shared information from the agencies.

Recommendations:

- A Directory of DBEs and pre-qualified contractors should be available as a resource. In addition to establishing a Technical Assistance and Support Program to help DBE get contracts, there ought also to be a financial intermediary that can provide mobilization capital or accounts receivables financing to support the growth of Black owned business.
- Use the information system to aggressively identify contracting opportunities for local Black owned businesses.
- Develop a support system of services—ranging from facilitating the registration of businesses as county vendors to specific one-on-one technical assistance to meet vending proposal requirements.

[DO-ABLE DEED 3: Solidify the Economic Gardening Partnership Initiative]

Finding: Communities tend to exert more effort on attraction and retention of businesses while ignoring local business development and expansion strategies. In fact, according to the presentation in Roundtable 2 from the Economic Gardening Institute, there isn't any state government support for existing business and it is difficult to see a purposeful alignment of resources that create the economic infrastructure desperately needed to grow local business. Most new employment is generated from businesses already here (only .2 percent of new jobs come from business attraction efforts in the State of Florida). The same trend is evident in Miami-Dade County where economic development efforts for job creation have centered on the strategy to attract national and international companies to relocate to Miami. Economic Gardening embraces strategies to grow existing second-stage businesses. It is an innovative entrepreneur-centered economic growth strategy that offers balance to the traditional economic practice of business recruitment, often referred to as "Economic hunting."

The missing piece has been the integration of entrepreneurship into an economic development strategy that focuses on expanding micro-businesses into stage two companies. The omission is particularly glaring if one considers that the vast majority of the county's businesses are micro-enterprises made up of five employees or less. According to the Social Compact report, there are approximately 103,346 micro-businesses in Miami-Dade (compared to 44,067 small businesses and 6,648 medium to large businesses) that employ 291, 973 people and have estimated annual revenue of \$65.5 billion. The TUA communities follow the same trend of the county in terms of a disproportionately larger number of micro-businesses –however, they lack the appropriate infrastructure of support and access to affordable capital to help them grow.

Recommendations:

- According to the Economic Gardening Institute, more new jobs can be created by helping: 1) To grow emerging stage one and stage two businesses by providing specialized technical assistance, and 2) Established small businesses build revenue within company, help them better position themselves in the market, and take advantage of opportunities.
- In order to implement the Economic Gardening philosophy in Miami, MDEAT will need to work closely with the right partners that can deliver on important activities. There is an opportunity for MDEAT to solidify its partnership with the Carrie P. Meek Entrepreneurial Education Center at Miami Dade College (Meek Center) for growing local business under a "Grow Florida--Economic Gardening"-- a statewide initiative. We recommend that MDEAT develop an MOU that defines how the partnership will be managed, identifies the common goals and agenda, sets a budget, and allots staff time. This MOU can serve as a template for other new partnerships that will point to the future of how MDEAT will conduct business by multiplying its accomplishments via leveraging partnerships.
- Continue to support the local initiative known as the Urban Micro-entrepreneurs Fellows Initiative. The initiative is a partnership with the Meek Center, Miami Dade Chamber of Commerce, the Haitian-American Chamber of Commerce and Wells Fargo Bank. To date, the program has identified and selected 7 or more owners of existing businesses who will participate in a one year fellowship that provides business and market assessment, entrepreneurial education, and business support.

[DO-ABLE DEED 4: Build Collaborative Partnerships]

Finding: In 2009, MDEAT was restructured and given a new mission to concentrate on economic development efforts as a vehicle to improve the overall wellbeing of the TUAs. To enhance its organizational capacity, MDEAT needs to recruit local partners to deliver on its mission.

Recommendations:

- The limited organizational capacity of MDEAT can be mitigated through strategic partnerships. We recommend that MDEAT serve as a catalyst by forging strategic partnerships with entities that can help MDEAT deliver on its mission and the other “do-able deeds” described here in the Action Plan. To accomplish this task, it is recommended that MDEAT establish a “Metro Miami Partnership” –an entity created and managed by MDEAT that coordinates local resources around the mission of improving equity in the TUAs.
- To help supplement MDEAT’s organizational capacity and help launch the Metro Miami Partnership, we have identified six organizations (listed below) that are willing to enter into partnership with MDEAT to provide technical or financial support for the development of economic infrastructure.
 - The **Meek Center**, at Miami-Dade College, is located in the heart of one of the TUAs—Liberty City. The Meek center has already launched the Urban Microentrepreneurs Initiative Fellows to focus on entrepreneurship, economic and community development. As mentioned above in the previous “Do-able Deed”, this partnership could be the prototype for other partner entities.
 - **CB Richard Ellis (CBRE)**, a national commercial real estate company with strong local presence, would like to team with MDEAT to identify and market available and developable sites within the Targeted Urban Areas
 - **The Beacon Council**, the County’s premier economic development agency, has expressed interest in a closer working relationship between MDEAT and its Urban Initiatives Division.
 - The **Collins Center for Public Policy (Collins Center)**, a non-profit dedicated to developing policy solutions to Florida’s most challenging issues, is currently has a prominent role in the South Florida Regional Partnership (SFRP). The Collins Center is providing a regional perspective for SFRP’s policy development and, in this capacity, would like to help MDEAT explore how the TUAs are connected to the region and its economic drivers. In addition, the Collins Center suggests that it can assist MDEAT in better understanding the public policy implications on local proposed projects and how they impact or benefit the TUAs (i.e. what are implications of the proposed casino to the TUAs?)
 - The **South Florida CDC Coalition (CDC Coalition)**, is a local non-profit organization that provides capacity building and policy advocacy services to community development practitioners in Miami-Dade County. In addition, the agency also monitors local, state, and federal funding for community development. The CDC Coalition has expressed an interest to explore a partnership with MDEAT and identify where they might have common goals and opportunity to leverage resources.
 - **Partners for Self Employment (PSE)** is an agency that assists micro-businesses by providing financial counseling, access to credit, business training and peer support to small business. PSE has expressed

an interest working with MDEAT on developing a program that targets the problem of “discouraged” unemployment by helping to grow more local businesses and start-ups.

- In regard to organization inefficiencies, we recommend many of these complex issues be identified and solutions developed against the back drop of a larger strategic visioning exercise for the organization. A strategic visioning process will help the organization articulate the equity issues it will address and identify the capacity needed to deliver on its vision to solve those issues. We recommend that addressing the deficiencies in organizational structure be high on the list of priorities for MDEAT. The Board of Directors and staff will be needed to lead the process of creating and managing the Metro Miami Partnership. To accomplish this, the organizational deficiencies but first be resolved.

Work Plan Summary

The work plan presented below defines the short-term tasks and process for addressing the activities that comprise the Action Plan:

1. Provide a briefing to the Economic Development Committee and MDEAT staff to share the results and outcome of the Summit, as well as the recommended action agenda detailed above.
2. Provide a briefing to the Summit Advisors and determine their interests in future activities. Develop the protocols to engage the Summit Advisors and their respective organizations as partners. 
3. Identify and recruit two working groups:
 - The Community Information Advisory will examine alternatives for developing a data platform and to suggest a data dictionary, and real time, real market data that should be housed on the platform.
 - The Disadvantaged Business Marketing Initiative Advisory will establish a strategy for creating the Black owned business marketing program.
4. MDEAT needs to identify the geographic context so that its work is branded. A first step towards this goal should be to define the boundaries and develop a Targeted Urban Areas Map.
5. A Board Briefing and/or Retreat are recommended to review the details of the Economic Summit results and to seek Board approval on the way forward (medium and long-term goals).
6. Expand the MDEAT Economic Action Committee to include members of the Summit Advisors—this offers opportunity for building community consensus.
7. Develop a three year Strategic Vision for MDEAT that will result in expanding its organizational capacity and sustainability to support the competitive position of underserved neighborhoods.

[ATTACHMENT 1: Metro Miami Equity Summit Flier]

Please see attached document.

Metro Miami Equity Summit Summer 2011

Join the Miami-Dade Economic Advocacy Trust (MDEAT) as we host a series of community events that will convene community development leaders and experts to examine new ideas, develop strategies and shape an equity agenda for Metro Miami that will transform underserved neighborhoods, "Building Communities of Opportunity."

1

Understanding the Metro Miami Market DNA

Wednesday, September 14 // 10 AM - 3 PM

The Port of Miami // 1055 North American Way, Terminal F // Downtown Miami

Featured Presenters: John Talmage, Former CEO Social Compact; Dr. Ned Murray, Associate Director, FIU Metropolitan Center

2

Economic Gardening: "Growing an Entrepreneurial Community"

Wednesday, September 21 // 9 AM - 1 PM

Miami Dade College - North Campus, Science Complex // 11380 NW 27th Avenue // North Dade

In partnership with the Miami Dade College, Carrie P. Meek Entrepreneurial Education Center, Wells Fargo Urban Microentrepreneurs Initiative

3

Metro Miami Equity Summit 2011: "Building Communities of Opportunity"

Friday, September 30 // 9 AM - 5 PM

Joseph Caleb Center and Auditorium // 5400 NW 22nd Avenue // Liberty City

"Consensus Building, Announcement and Adoption of MDEAT 2011-2012 Action Plan"

Featured Presenters: James Carr, Chief Business Officer, National Community Reinvestment Coalition // Della Clark, President of the Enterprise Center, Philadelphia, PA

You may call us at **866-888-8032** or **[CLICK HERE](#)** for information and online registration. Information and online RSVP also available at www.miamidade.gov/mdeat.



Miami-Dade Economic Advocacy Trust
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Metro Miami Equity Summit Summer 2011

Event #

3

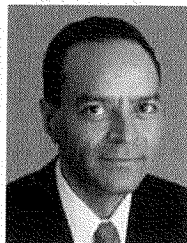
Your Voice Counts!

Friday, September 30 // 9 AM - 5 PM

Joseph Caleb Center and Auditorium
5400 NW 22nd Avenue

Join the Miami-Dade Economic Advocacy Trust (MDEAT), Public Officials, Summit Organizers, Summit Advisors, business owners and entrepreneurs, Keynote speakers, activists, advocates, ministry leaders, and the community-at-large as we provide a platform to implement strategies that will lead to an economic agenda re-positioning shattered neighborhoods and turning them into New Markets for competitive edge.

Featured Presenters:



James Carr
Chief Business Officer,
National Community
Reinvestment Coalition



Della Clark
President of the
Enterprise Center,
Philadelphia, PA

**Call 886-888-8032
or visit www.miamidade.gov/mdeat**

Meet the 2011 Inaugural Class of Urban Microentrepreneur Fellows and Summit Advisors
• Hear exciting stories of best business practices from our Keynote Speakers • Register to win wonderful prizes and exchange business cards • Take advantage of the Miami-Dade Disparity Analysis Data Project conducted by Social Compact and provided by MDEAT



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[ATTACHMENT 2: Agenda]

Please see attached document.



Carlos A. Gimenez
Mayor

Board of County Commissioners

Joe A. Martínez, *Chairman*
Audrey M. Edmonson, *Vice Chairwoman*

- Barbara J. Jordan, *District 1*
- Jean Monestime, *District 2*
- Audrey M. Edmonson, *District 3*
- Sally A. Heyman, *District 4*
- Bruno A. Barreiro, *District 5*
- Rebeca Sosa, *District 6*
- Xavier L. Suarez, *District 7*
- Lynda Bell, *District 8*
- Dennis C. Moss, *District 9*
- Sen. Javier D. Souto, *District 10*
- Joe A. Martínez, *District 11*
- José "Pepe" Díaz, *District 12*
- Esteban Bovo, Jr., *District 13*

Harvey Ruvín, *Clerk of Courts*
Pedro J. García, *Property Appraiser*
Alina T. Hudak, *County Manager*
Robert A. Cuevas Jr., *County Attorney*

Miami-Dade Economic Advocacy Trust

- Robert Holland, Esq., *Chairperson*
- Marc A. Douthit, Esq., *Vice-Chair*
- Natasha K. Nalls, *Second Vice-Chair*
- Ron Butler
- Stephanye Johnson
- Barbara Bibas Montero
- Carlos E. Morales
- Rev. Dr. Walter T. Richardson
- Tamika R. Robinson
- Treska V. Rogers
- H. Leigh Toney

John E. Dixon, Jr., *Executive Director*
Miami-Dade Economic Advocacy Trust

For more information on housing, economic development,
and/or the Teen Court Program call 305-372-7600.

19 West Flagler Street, M-106
305-372-7600 (F) 305-329-1046

For more information, visit www.miamidade.gov.

Thank You for Attending!



Metro Miami
Equity
Summit
Summer 2011



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Metro Miami Equity Summit 2011: "Building Communities of Opportunity"
 Friday, September 30 // 9 AM - 5 PM
"Consensus Building, Announcement and Adoption of MDEAT 2011-2012 Action Plan"
Featured Presenters: James Carr, Chief Business Officer, National Community Reinvestment Coalition // Della Clark, President of the Enterprise Center, Philadelphia, PA

ROUNDTABLE AGENDA

9:00 am

Roundtable Open
 Registration, Coffee, Networking

9:30 am – 10:00 am

Welcome
John E. Dixon, Jr.
 Executive Director
 Miami Dade Economic Advocacy Trust (MDEAT)

Invocation

Rev. Joaquin Willis
 Pastor, Church of the Open Door;
 President, Collective Empowerment Group

Greetings

Vice-Chairperson Audrey M. Edmonson
 Miami-Dade Board of County Commissioners
 District 3

10:00 am – 10:45 am

Morning Keynote Speaker

Introduction

Stephanye Johnson
 MDEAT Board Member,
 Chairperson Housing Action Committee

Ron Butler

MDEAT Board Member,
 Chairperson Housing Action Committee
 & 79th Street Corridor Initiative

James Carr

Chief Business Officer
 National Community Reinvestment Coalition
 Washington, DC

*"Five Lessons Offered, but not Necessarily Learned
 from the Foreclosure Crisis and Near Collapse of
 the US Financial System and Economy"*

10:45 am – 11:00 am

Break

11:00 am – 12:15 pm

Program Continues

Tom Zuniga

Managing Director, Program Facilitator
 DSG Community Management Systems, LLC.

"Getting to the Action Plan: Your Involvement"

Remarks

The Honorable Jean Monestime
 Miami-Dade County Commissioner
 District 2

12:15 pm – 1:00 pm

Lunch
 Hot 105 Live Broadcast

1:00 pm – 1:30 pm

Afternoon Keynote Speaker

Introduction

H. Leigh Toney
 MDC Carrie Meek Entrepreneur Center,
 Co-Chairperson
 MDEAT Economic Development Action Committee

Della Clark

Chief Executive Officer
 The Enterprise Center of Philadelphia

1:30 pm – 1:45 pm

Questions and Answers

1:45 pm – 2:00 pm

Break

2:00 pm – 3:30 pm

Planning Groups
 Discussion of "Do-Able Deeds"

Community Information System

Facilitators:

Tom David, Ines Hernandez

Urban Microentrepreneurs Initiative

Facilitators:

H. Leigh Toney, Phil Bacon

DBE Marketing Initiative

Facilitators:

Cornell Crews, Ron Frazier

The Metro Miami Partnership

Facilitators:

Karen Moore, Annie Lord, Daniella Levine

3:30 pm – 4:45 pm

Plenary
 Planning Groups Report
 Announce Action Agenda, 2011-2012

4:45 pm – 5:00 pm

Closing Remarks
H. Leigh Toney

5:00 pm – 7:00 pm

Networking Reception



Miami-Dade Economic Advocacy Trust
 19 West Flagler Street • M-106
 305-372-7600 • www.miamidade.gov/mdeat



[ATTACHMENT 3: Folder Contents]

Please see attached document.



miamidade.gov

Miami Dade Economic Advocacy Trust

19 West Flagler Street • M-106

Miami, Florida 33130

T 305-372-7600 F 305-579-3699

To: *Our Community Economic Development Colleagues*

Welcome to the 2011 Metro Miami Equity Summit

We are pleased you have joined us at our Inaugural event - The 2011 Metro Miami Equity Summit. We meet during difficult times for our neighborhoods but as we look to the future, we will examine new ideas and possibilities while developing strategies that will shape an equity agenda for Metro Miami's underserved neighborhoods.

We believe it is no longer enough for us to rage against poverty and inequality; as community leaders, we are obligated to do something about it. Increasing the tax base with New Market initiatives is a task that we all should embrace.

The desired outcome of our work together is to build consensus for an economic agenda that ensures the equitable participation of Blacks in Miami-Dade County's economic growth. To that end, we will establish an information platform with baseline data from which to track and monitor economic changes and to inform ongoing and future community development decision-making including: neighborhood revitalization planning, retail attraction, small business development, and access to vital services by residents of underserved communities.

Together, we will adopt specific interventions and initiatives that will create economic engines in distressed neighborhoods, "Building Communities of Opportunity". You may visit our website at www.miamidade.gov/mdeat. We look forward to our time together.

Thank you,

A handwritten signature in black ink, appearing to read "Robert W. Holland".

Robert Holland, Esq., Chairperson

A handwritten signature in black ink, appearing to read "Ron Butler".

Ron Butler, Chair
Economic Development Committee

A handwritten signature in black ink, appearing to read "John Dixon".

John Dixon, Executive Director

A very faint, handwritten signature in the bottom right corner of the page, which is difficult to decipher.

GET TO KNOW THE MIAMI-DADE ECONOMIC ADVOCACY TRUST

Miami-Dade Economic Advocacy Trust "(MDEAT) is the successor agency to the Metro-Miami Action Plan Trust (MMAP)

OUR HISTORY

As background, the predecessor organization, MMAP was created in 1983 to improve economic conditions in the Black community and to address existing disparities between predominantly Black communities and their Metro area counterparts. In 2008, Miami Dade County Board of County Commissioners created the MDEAT Oversight Review Board (ORB) to explore various options related to restructuring MMAP and for redefining its economic development mission. The ORB sees MDEAT's mission as "ensuring the equitable participation of Blacks in Miami Dade County's economic growth through advocacy and monitoring of economic conditions and economic development initiatives in Miami Dade County."

The County Commission envisions the new role of MDEAT as an advocacy and coordinating entity, fostering collaborations, building strong alliances with entities that target issues that affect the economic growth and conditions in blighted communities, and fostering the equitable participation of Blacks in economic development activities in Miami Dade County. The new MDEAT is responsible for tracking and reporting the activities and the achievements of entities charged with and funded to improve conditions of Blacks in blighted communities. MDEAT is required to monitor economic activity and to issue an annual report card to the community on the activities and the effectiveness of community economic development activity in the County.

Charged with this mandate, MDEAT adopted a core value of "information driven" community economic development.

For too long, CED decision making has been driven through stereotypical perceptions and anecdotal data; until CED uses the same information platforms that other actors---retailers, lenders, investors, developers--use, CED practitioners cannot make a compelling case for the investment viability of underserved markets.

MDEAT hired Social Compact to prepare baseline demographic and economic data for Miami Dade County

Social Compact pioneered the use of "Drilldown"-- a methodology to analyze inner city markets to create business oriented profiles of emerging markets.

Traditional market analyses are derived from decennial census data despite evidence that census undercounts low income and minority neighborhoods at a higher rate than their wealthier counterparts. Undercount contributes to the continued undervaluing of the economic potential of urban communities--many of them underserved.

The data platform developed through a combination of Social Compact and other available data is designed to:

Reveal market strengths and opportunities commonly overlooked by traditional market analyses.

Assist MDEAT in leveraging neighborhood assets to attract investments into underserved neighborhoods.

Create an economic disparity analysis; develop a score card and tracking system that provides a comparative analysis of the socioeconomic conditions of five targeted (predominantly) African American communities (Commission Districts 1, 2, 3, 8 and 9) and their metro area counterparts.

Create an information system of shared economic data that can be embedded and updated and used by stakeholders to track economic changes and to inform on-going and future economic development initiatives including neighborhood revitalization planning, retail attraction, small business development and access to vital services by residents of underserved neighborhoods.

Metro Miami
Equity
Summit
Summer 2011

MIAMI-DADE ECONOMIC ADVOCACY TRUST

OFFICERS

Robert Holland, Esq., *Chairperson*

Marc A. Douthit, Esq., *Vice-Chair*

Natasha K. Nalls, *Vice-Chair*

MEMBERS

Ron Butler

Stephanye Johnson

Barbara B. Montero

Carlos E. Morales

H. Leigh Toney

Rev. Dr. Walter T. Richardson

Tamika R. Robinson

Treska V. Rodgers

ECONOMIC DEVELOPMENT ACTION COMMITTEE

MDEAT's mandate is to ensure the equitable participation of Blacks in Miami-Dade County's economic growth through advocacy and monitoring of economic conditions and economic development initiatives in Miami-Dade County.

Ron Butler, Committee Chairperson

Executive Director

79th Corridor Initiative

Barbara B. Montero, Committee Member

Chief Marketing Officer, & Co-Founder

Safety Pay

H. Leigh Toney, Committee Member

Executive Director, Miami-Dade College

Carrie P. Meek Entrepreneurial Education Center

Economic Development Staff Liaison

María Diaz de la Portilla



Miami-Dade Economic Advocacy Trust
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The Urban Microentrepreneurs Initiative

A partnership between Miami-Dade Economic Advocacy Trust (MDEAT) and The Meek Center for Entrepreneurship Education at Miami Dade College, Miami-Dade Chamber of Commerce, The Haitian Chamber of Commerce, and Wells Fargo Bank.

Metro Miami
Equity
Summit
Summer 2011

Welcome the 2011 Inaugural Class of Urban Microentrepreneur Fellows

1. Tamekia Daniels, Key to Know Property Management
2. Tawnecia Rowan, Well Written Words, LLC
3. O. Celestin, C&M Sweet Bakery
4. Linda Schneider, Legend Publishing
5. Linda Mays, May Foundation
6. Marvlyn Scott, All Star HR
7. Chad Cherry & Karen Phillips, Bring Organics Back
8. Stephanie Van Vark, Stephanie Creates
9. Jeff Lozama, CMS International
10. Rucht Doleo, Rucht Doleo Designs
11. Anthony Atkins, Milestone Contractors
12. Pamela Strachan, Perfect Choice Midwifery
13. Laura Kallus, Panzou Project



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DSG

[ATTACHMENT 4: List of Attendees]

Please see attached document.

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3

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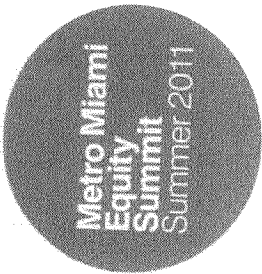
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HOW HUBIN	How	STEDC	415-254-0747
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JOE AD CHERRY	Joe	Bring Organics Back	
		Bring Organics	



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2011 INAUGURAL CLASS OF URBAN MICROENTREPRENEUR FELLOWS

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aniels, Tamekia	TAMEKIA DANIELS	Key to Know Property Management	
oleo, Rucht		Rucht Doleo Designs	
illus, Laura		Panzou Project	
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illips, Karen	Karen Phillips	Bring Back Organics	888-594-7771
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ott, Marvlyn	MARVLYN SCOTT	All Star HR 305-401-4159	m.scott@allstarhrconsulting.com

**2011 INAUGURAL CLASS OF
URBAN MICROENTREPRENEUR FELLOWS**

09/30/11

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2/

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3



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3



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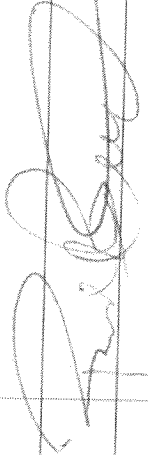
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[ATTACHMENT 5: Constant Contact Memo]

Please see attached document.

DSG Community Management Services, LLC

Email Tracking Report
10/4/2011

As part of the contractual obligation to design, plan and implement a series of events culminating in the Metro Miami Equity Summit, DSG utilized the online email and event marketing service Constant Contact™ to promote the three (3) events.

In conjunction with the Marketing Department of the Miami-Dade Economic Advocacy Trust, the program was used to send email invitations to various mailing lists combined into a Master List of advisors, activists, community and economic development professionals, and elected officials.

In Table 1-1 a breakdown of results generated from the email marketing. A series of event marketing invitations was developed and sent to the Master mailing list at minimum of twice prior to the event (Attachment A). Each email invitation included information for all three events and allowed potential registrants to select one (1) or as many events as they desired. The program was easy to use and provided rapid reports on how the emails were viewed, opened, etc.

Comparative Metrics

Table 1-1

	Sent	Bounces	Opens	Clicks	Forwards
Overall	3801	38.8% (1476)	20.3% (472)	5.3% (25)	0
Last 3 months	3801	38.8% (1476)	20.3% (472)	5.3% (25)	0

Emails

Using invitations created online in conjunction with Miami-Dade County Economic Advocacy Trust, DSG created and mailed over 600 email invitations to the target community for the event. Table 1-2 illustrates results for each mailing. Nearly 40% of the mailings completed were sent to invalid accounts and were subsequently “bounced” and not received by the intended recipient. Approximately 20% of emails sent were opened and none were forwarded by recipients. In “Key for Table Above” you will note reasons for failed.

Table 1-2

Date Sent	Email Name	Sent	Bounces	Spam Reports	Opt-outs	Opens	Clicks	Forwards
9/28/2011	Copy of Sep 26 2011 Attend Metro Miami Equity Summit	709	40.5% (287)	* 1 *	0.3% (2)	19.0% (80)	0	0
9/26/2011	Sep 26 2011 Attend Metro Miami Equity Summit	634	44.2% (280)	0	0.2% (1)	20.3% (72)	4.2% (3)	0
9/20/2011	Copy of Sep 19 2011 Attend Economic Gardening-Growing An Entrepreneurial Community	610	37.2% (227)	* 1 *	0.3% (2)	17.8% (68)	0	0
9/19/2011	Sep 19 2011 Attend Economic Gardening-Growing An Entrepreneurial Community	610	37.4% (228)	0	0	22.0% (84)	6.0% (5)	0
9/8/2011	Copy of Aug 05 2011 Attend Metro Miami Equity Summit	612	37.4% (229)	0	0.3% (2)	19.1% (73)	20.5% (15)	0
9/6/2011	Aug 05 2011 Attend Metro Miami Equity Summit	626	35.9% (225)	0	0.6% (4)	23.7% (95)	2.1% (2)	0

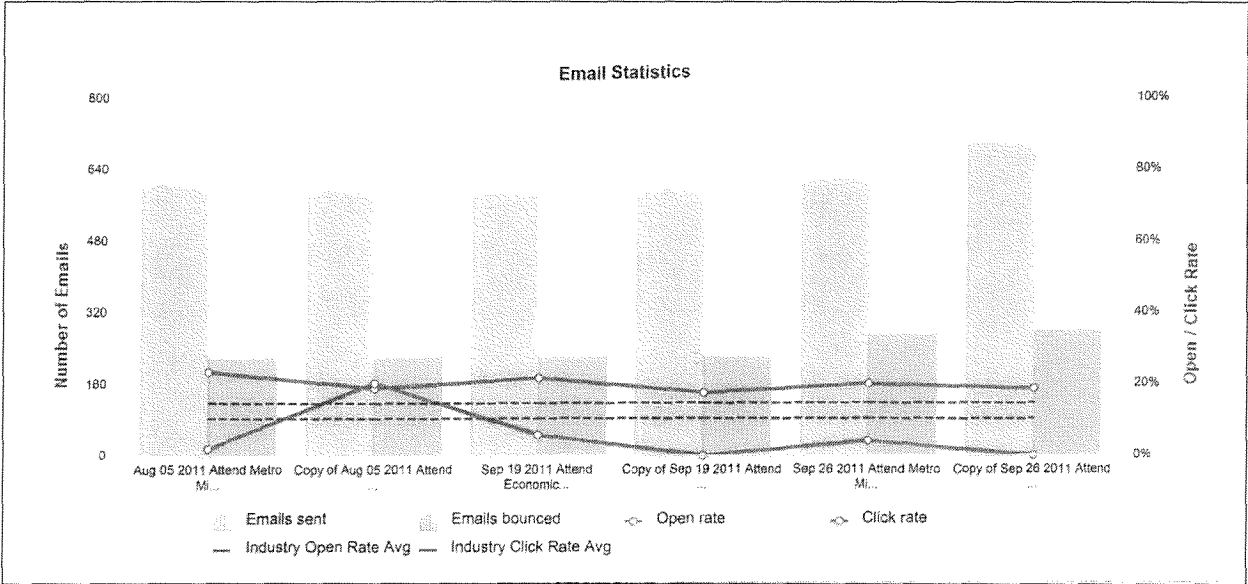
Key For Table 1-2

Sent The total emails sent, including bounces.	Bounced percent Number of bounced emails divided by the number sent.	Spam Reports Number of complaints received from an email.
Bounces Emails sent, but not received by your contacts.	Opt-outs Contacts who unsubscribed from your list.	Opt-out percent Number of opt-outs divided by the number sent.
Opens Emails your contacts received and viewed.	Opened percent Number of opened emails divided by the number of emails delivered (delivered = emails sent minus emails bounced).	Clicks Contacts who clicked on a link within your email.
Click-through percent Number of clicks divided by the number opened.	Forwards Number of times the email was forwarded using the Forward Email to a Friend link.	Forward Email to a Friend percent Number of forwarded emails divided by the number opened.

Table 1-3 shows results comparing statistics for email/event marketing for similar industries. You will note industry bounce rates of 15% or less compared to the 40% rate for the DSG events. The Open rate for the DSG events was more in line with industry comparisons at 20%. Click Through rates for DSG were below average after the initial mailing.

Table 1-3

Business Type	Open Rate	Bounce Rate	Click-Through Rate
Association	20.6%	10.5%	10.2%
Communications	16.5%	9.5%	14.6%
Consultant	14.9%	12.2%	10.6%
Education and Services	19.0%	9.4%	13.5%
Event Planning	17.0%	9.8%	12.5%
Government Agency	22.6%	9.8%	13.8%
Marketing/PR	14.5%	11.1%	11.8%
Non-profit	21.7%	10.2%	11.5%
Professional Services	16.5%	10.7%	11.1%
Technology	14.8%	11.1%	10.2%
Other*	17.5%	8.9%	14.7%



The graph illustrates the results of the mail metrics using Constant Contact. While the number of emails sent is significant, 600+, the number of bounces 200+ represents a significant portion of contacts that were not reached or reached ineffectively.

Conclusion

Constant Contact, while a convenient and easy to use method of event marketing, is only as effective as the contact list and should be used in conjunction with other marketing efforts.

Telecommunication

DSG also utilized Ring Central toll free to have a centralized location for calls to DSG and to facilitate registration.

An 800 number was established and extensions created for the event. A total of approximately 12 calls were received and five (5) persons were registered for one or more of the three events.

Overall the 800 number proved an efficient means for communication before events.

**[ATTACHMENT 6: DSG Presentation for the 2011 Miami
Equity Summit]**

Please see attached document.

The 2011 Metro Miami Equity Summit

“Getting to the Action Plan”

Tom Zuniga

DSG Community Management Systems

September 30, 2011

Summit Overview

Objective

Invite and bring together Metro Miami activists, advocates, policymakers, public officials, lenders, investors, civic leaders and community development practitioners to build consensus for an economic agenda--a *plan of action* to:

- Promote underserved communities of Miami Dade County for competitive advantage;
- Transform our distressed neighborhoods into “communities of opportunity”

Summit Overview

Market Context

Tom Zamiga, DSG 9-2011

- Recession underscores that growth and prosperity not shared among all areas of the County;
- Obvious economic disparity exists primarily in Black neighborhoods;
- Increasing poverty, high unemployment, low wages, lack of robust local businesses;
- Lack of cohesion and alignment among service providers. To maximize leverage at a time of scarce resources, must reduce replication of effort;
- Past efforts haven't been planned or managed effectively; and
- Need to find a way to start looking at economic development and looking at the people within the neighborhoods as a Resource for Economic Development.

Program Overview

The Legislative Vision

Tom Zuniga, DSG 9-2011

County Commission envisions the new role of MDEAT:

- *Advocacy and coordinating entity;*
- *Foster collaborations and build strong alliances with entities that target issues affecting economic growth and conditions in blighted communities;*
- *Foster the equitable participation of Blacks in economic development activities of Miami Dade County; and*
- *Responsible for monitoring and tracking and reporting on the activities and the achievements of entities charged with and funded to improve conditions of Blacks in underserved communities*

Summit Overview

Strategy for Creating Agenda

Tom Zuniga, DSC 9-2011

3 Events:

- Roundtable 1: “Understanding the Miami Dade Market DNA” —Wednesday, Sept 14, 10 to 3
- Roundtable 2: “Economic Gardening: Nurturing an Entrepreneurial Community” —Wednesday, Sept 21, 9am to 1pm
- “Miami Equity Summit 2011: Creating Communities of Opportunity” —Friday, Sept 30, 9 to 5pm

Roundtable 1 Results

- To create a plan, must first have effective information platform.
- Core values: Community Economic Development is information driven
 - Data shared by retailers, lenders, investors, community development practitioners;
 - Data is used to make a compelling case for investment viability of underserved markets—"new markets";
 - Need to access data that reveals market strengths and commonly overlooked opportunities in target neighborhoods;
 - The importance of identifying and leveraging neighborhood assets;
 - Create a platform that combines traditionally familiar and non familiar data—US Census & Social Compact; and
 - Data to be embedded & shared and updated and easily accessible to inform policy.

Roundtable 2 Results

- Premise:
 - Identify unique businesses and entrepreneurs in underserved neighborhoods;
 - Develop a support system (economic infrastructure) that maximizes their possibilities;
- Developed the **Urban Microentrepreneurs Initiative**
 - Led by Meek Center for Entrepreneurship Education at Miami Dade College in partnership with MDEAT, the Miami Dade & Haitian Chambers of Commerce, supported by Wells Fargo;
 - 14 businesses pitched to a panel of judges to get selected as UMI Fellows—a one year program that combines education and business support;
 - Introduce “Economic Gardening” Concept to Metro Miami Market
 - *How to grow local business*
 - *Connect with Grow Florida—a statewide initiative to develop and sustain local business*
- Identify and understand what drives the local economy and define strategies for connecting

We are at the Summit!

Tom Zuniga, DSG-9-2011

- Time to create the *Plan of Action*
 - Strategy is to identify do-able deeds that we will hold each other accountable for delivering this time next year.

- Do-able deeds proposal:
 - Create an Information Platform; A Community Information System
 - Implement the Urban Microentrepreneurs Initiative
 - Establish a Disadvantaged Business Enterprise Initiative
 - Existing DBE program needs proactive retooling
 - Create the Metro Miami Partnership (for Economic Development)
 - Identify potential partnerships and strategic alliances

Planning Groups

Tom Zuniga, DSG 9-2011

- Have identified team of Summit Advisors:
 - CED practitioners that will assist in formulating the plan of action
 - Small group workshops to flesh out the details and possibilities
- We are mindful of short term problems but need to focus on the future.
- What will Miami look like in 2020?
- What can we do between now and 2015?
- What can we change by this time next year?
- How do we work collectively?
- What do we want from each other?
- What are we willing to be accountable for?

[ATTACHMENT 7: Presenter Bios]

Please see attached documents.

BIO

Della Clark

Della Clark is President of The Enterprise Center; an entrepreneurial center that provides access to capital, capacity building, business education and economic development opportunities to high potential minority entrepreneurs. During her 19-year tenure, she has cultivated relationships with key corporate and industry leaders from the wider business world, representatives from educational institutions, and high-ranking government officials at the city, state and federal levels.

A native of Texas and a graduate of Washington, DC's American University in Business Administration, Ms. Clark is a recognized leader. She was selected for and completed participation in the Eisenhower Exchange Fellowship's Philadelphia International Leadership Initiative. Through the Fellowship, Ms. Clark explored international entrepreneurial activities in Hungary, Austria and the Czech Republic in 2002 and Ireland in 2004. Ms. Clark also served as a Senior Policy Fellow (1998-2000) at the George V. Voinovich Center for Leadership and Public Affairs at Ohio University.

Ms. Clark has received numerous awards and today, Della Clark demonstrates her active involvement in the community by serving as a board member for the University City District, St. Christopher's Foundation for Children, and a trustee for the Restaurant School at Walnut Hill College

Della Clark, President of The Enterprise Center
4548 Market St. Philadelphia, PA 19139

215-895-4005

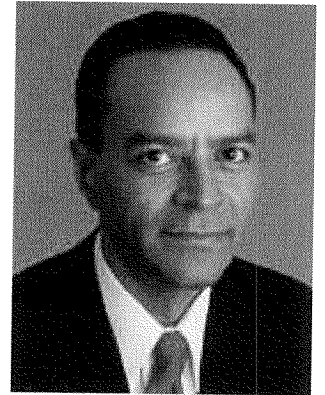
dclark@theenterprisecenter.com
www.theenterprisecenter.com



BIO

James H. Carr

Jim Carr is Chief Business Officer for the National Community Reinvestment Coalition, an association of 600 local development organizations across the nation, dedicated to improving the flow of capital to communities and promoting economic mobility. He manages NCRC's business development initiatives, including the Washington, DC Minority Business Enterprise Center—the highest performing MBEC in the nation according to the U.S. Department of Commerce—the new Houston MBEC, the new Washington, DC Women's Business Center, the NCRC Community Development Fund, and NCRC's Neighborhood Planning and Investment Services. Jim is an Executive Committee member of Americans for Financial Reform, an Advisory Committee Member of the Federal Reserve Bank of San Francisco Center for Community Development Investments and a Braintruster (blogger) for the Roosevelt Institute's New Deal 2.0 initiative. Jim is also a former Visiting Professor at Columbia University in New York.



Prior to his appointment to NCRC, Jim was Senior Vice President for Financial Innovation, Planning and Research for the Fannie Mae Foundation and Vice President for Housing Research at Fannie Mae. He has also held posts as Assistant Director for Tax Policy with the U.S. Senate Budget Committee, and Research Associate at the Center for Urban Policy Research at Rutgers University.

Jim has served on research or policy advisory boards at numerous colleges and universities including Harvard University, University of California-Berkeley, and University of Pennsylvania. He previously served on the Corporate Advisory Board of the Urban Financial Services Coalition and was as an instructor for the Neighborhood Reinvestment Training Institute. Jim has also been an advisor to the Organization for Economic Cooperation and Development (OECD) Urban Affairs Project Group in Paris, France. Jim has served as an international advisor on financial modernization and housing finance to China, Mexico, Turkey, and Colombia. He has also served on Congressional delegations to South Africa and Ghana on housing and economic development.

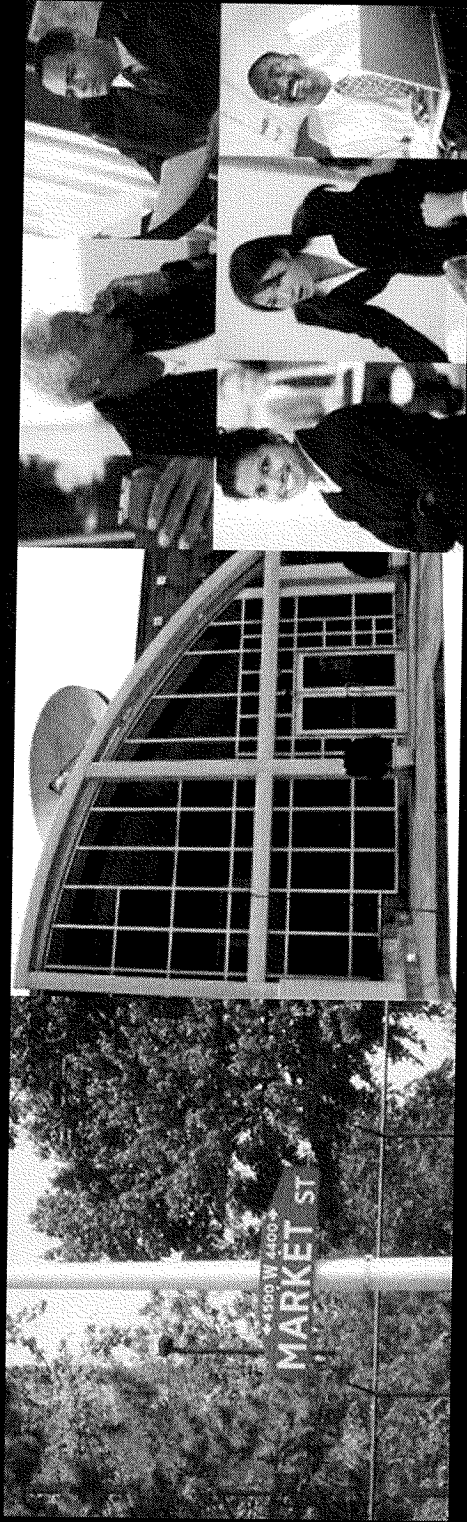
Jim testifies frequently before the United States Congress on issues related to the economy, housing markets, financial system regulatory reform, and wealth disparities and economic mobility. He is particularly recognized for his knowledge about and leadership on development of financial instruments and strategies to promote sustainable affordable home lending, inner-city community and economic development, and wealth creation for lower-income households. Jim has appeared on CNN, FOX News, CNBC, Bloomberg, MSNBC, PBS, and a variety of local news stations in Washington, DC, and New York. He has been interviewed on Newsweek on Air, Bloomberg Radio, and National Public Radio. Jim has been quoted and his research cited in various major newspapers including the *Washington Post*, *USA Today*, *New York Times*, *Wall Street Journal*, *Los Angeles Times*, *Associated Press*, *Reuters*, and numerous additional media outlets.

Jim's speeches have been awarded top honors, including the "Best of the Best" award by the International Association of Business Communicators. Jim is former editor of the scholarly journal *Housing Policy Debate*, which received the 1996 editorial Award of Excellence from Washington EdPress and was routinely rated one of the nation's premier urban studies research journals by the Institute for Scientific Information. He also served for more than a decade as editor of the peer-reviewed publication *Journal of Housing Research*. Jim's recent books include *Replicating Microfinance in the United States and Segregation: The Rising Costs for America*.

Jim has earned numerous professional and academic honors and awards. He is a 2004 Aspen Institute Scholar, recipient of the 2003 Community Impact Award from the National Organization of Black County Officials, the 1998 Presidential Award from the National Association of Urban Bankers, and an Outstanding Achievement Award by the Neighborhood Reinvestment Training Institute in 1996. Jim holds a Bachelor of Architecture degree with honors from Hampton University, a Master of Urban Planning degree from Columbia University, and a Master of City and Regional Planning degree from University of Pennsylvania.

[ATTACHMENT 8: Presentation]

Please see attached documents.



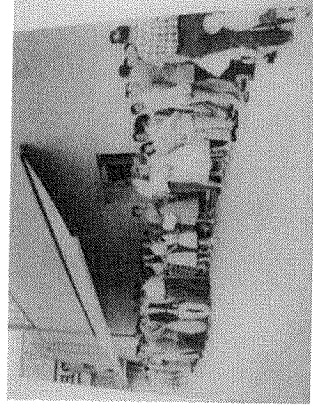
**The
Enterprise
Center**

The future of business is here.

The Enterprise Center is located in the original home of American Bandstand at 4548 Market St in west Philadelphia

Background Information

- American Bandstand was America's longest-running musical variety program
- Began televising from WFIL Studio at 46th and Market Streets, nation's first studio designed for television broadcast
- American Bandstand joined the national ABC network in 1957, and left in 1964 for Hollywood
- Taped in Studio B, currently the Business Events Center
- Building added to the National Register of Historic Places on July 28th, 1986, and fully renovated by TEC in 1996-1997.



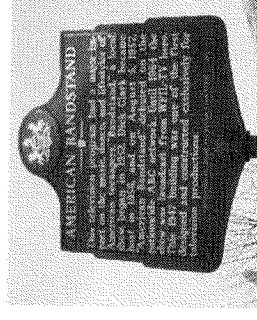
WFIL Studio, 1957 to The Enterprise Center, 2007



Ribbon cutting ceremony for building renovation, 1997



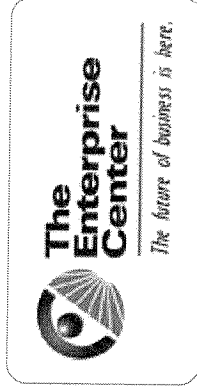
Business Events Center, formerly WFIL Studio B



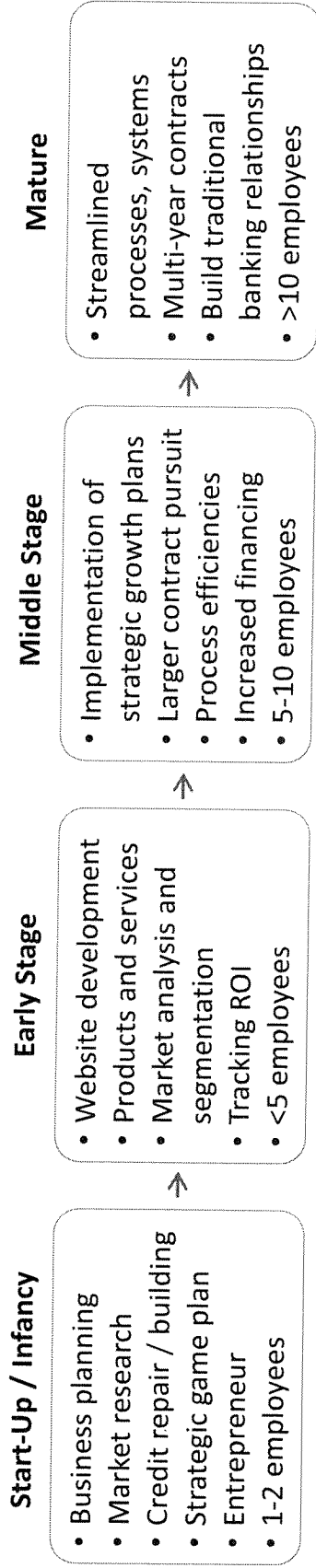
National Register of Historic Places Marker



The Enterprise Center's core mission is to position minority businesses for success in the regional and global economy

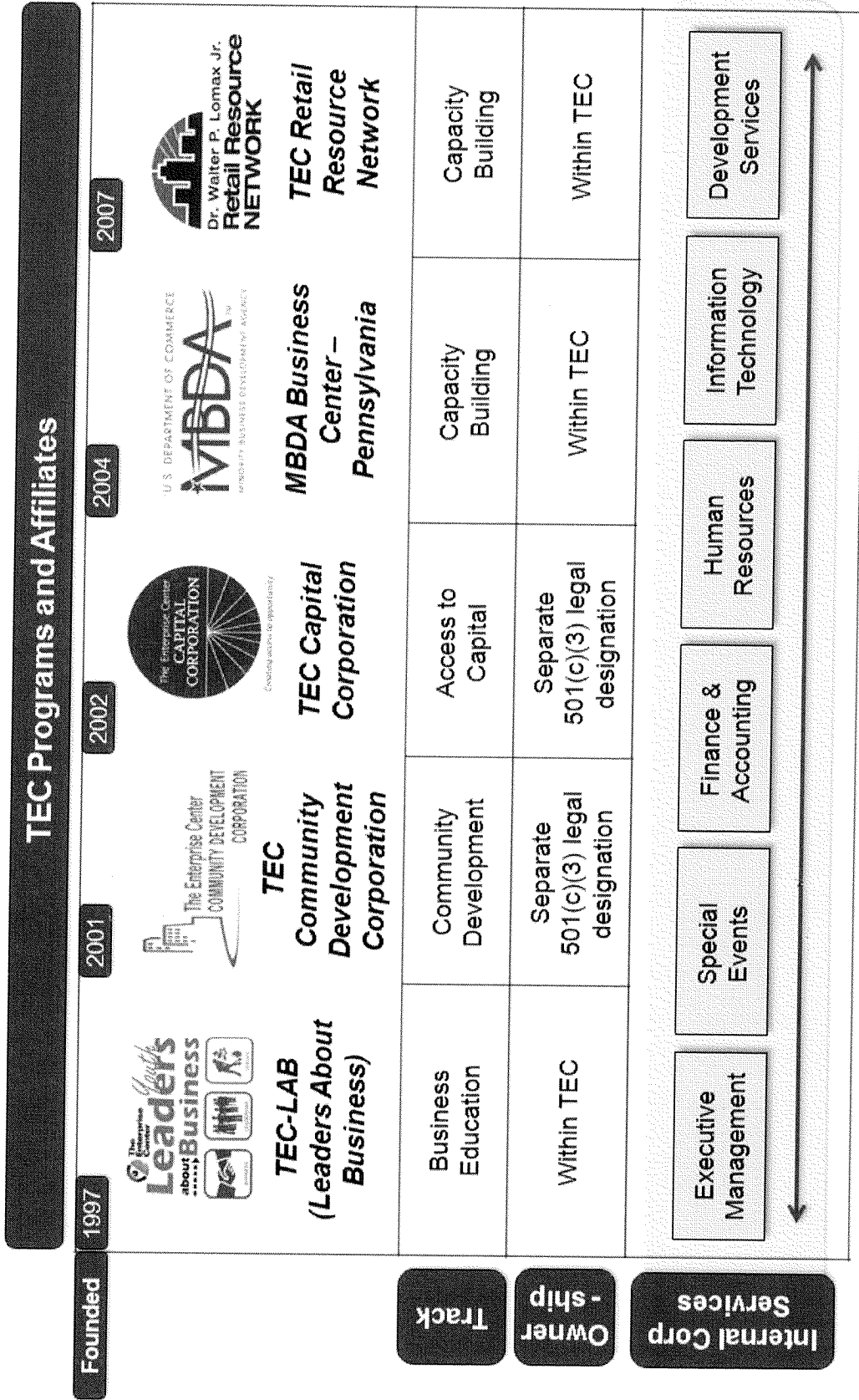


Continuum of Services: Movement of The Enterprise Center downstream, targeting mature clients with acceleration services



Since inception in 1989, TEC has shifted from incubation services targeting start-ups to acceleration services targeting larger firms

TEC operates diverse programs driving both economic and social revitalization in high-need communities



TEC Capital Corporation provides access to capital and financial services to urban, minority business enterprises

Current Services

Grow Philadelphia Loan Fund

- For Philadelphia-based M/WBEs in low-income communities
- Loans up to \$50K at fixed rates

Strategic Growth Loan Fund

- 2-Phase loan fund for LMI businesses with poor financial solvency

Loan Packaging

- Compile necessary documents
- Targeted lender-borrower matching

Financial Intermediation

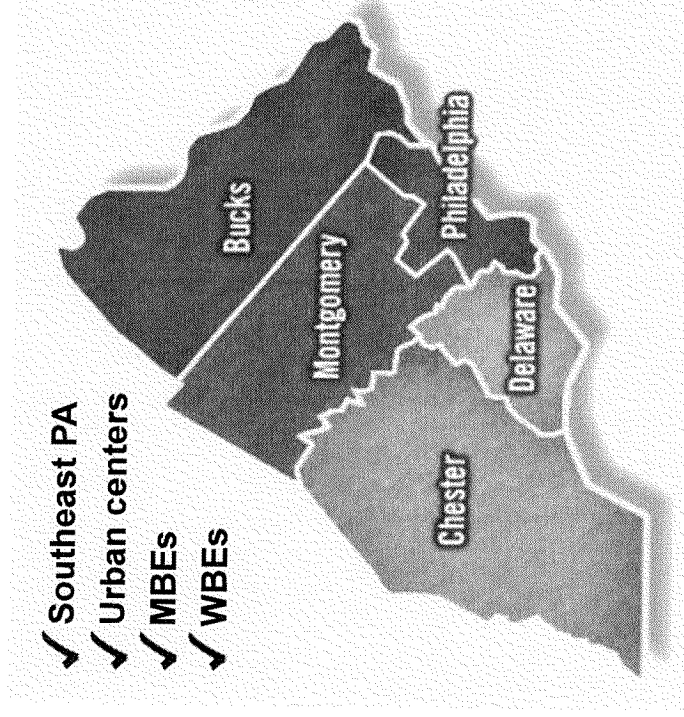
- For loans greater than \$50K
- Secure financing through 3rd parties, e.g. traditional banks

Credit Repair

- Credit counseling services
- Assist in identifying and resolving credit problems, e.g. delinquency

Target Market



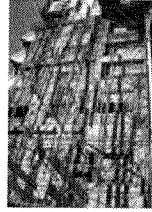
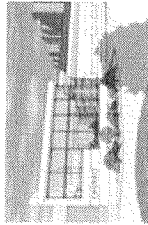


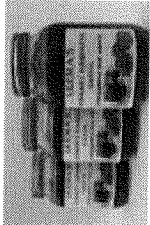
- ✓ Southeast PA
- ✓ Urban centers
- ✓ MBEs
- ✓ WBES

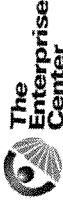


TEC-CC is a certified SBA Micro Loan Intermediary as well as a Department of Treasury Community Development Entity & Community Development Financial Institution

TEC Community Development Corporation drives social revitalization in Walnut Hill and surrounding areas

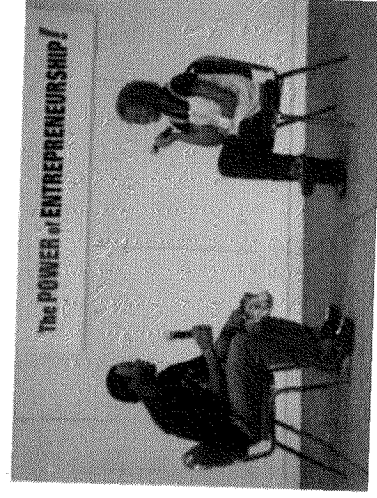
TEC-CDC Programs for Low-Income Economic and Community Development

	Walnut Hill Street Team		Education Initiative		Targeted Housing Preservation Program		Center for Culinary Enterprises		Food, School, and Community		Walnut Hill Growers Cooperative		Philly Food Ventures
Resident engagement through door-to-door canvassing	Collaboration between schools, community, and residents	Subsidized repair and rehabilitation of low-income homes	Shared kitchen facility / hub of community health resources	Improving community food access and public school meal quality	Youth-run, community-based urban agricultural model	Technical assistance and loan fund targeting small food businesses							

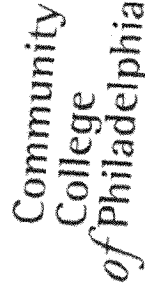


TEC-LAB operates YES (Youth + Entrepreneurship = Success), comprised of business and leadership programming in- and out-of-school and in the summer

- ***In-School Program***
 - Serves 350 students annually in 5 local public high schools
- ***Executive Incubator After School Program***
 - Students receive capital and TA to start their own businesses
- ***Summer TEC-LAB Camp***
 - An intensive 5-day business education and leadership camp

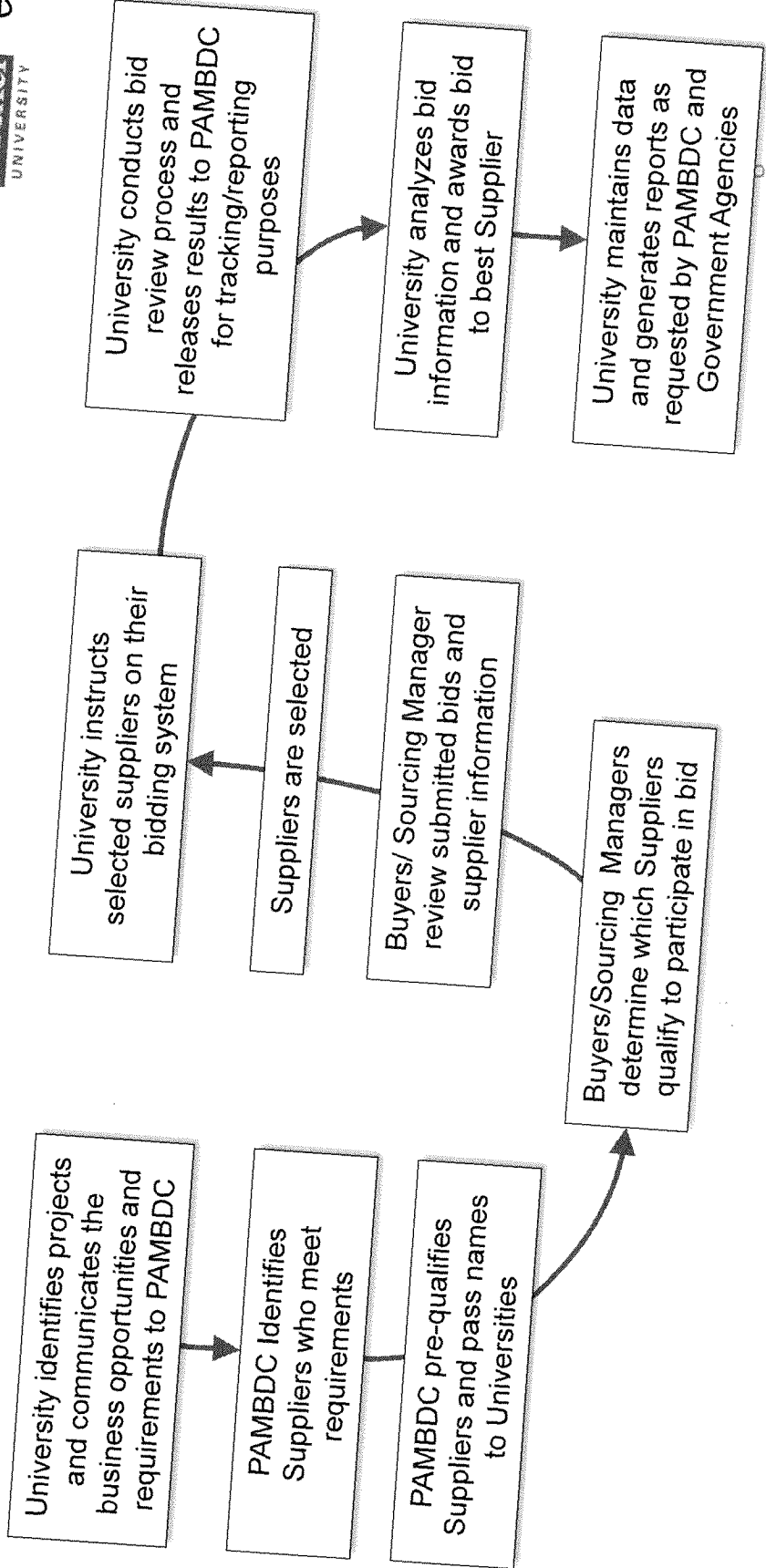


MBC-PA's University Purchasing Initiative provides local colleges with a pipeline of qualified MBE contractors



etc.

Project Design



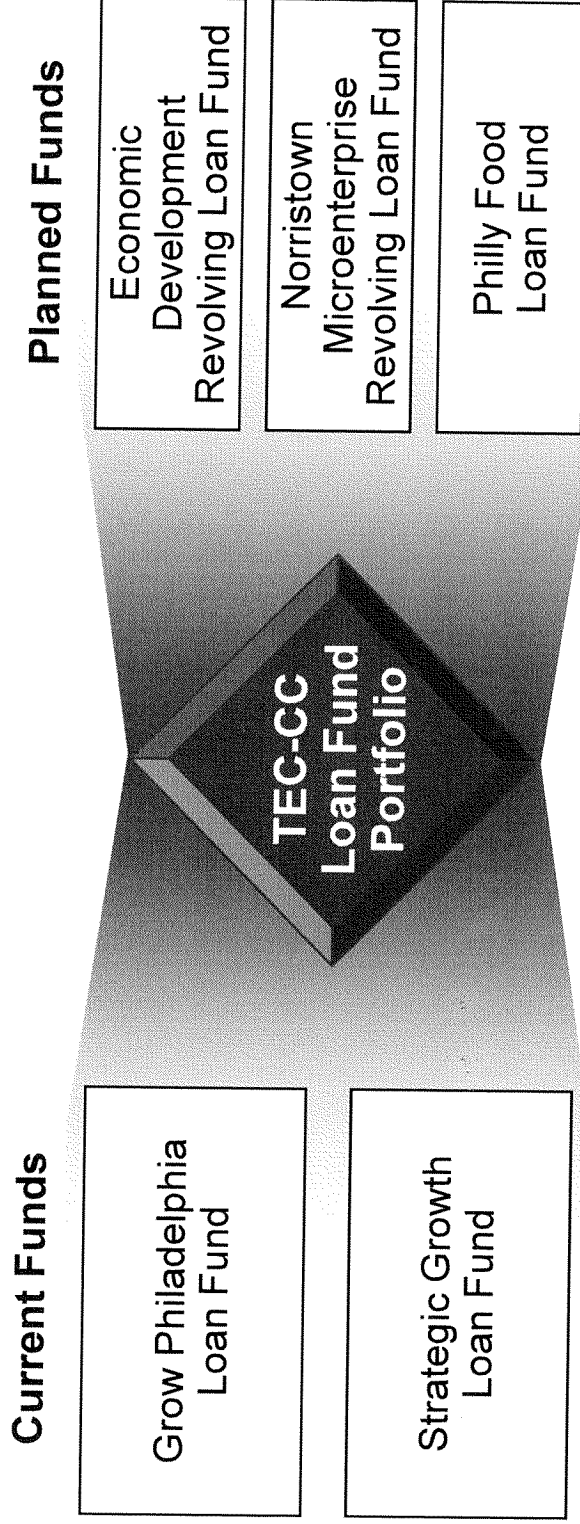
As of CY2010, MBC-PA has delivered more than \$341 million in transactions and created 894 jobs for clients

MBC-PA Performance, 2004-2010

	2004	2005	2006	2007	2008	2009	2010	Totals
Procurement (\$ mm)	\$21.9	\$66.6	\$53.5	\$16.7	\$67.5	\$20.5	\$46.5	\$293.2
Financing (\$ mm)	\$0.4	\$0.2	\$0.5	\$11.3	\$12.2	\$0.3	\$10.9	\$35.8
*Increase Sales (\$ mm)	*	*	*	\$2.2	\$10.1	\$0.0	\$0.2	\$12.5
Total Transactions (\$ mm)	\$22.3	\$66.8	\$54.0	\$30.2	\$89.8	\$20.7	\$57.6	\$341.5
# of Jobs	114	123	141	211	89	119	97	894
# of clients	43	49	329	98	81	88	134	822

TEC Capital Corporation operates a series of microloan funds with additional funds to be established

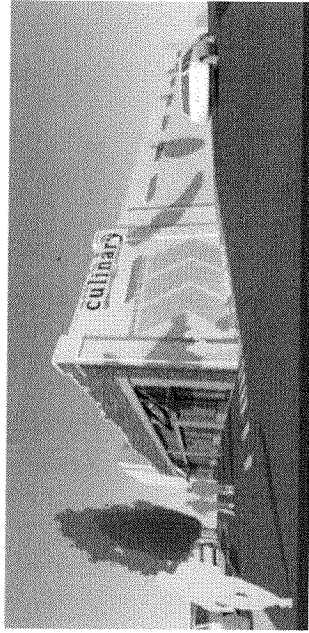
TEC-CC Series of Loan Funds



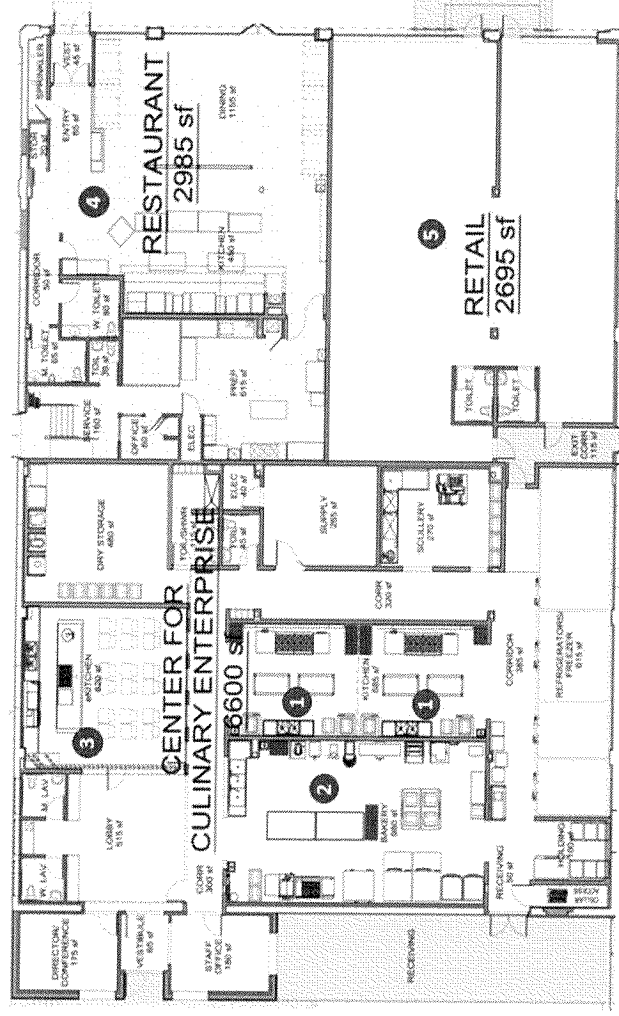
TEC-CC will continue to grow its portfolio of loan funds as internal capacity expands beyond FY 2013

The Center for Culinary Enterprises will be a 13,000+ sq. ft., LEED-certified food business development center

CCE Rendering, Summary and Floor Plan



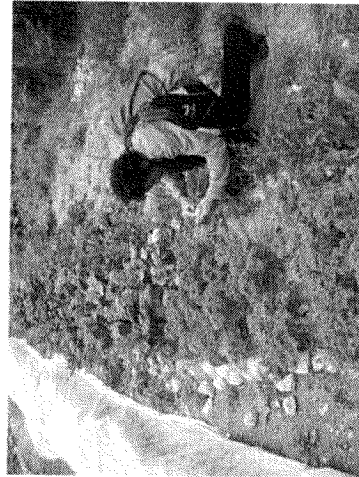
- Located at 48th / Spruce Sts
- Will feature commercial kitchens for hourly rent to low-income food entrepreneurs
- CCE's \$5.4 million capital campaign over 95% completed
- Construction to begin in October 2011, completed in summer of 2012



- ① Conventional Kitchens
- ② Baking Kitchen
- ③ "eKitchen" Learning Center
- ④ Full-Service Youth Training Restaurant
- ⑤ Retail Spaces for Food Business Tenants

The Walnut Hill Growers Cooperative is an innovative community-based agricultural project in Walnut Hill

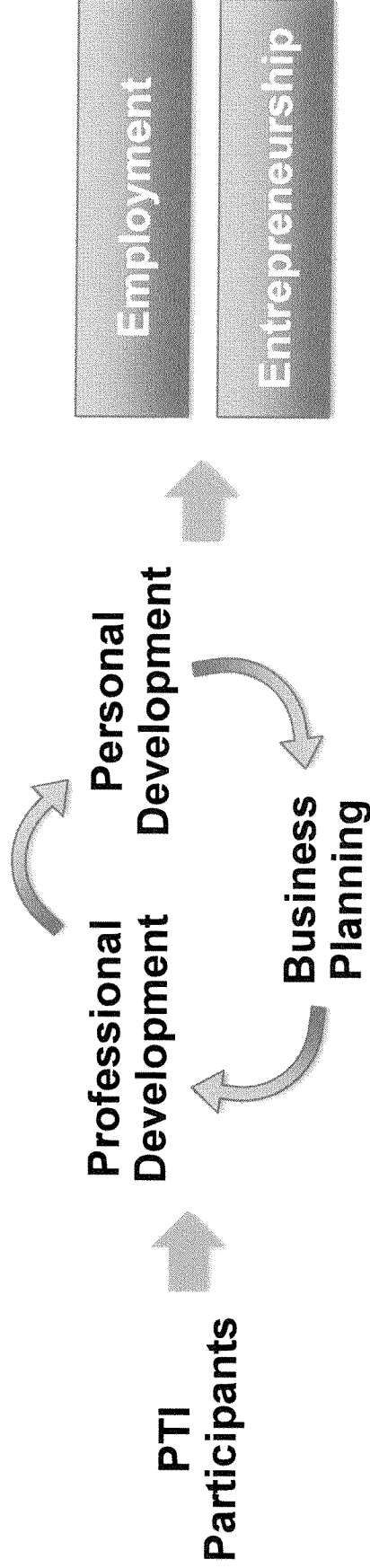
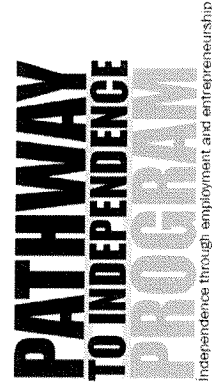
Farm Photos and Summary Information



- Located at 46th / Market Sts
- In its 2nd growing season
- Co-op objective is to communally grow fresh, natural produce for sale in Walnut Hill
- Features youth growers that manage the farm and sell produce, affording them strong personal and professional development
- Co-op critical in helping residents overcome crucial fresh food access challenges

Pathway to Independence is a program for the professional development of survivors of domestic abuse

Program Design



Through rigorous coursework, individual training, and a professional and nurturing environment, participants will develop into attractive workforce candidates

The Enterprise Center

Welcome to
**The
Enterprise
Center**

The future of business is here.

[ATTACHMENT 9: Invitation for Summit Advisor Participation and Final List of Advisors]

Letter sent via Email:

I am glad you have agreed to serve as a Summit Advisor, I need your help with a very challenging and exciting assignment.

I am reaching out to you because you have shared ideas and possibilities for creating a strategy for improving Miami-Dade County's underserved neighborhoods.

Our DSG consulting team is working with Miami Dade Economic Advocacy Trust (MDEAT), to formulate an economic action plan around which local partnerships can be built to implement community initiatives. We have proposed a trilogy of events in September--two Roundtables leading to a Summit entitled "The 2011 Metro Miami Equity Summit".

- **ROUNDTABLE 1:** At the first Roundtable, Understanding the Metro Miami Market DNA, scheduled for next Wednesday, September 14 at the Port of Miami from 10 to 3--we have asked John Talmage, former CEO of Social Compact and Dr. Ned Murray of Metropolitan Center at FIU to help us "understand the DNA of the Metro Miami market". We hope to combine data from the Census Information Center at FIU with Dade County Drilldown from Social Compact to create an information platform that will be mutually shared as baseline data for tracking progress in the County's underserved neighborhoods. We need you to help interpret the data and its implications for clarifying local public policy.
- **ROUNDTABLE 2:** The second Roundtable on September 21 is a joint venture with Miami Dade College/Carrie Meek Entrepreneurial Center and the Wells Fargo Urban Microentrepreneurs Initiative. The program will focus on understanding what is needed to build economic infrastructure for "growing an entrepreneurial community" through Economic Gardening. I think you will like this fresh approach to growing local business. (Wednesday, Sept 21, 9 to 1 at Miami Dade College North /Science Complex).
- **2011 METRO MIAMI SUMMIT:** The third event, the Economic Summit is on September 30 at the Joseph Caleb Center, 5400 NW 22nd Street from 9 to 5 (followed by a networking event). We hope to gather policymakers, public officials, activists, advocates, lenders and investors for consensus building to clarify and adopt the MDEAT 2011 -2012 Plan of Action. The gathering will feature two keynote speakers: Jim Carr, CEO National Community Revitalization Coalition, Washington, DC and Della Clark, CEO of the Enterprise Center in Philadelphia. We plan to develop an action plan that will comprise no more than 5 do-able deeds that we will use to hold the community and MDEAT accountable for delivering at next year's summit.

Can I count on your participation? Your input in framing the agenda is very important to me.

Please see the attached flier.

Tom Zuniga, Managing Director
DSG Community Management Systems LLC
Miami, Florida
Mobile: (305) 879-1591
E-Mail: DSGTomZuniga@gmail.com

List of Advisors

Ana Cruz-Taura, Federal Reserve

Annie Lord, South Florida Community Development Coalition

Beverly Kirton-Smith, SunTrust Bank

Bill Diggs, Miami Dade Chamber

Charita Allen, Beacon Council

Clarissa Willis, CB Richard Ellis

Cornell Crews, Partners for Self Employment

Daniella Levine, Catalyst Miami

David Wilson, DLW Enterprise

Denis Russ, Miami Beach CDC

Dr. Alejandro Portes, Princeton University

Dr. Guillermo Grenier, FIU Florida Center for Labor Research

Ed Hanna, West Perrine CDC

Hilda Hall, Meek Business Center, Homestead

Isabel Corsio, South Florida Regional Planning Council

Jim Wells, Wellspring Consulting International, Inc.

Jorge Luis Lopez, Esq.

Karen Moore, Consultant

Nat White, Jr., Director, Formation Consulting Group

Otis Pitts, Peninsula Developers

Pat Braynon, Miami Dade County Housing Finance Agency

Phil Bacon, Collins Center

Ron Frazier, BAC Funding

Sandy Leon, ACC Hall Insurance

Tom David Esq.

[ATTACHMENT 10: Notes from the Summit]

NOTE: The notes in this section are not intended to be transcripts. Please consider these notes as paraphrases that are attributable to the discussions.

MDEAT

(Comments from: John Dixon, Ron Butler, and Stephanie Johnson)

- There is a need to create a plan of action to garner support and put forth a doable plan of action. We hope to encourage the community to work with us to deal with these challenging issues.
- Many people are suffering in our community. With the right support, they will do what it takes to have a productive life.
- It is incumbent of all of us to make the effort. We beg you to become part of this initiative... we need a groundswell of people to make this happen.
- We have worked hard to push MDEAT to forefront of economic development
- We must redefine the meaning of economic development to include housing, social services, and education. We need these issues also to be addressed in order to effectively apply economic development programs.
- In addition to the Economic Action Committee, MDEAT also has a Housing Advocacy Committee. How can we start to think about housing in the context of job creation, for example? Also, a stable community cannot have housing alone, we need to have housing and create jobs.

Jim Carr, NCRC

- The presentation aims to provide national context for what MDEAT wants to accomplish. After all, MDEAT's success will hinge on the national economy.
- The news is not good, not hopeful, nor optimistic.
- The Federal Reserve asked NCRC to share lessons learned from the crisis. The assignment was rewritten to: *"Five Lessons Offered, but not Necessarily Learned, from the Foreclosure Crisis and Near Collapse of the US Financial System and Economy."*
 - 1. The Market is not self-regulating**
 - Businesses exploit opportunities. Firms may well compete to the point where they destroy the market.
 - Businesses also exploit consumer weaknesses and ignorance.
 - Marketing can overcome inherent riskiness of products – to the consumer's detriment.
 - Dramatic and significant change in mortgage products from standard 30-year fixed-rate mortgages pioneered by FNMA to 'toxic' sub-prime mortgages, with tricks and risks not understood by consumers or the banks.
 - Approximately 70 percent of reckless loans were securitized.
 - The losses of Wall Street securities were more than Freddie Mac and Fannie Mae.

- The one thing we learned about the crisis is that this was not a legit attempt to help increase affordable housing. In other words, these mortgage products were not created with a desire to increase homeownership and improve the financial well-being of minorities; it was an increase in reckless predatory lending is what caused the problem.
- The congress wants to water down the consumer protection bill.
- NCRC wants to make sure that we avoid the lessons off unregulated markets.
- The local community must also be more active in and knowledgeable about national policies

2. Healthy homeownership market is important to our economic recovery

- There is a lot of data to make it clear that the US economy needs housing. Wall Street analysis often talks about how we are on route to a stable and modest recover -but this is not possible when the same problems still exists.
- Foreclosures are still growing. They are sinking home prices, and the result is that money is taken off the table that could be used by homeowners to help pay for education and small business. It also has negative effect on consumer confidence.
- According to Amherst Securities Group, 10.4 million more defaults are expected. Also, it must be taken into consideration that in addition to the foreclosures, there is a mountain of REOs and shadow inventory. No one has an accurate estimate, but we think it is about 5 million. This is a considerable amount of properties not yet on the market. When they do enter the market, chances are they will dampen house market more.
- There are things we can do about foreclosures that have no cost. For example, change the bankruptcy code to allow adjusting the mortgage (facilitated re-pricings and work-outs). There is a bill that did not pass and has not been enacted. It is as if policy makers think that the economy will recover without dealing with the foreclosure problem.
- On the homeownership side, there have been proposals to rebuild the housing market –but these are as bad as the proposals to address the financial market.
- Many of the proposals are driven by the notion on how to get the private market back in. Yet, there are similarities between 1928 and 2007; it was when the private market has been most in the market. Therefore, the idea that you have to get rid of government to fix the market is not smart. The fed agency perfected the 30 fixed mortgages, gave liquidity for mortgages, and made it a safe investment. That happened until the markets became unregulated.
- Government Sponsored Enterprises (GSE)- D.C. says that they should be broken up and made private. When you get rid of GSE, then there are no requirements to serve minority homeowners. None. If you don't require it, then they will be told to go to FHA. With a 20% down payment, this will mean there will be no Black or Latino buyers. This is not a low cost efficiency when FHA is more expensive. It will create a lot of earning for firms and it is going to harm everyone else because the market will not be vibrant because half of the new market is of color. Thus, this means there is the loss of access to wealth creation. How can half of the market not participate and help experience recuperation without them?
- The public needs to understand that the housing piece is important to the national economy.

3. Unfair & deceptive mortgage products

- The Pew Institute estimates that, between the years 2005-2009, the loss of wealth in Hispanic households has fallen 66 percent and 53% in African American households.
- The loss of wealth should be estimated to be closer to 70 percent because the Pew's figures don't include 2010 and 2011 statistics that will be worse due to unemployment.

- Wealth loss has disproportionately affected minorities because of housing --and housing is not improving. The only way to compensate is to take advantage of the current affordable market. Yet this market is inaccessible.
- I have not seen a bill, or a debate or any policy about this --no one has acknowledge the loss of wealth.

4. Reducing the deficit will not restore the economy

- Despite what the politicians say, the deficit did not cause the economy to collapse and balancing the budget will not help it to grow.
- The irony is that cutting the deficit is a fast way to lose jobs because you reduce spending. We need a more infrastructure paid for by taxes and spending that has been reprioritized.
- The Institute for Policy Studies said that 25 CEOs from largest companies receive compensations greater than the taxes they paid. Is this a tax holiday for corporations?
- The new bill is not additional economic spending – it replaces spending and the burden shifts to state and local governments that are also dealing with falling coffers. Payroll tax breaks -companies don't hire for a break. It won't work. This package will help avoid a double dip recession but it likely will not get passed in full. However, it is likely only tax breaks will pass.
- Why is economy doing so badly? I think there are 30 years of bad public policy that have led to off-shoring and not creating jobs in the US. Multinationals are creating more jobs overseas. Also, almost half of the production occurs outside of the country and sales too. So, many companies may be headquartered here, but there is no shared plight. In other words, they are largely immune from US economic problems. This is an interesting dynamic as it relates to whole economic infrastructure.
- The best way to reduce the deficit is to put country back to work. It is impossible to cut the deficit enough to balance the budget. We have to generate revenue. we are not gen rev to fed treasury.

5. The Markets are not self-correcting

- Just as economies are not self-regulating, it also does not self correct.
 - Large firms doing very well and are flush with excess cash. Thus, the federal policies during the crisis bailed out some and left everyone else behind.
 - The original intention of TARP (toxic relief program) was to buy toxic assets in order to modify them. Yet, what we did was treat the crisis as a liquidity crisis --and that didn't work and created a market imbalance.
 - The Feds are pumping money through various programs- but none create jobs. They are buying bonds to lower interest rates- yet the banks aren't lending anyway. Thus, buinsesses that can float bonds, pack money.
 - The bailout, with near zero interest, is a tax on consumers.
 - The consumers are not spending because of zero percent interests and we are floating the banks to keep them profitable.
 - The economy has a false negative. Need 2.5% GDP just to absorb current entrants into workforce. We will have unemployment as long as the GDP is 1%.
- Of the 5 lessons, I would say none have been learned. We are at a crossroads in history. The economy has never been as sick. It would look worse, but we are propping up one part of the US economy and this is not sustainable. We need to:

- Make sure our voices are heard in DC. We need to be more actively politically.
- Information exchange with businesses on their needs, workers, regulations, etc.,
- 5% risk retention rule (banks retain 5 percent of the risks when reselling mortgage loans)
- Considering granted exemption for standard mortgage loans = Qualified Residential Mortgages, with 20% down payments to borrowers with pristine credit, we need to address that this would mean that low-income consumers, minorities, etc, are not going to buy homes.
- Understand that product-types are more important than down payment.
- Develop intelligent public policy.
- Develop innovative solutions, such as rental of foreclosed properties and lease-to-own programs.

Q&A for Mr. Carr

Comment from the public:

Thank you for the honesty, it is easier to understand our circumstances. Our recovery is enormous.

Mr. Carr's response:

Why would your taxes be the same if you are exporting jobs. Anti-trust is weak enforcement — companies are allowed to grow too large and control the market. Some companies are such conglomerates, they would have been 20 businesses 20 years ago... this allows them to go to China and negotiate low wages there. More moderate sized companies would be better. China is only less expensive, if all costs, international staff, shipping, all of it only works if you are large enough. Based on taxes, anti-trust policies help create jobs. Germans have figured this out. Education is also very important. Most jobs are very low skill and low pay. There are few high skill jobs, but aren't filled. Our policy has been importing people with high skills, instead of developing an education policy to fill those jobs with Americans.

Comment from the public:

There is an assault on unions and the public sector workers. How does this figure in?

Mr. Carr's response:

Language is everything. Most Americans have no appreciation for unions and for the infrastructure that came as a result of unions (i.e. 8 hour work days, pensions, healthcare). As unions have dwindled, so has the infrastructure. No one is protecting workers. Our challenge is that we need to have a conversation about how their fate in workplace because politicians will never protect worker's rights. This economy is looking so bad, that people will organize. The time to be active and mobilize is now. This economy is not going to correct. We will stay with a low-grade fever or worse.

Comment from the public:

Do you know FHA qualifications policies include a 2 year requirement of employment? In this economy where everyone lost their jobs, how will someone who recently went back to work qualify? Also rental rates are rising, this is also an issue.

Mr. Carr's response:

Financial reform bill was important because there was a need to make sure banks have skin in the game. A mortgage needed to be held and the bank needs to have a share in the risk retention. There is a loophole- a

standard loan classified as QRM would not require a lender to maintain the risk on a mortgage. Regulators translated that rigid requirement of 20% down payment assuming that it is related to default. But, it is not true that going from 3% to 20% will reduce the risk. More important is the product type. However, the debt to income is so rigid to consider this. If half a million of properties are vacant or abandoned, who is benefiting from this? If anyone is benefiting from REOs, it is the investors. As the rental market is tightening up, it is time for some intelligent public policy that would include a unique long term or affordable rental component (i.e. Lease to purchase programs). Let moderate to low-income households demonstrate the ability to pay then transform the lease into 30-year fixed mortgage and lock in the rate. This would help to stabilize the market, pull away from rental, and decrease pressure. Ask policy makers to focus on lease to own.

Jean Monestime, County Commissioner

- I would like to spearhead an economic agenda so that we become communities of opportunities. We need a long-term vision, need time to organize, education and plan the best way possible.
- Equity can only be built via ownership and investment. To accomplish this, I recommend that: 1) we organize, 2) create opportunities for advocacy, 3) investment, and 4) build capacity.
- Economic development are easy words, but development never occurs in vacuum. The effort can't be scattered or piecemeal and without vision. We need a plan that encourages us to work together and invest.
- Where are we now? We are in North Central Dade in Congressional District 17- a place that is last in nation for social and health, mental quality of life. The official unemployment is 19% compared to the county's 12.5%. I don't think this number reflects reality—the district's unemployment actual probably closer to 28% because many have become discouraged due to lack of jobs.
- Small businesses are economic engines. Yet, Black owned small businesses have received less than 2% of county projects. We are here because of failed attempts to provide and follow a clear vision. This begs the question: are we offering an prospects to the next generation?
- This community can reflect the rest of the community. We are 10 minutes away from all major hubs (Jackson, south beach, MIA, ports). Yet, this great location has not been taken advantage.
- We need to:
 - Promote revitalization of major arteries. (i.e. 119, 70).
 - Support neighborhood beautification, short term goals like code compliance and safety. Clean up and green up the neighborhood. The area needs to be attractive to attract people and businesses. We need to partner with code enforcement and the police, clergy, and HOAs, and garner the support in halls of government.
 - To develop a multifaceted job creation program and market NW27 and 37 avenue (Opa Locka Blvd to Miami River) as green tech cluster. The 79th Street CRA and 7th Ave also has a thriving business community. 7th has lots of traffic (26,000 cars a day). Marketing Poinciana for potential but serious investors.
 - Promote new transit housing in North Central Dade.
 - Develop a more educated workforce. Economic development will only work with a prepared workforce. Attract college students and grads back to the community. Currently there are no incentives to come back here.

- The community has spoken too long about affordable housing... we need to make sure it is there. But, we also need to focus on investment for moderate and high-income housing. To focus solely on low-income housing creates a poor community that is unsustainable and pushes away the middle class. We have the assets (parks, colleges) to attract high-income housing.
- No community succeeds on its merits alone. We need to seek best practices and partnerships with stakeholders (chambers, law enforcement, ED professionals). We need to seek prototypes that have been transformed. We need to commit to more ethical and transparent stewardship of the resources.
- Our goal= build community of opportunity that will resemble the rest of the community. We need to stop the practice where all leaders have their own plan, we just need one plan for all leaders to follow. As your will is, so is your destiny. With self determination ---We need to organize, advocate, build capacity and take control of our own destiny.

Della Clark, The Enterprise Center

- I am known to be persistent, a “professional stalker.” As you think about change and neighborhood retransformation, you need someone like me. Someone that is persistent, is willing to forego personal gain and not have his or her own business, in order to bring consensus around change.
- The Enterprise Center’s (TEC) founder laid out vision 19 years ago. It has been a long difficult road. You need to have the commitment to see it through. You need someone in this room to take it on and be persistent. If you are willing to commit, I’ll work with that person. But be warned that there will not be any money, resources, or staff. I know, because EC started with \$31,000. It started with the leaders from the University of Pennsylvania (but not directly from the university) with no staff. Now we have a staff of 18 people and a \$3 million budget. I’ll tell you how we got here.
- First, we had to find a place- our original rental space was not conducive to growing companies. Like Liberty City, West Philly was abandoned. I found a building that was the original place for American Bandstand. When it closed, it was the beginning of the end for the community. I took pictures and talked to everyone- and everyone told me “no”. I am persistent. Imagine, I convinced someone to tour the building while it was boarded up with only a little flashlight and I was able to raise \$2.5 million to renovate it. I stalked Ron Brown (Secretary of the Department of Commerce). I wrote for him for 3 years, I wrote him so often that his office finally called to tell me not to write anymore. I eventually noticed that Ron was in town and I copied all the letters I wrote to him over the years. I found out who was his administrative person and showed her copies of the letters and all my effort to talk to Ron. Three weeks later, Ron asked for a meeting. He gave me 45 minutes on his way to an event. I showed him the building and told him my plan. We won the award. You need to dream big. If you want to achieve greatness, you need to sacrifice and work hard. I joined to make a difference, not to make money. We opened the center without any debt.
- Minority business barriers 1) Debt, 2) No collateralization, 3) First generation of enterprises. If this is what the businesses are up against, then operators that provide them services have to be mean lean so that we could support our clients.
- After a while we decided that an incubator model doesn’t make sense. We went a different route and decided to focus on clients that we have helped as an incubator and bring them back and help them move downstream...to grow their business.
- The TEC has 2 nonprofits. We have two focuses:
 - Retail resource center: provides special service to independent operators for retail on commercial corridors.

- Youth entrepreneurship- invest in youth. The violence is due to the fact that that the youth are part of the economic system. We need to teach them how to get into system, show them their potential and exposed them to possibilities.
- TEC Capital Corp- \$1 million loan fund. Want to grow the fund. This was needed because of our client's bad credit, no current financial statements. We provide other services and get them ready for SBA loan that we pay back. We find that the best way to help a client is to get the requirements from the banks (tax returns, business plans) and help the clients to put together the package. We help pay for duplication costs, help with prepackaging the entrepreneur's proposals before they go to the bank. We have also conducted meet and greet in reverse order by having entrepreneurs set up a table and have the banks go table to table. It helps change the psychology and it helps increase bank participation.
- TEC CDC- hired 10 people from community for engagement since dissemination of information was a problem. We call them our "Street team" they came from the community and knock on doors with a calendar of events. The community needs to be engaged for planning. For our "Clean up day" 500 people showed up.
- We don't do housing, but we are great fiscal agents. We have a Targeted Housing Preservation program where we pay \$20k for a house to be restored and resident has to stay for 5 years. City was not using money and gave it to TEC. Has been a good program. For every house, we were paid \$5000 per house to help manage.
- Commercial Kitchen- we have lots of food businesses in our community but no commercial kitchen in Philly. We have invested \$5.5 million and developed an integrated program of food businesses, with healthy families and urban farms. We have recently won award because our youth are so engaged. They help grow and sell the produce. The youth and the community should be integrated into all of your plans. It has been our experience that trying to raise money for culinary enterprises has been difficult. To make this project work, it has everyone's money involved (public, grants, private). We are starting off with a baking kitchen and 2 smaller commercial kitchens. We built this based on opportunities. We tapped into the universities' supply chain via food services (i.e. Aramark) and asked these food service companies that they would be willing to outsource. Baking was the most consistent answer. Bon Appetite has given us \$1M commitment towards this. So, we help get the contracts and hope to have \$5-10 million in contracts lined up. We borrowed \$700,000 from an individual that is philanthropic. We have not serviced this debt yet. It's interesting to know that we have never met her. We have worked with group advisors to raise the money.
- TEC-LAB- is after school program that includes \$500 for business development for the kids. It's the skills that are important and not the businesses they develop. The program introduces them to fundamental skills: handshake, networking skills, etc. Summer camp exposed to entrepreneurship. We bring in companies and expose them to business, manufacturing, and the supply chain.
- The University has to be part of the plan because when the economy is down, everyone goes back to school. Universities are huge economic engines. Philly has 28 universities. Make sure to target universities for procurement of minority businesses. Make sure you have cataloged the minority businesses. Since we are the intermediary for the universities, we make sure to vet the businesses and put in front of the universities the best ones with the right skills for contracts. It takes a strategic alliance and engagement to help minority business have a shot at a contract.

Q&A for Ms. Clark

Comment from the public:

How can we replicate the food enterprise program?

Ms. Clark's response:

The sticks don't line up strategically... you need to make it happen. For example, for the farm project, we got a one acre 30 year lease for 1 dollar a year. We were able to negotiate the deal by converting blighted land to a farm that

our youth now run and manage. Our youth are event selling produce to restaurants. We've event sold plots to local residents and restaurants and help them manage the restaurant's produce.

Verizon rolled out domestic abuse program. Pathway to independence, which is a food entrepreneurship project that works with women understand budgeting and finance, employment or entrepreneurship.

Comment from the public:

Was it a blessing to be free from university bureaucracy? The agenda can be crafted in part due to the ability to be free and creative.

Ms. Clark's response:

True. However, the university is always at our door. Before, they were not sure about the brand. Now, students adopted our CDC, 200 kids brought us \$6,000 cash in bag. We enjoy the fruits from the university, such as student internships and staff that comes from the universities.

Comment from the public:

How did you mobilize the parents?

Ms. Clark's response:

It is important to set meetings and times according to when they can attend. Take into consideration that many do not drive and are dependent on public transportation. When we asked them, "when do you want to meet?" --they said Saturday morning, not week nights.

Comment from the public:

No Sleep Promotion is a company that promotes events in the neighborhood. We know all the clubs and places where people go. We would like to help with any street teams that may be formed in Miami to engage the community.

Comment from the public:

Opa Locka CDC is planning a similar project. Can we cooperate and learn about your kitchens?

Ms. Clark's response:

Yes, please feel to contact me.

Comment from the public:

I've noticed a disconnect in services, healthy eating, and choices. Besides expanding your kitchen, is there anything else in the works?

Ms. Clark's response:

We are working on a cook book with YouTube shorts featuring the youth. Make sure to bring multi-media into the picture. We try to be pathfinders at TED. We can help you, share information with you. Boarded up supermarkets make good commercial kitchens.

Planning Group

- 3 out of 10 businesses of categories survive 10 years across all industries. Most of the country's businesses are small: 99.7% have fewer than 500 employees. Many of these small businesses take personal savings and fail. How can we lower the failure rate? How can they access capital? Can we help them determine where they should locate a business, who is their competition?
- Our local government has an extraordinary database. They know electrical hookups, sewer lines, everything. The county has 300-400 layers of data. The data is sold to big companies. Why don't we figure out a way to allow entrepreneurs to access this information for free. Target scans an area before opening a store and buys data... they know that their investment will pay off. Small business don't have that advantage.
- Integrate permitting and estimate cost to open a business into an information platform. It is cumbersome for s startup. State of Michigan does it.
- Include procurement information. You need one entrance on the information super highway.
- We need to pull together the different existing databases (Miami Dade Chamber, MDC, schools, DBE database). There is no central repository. We don't know where the data is and how to access it. Its fragmented.
- The information needs to be at the neighborhood level. Not only for business contracts, but it is about bettering the neighborhood. We need more information on vacant properties, who owns its, who is in receivership. This is how we control investment. We need an inventory of sites for development.
- We should develop Apps- something that allows you to collect data and photos. We can use volunteers to collect data.
- We need an inventory of resources. We don't go to the necessary meetings because we don't know about them. There are decisions being made without us, where the big contracts are being given out. We need a list of developers.
- Our biggest problem is that information not always accurate (i.e. water and sewer not always there, zoning is mislabeled).
- It isn't enough just knowing the information, it is putting it to use. Make cut sheets of black developers for marketing. Remove the deniability of not knowing who to contract. Sit with the mayor. Less than one percent of contracts done are for black businesses.
- We need a disadvantaged business initiative. We need to help them know their business/operation, costs, lawyer and accountant (know your estimate and equipment), their market and competition, help with networking and relationships (banking and financial connections). Knowing how to cost determines if you get the job. Need continuing education. Businesses need to learn about documentation and learn to keep records. Need to learn budgeting.
- DBE county and SCORE are co-located and certified business have access for free services.
- MDEAT can leverage SFCDC's membership and organization. Especially on the advocacy side. Together we can hold our nonprofits and elected officials to task. We need to set an agenda together. We could help identify policy areas that we would want MDEAT to enact.