Financial and Social Impact

- Over $500,000 deployed to 65 undeserved immigrant micro-entrepreneurs
- Over 95% repayment rate
- Over 1,500 hours of coaching provided

Inclusive Action for the City is a community development organization whose mission is to build strong local economies that uplift low-income urban communities. We seek to change the systems that created disparities in our cities and build community wealth by pairing research-centered advocacy with transformative economic development initiatives.

Inclusive Action created the Semi’a Fund to eliminate the economic isolation that immigrant entrepreneurs face by providing them with low-interest capital and individualized business coaching to help them build their businesses. Pairing low-interest loans with individualized business coaching has proven to both help entrepreneurs strengthen their businesses and help maintain high repayment rates.

CDFI Story – Merced and Alfredo Villegas, owner of Tacos Árabes, Los Angeles, CA

We met Merced and Alfredo Villegas, the owners and operators of Tacos Árabes in 2015. Merced had a vision of growing their business by buying a full-service food truck. Through the Semi’a Fund, Inclusive Action’s micro-loan program, we were able to deploy a second loan to support the expansion. To date, they have made timely repayments, usually more than their monthly minimum. In appreciation for their support, Merced insisted on doling out free dinner to everyone who came to the grand opening of their food truck.

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