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About this Report

This report gives an overview of the first two years of Create Jobs for USA, a successful initiative launched in November 2011 by Starbucks and Opportunity Finance Network (OFN) to help address the jobs crisis.

The first in a series of three reports that Create Jobs for USA will produce in 2014, this publication shares the lessons learned from the initiative.

The next two reports in the series will focus on the substantial effort that Starbucks and OFN undertook with Create Jobs for USA Awardees to collect and analyze data on job creation and retention. The first will focus on what we learned about data collection and the reporting process, highlighting essential elements of the process and providing sample tools to improve practice in this area. The second will analyze the data results related to jobs based on the thousands of loans that Awardees made and reported on since the inception of Create Jobs for USA. It will also explain the dollar amount of financing to create and retain one job through this initiative, including differences based on sector, loan size, geography, and other factors.

By publishing this series, Create Jobs for USA hopes to demonstrate the successful collaboration of many partners, and how community lenders are contributing to solving the jobs crisis in the U.S. by creating and retaining jobs in underserved urban, rural, and native communities.
Executive Summary

This report gives an overview of the first two years of Create Jobs for USA, a successful initiative launched in November 2011 by Starbucks and OFN.

The report looks at:

★ The founding of Create Jobs for USA
★ How it works
★ Public interest and awareness
★ Donations
★ How funds were distributed
★ Net jobs benefit

It concludes with six key takeaways:

1. **Strong corporate leadership can translate into remarkable success for nonprofit initiatives.** Starbucks chief executive officer Howard Schultz took on Create Jobs for USA as a company-wide effort that translated into a crucial buy-in from employees, customers, partners, other business leaders, policy makers, and the CDFI industry.

2. **Effective corporate-nonprofit partnerships create significant impact, visibility, and momentum.** Starbucks positioned Create Jobs for USA in its stores for a full year, a strategy that raised public awareness day after day in 7,000 Starbucks locations nationwide and provided a stage that would have been impossible for any nonprofit campaign.

3. **The power of branding cannot be overstated.** The initiative developed a cachet that stemmed in no small part from the fact that Starbucks is a household name and the Create Jobs for USA brand held a simple message that everyone could relate to.

4. **Measurable performance and impact are essential.** Starbucks partnered with OFN and its Members because of their track record in demonstrating performance and impact, and because of their commitment to accountability and delivering results for the Create Jobs for USA program.

5. **Borrower stories are perhaps the best way to demonstrate impact and attract media attention.** Media outlets and individuals responded strongly to the human face of the program.

6. **Americans, when given the opportunity to do so, will help create opportunity for others.** Hundreds of thousands of people across the country supported Create Jobs for USA, and more than 800,000 individuals received wristbands through an array of individual donations and corporate promotions.
The Founding of Create Jobs for USA

In 2011, Howard Schultz, chief executive officer of Starbucks Coffee Company, was eager to find a creative, inclusive, and swift way to address the country’s unemployment crisis.

The overall unemployment rate nationally was nine percent, nearly twice what it had been ahead of the 2008 financial crisis and well above the long-term annual average of less than six percent. The numbers were even worse in African-American and Hispanic communities.

Schultz conceived of Create Jobs for USA and was determined to turn it into a national effort and insisted that, whatever the ultimate effort looked like, it be authentic, innovative, and effective.

The company floated multiple ideas around about how it could address the unemployment crisis. Company executives knew that small business is the backbone of America and that small businesses create most of the country’s jobs. They were also aware that after the Great Recession of 2008–2009, and with banks continuing to keep lending tight, many small businesses lacked access to the capital they needed to recover and prosper—and to create and retain jobs.

Starbucks needed a partner that had a proven reputation for excellence and a history of creating jobs. It teamed up with OFN, the leading national network of community development financial institutions, or CDFIs, which invest in economically distressed places in the U.S. This trusted network of more than 225 community lending organizations had a track record of providing financing that creates and retains jobs, and delivering on both impact and financial performance. Two months after Starbucks and OFN first discussed the concept, they launched Create Jobs for USA, on November 1, 2011, an initiative designed to engage corporate partners and citizens alike to help address the jobs crisis in the U.S.

“The Create Jobs for USA program and Indivisible wristbands provide Americans an opportunity to help support job creation at a time when we have alarming unemployment and many struggling small businesses. The more we stimulate demand and increase the purchasing power of middle class consumers, the faster we will recover. By making a donation to the Create Jobs for USA Fund, Starbucks customers and concerned citizens can take meaningful action to help create and sustain American jobs. We hope this is a galvanizing moment as Americans come together to be catalysts for change by giving community businesses access to the credit they need to hire, to grow, and to contribute to creating thriving communities.”

—Starbucks chief executive officer Howard Schultz, November 1, 2011, announcing Create Jobs for USA
CDFIs: Creating Opportunities, Transforming Lives

CDFIs have been creating and retaining jobs in distressed and underserved markets across America for more than 30 years. They are private financial institutions devoted to delivering responsible, affordable lending to community businesses and individuals. They work just outside the margins of conventional finance to bring people and communities into the mainstream and to open opportunity markets to mainstream investors. By financing small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing, CDFIs produce job growth and preservation in hard-to-serve communities nationwide.

How it Works

Create Jobs for USA established the Create Jobs for USA Fund, which accepted corporate, small business, and individual donations.

The Fund raises donations and awards capital grants to select, high-performing CDFIs, which leverage the awards with additional loans from traditional banks, foundations, and other investors. All the donations went directly to loans, and none were used for operating expenses. In fact, key to the initiative’s success is its multiplier effect. Every $1 raised through the Create Jobs for USA Fund supports $7 in loans to small businesses, microenterprises, nonprofit organizations, commercial real estate developers, and housing developers—what we call “community businesses.”

As these businesses grow—and create or retain jobs—they repay their CDFI loans, and the CDFIs in turn lend out more money to new businesses to create more jobs.
Public Interest and Awareness

Create Jobs for USA generated more than 1 billion media impressions. How did we do it?

Starbucks and OFN developed a marketing and public-relations campaign that worked across several media platforms. The campaign included:

- A national press release announcing the initiative and follow-up releases reporting on milestones along the way.
- A Create Jobs for USA web site, createjobsforusa.org, showcasing how the program worked, highlighting borrower success stories, and enabling people to make online donations.
- A Create Jobs for USA television commercial1 that ran initially during the seventh game of the 2011 World Series.
- An in-store campaign at 7,000 Starbucks stores that included clearly branded products and signage.

The campaign generated considerable news media coverage that included:

- Articles in top-tier publications, such as the Washington Post, New York Times, Wall Street Journal, and San Francisco Chronicle;
- Television coverage on news programs, including ABC World News Tonight, Fox News, and CNN;
- Features on numerous top web sites, including the highly-read Huffington Post and Forbes.com.

In some cases, the media even participated in the initiative. The JobRaising Challenge, a competition sponsored by the Huffington Post, generated significant national exposure for Create Jobs for USA through a series of blog posts.

The public relations effort garnered Create Jobs for USA a Public Relations Society of America (PRSA) Silver Anvil Award, the industry's most prestigious recognition. This award honors the efforts of Starbucks, OFN, Edelman (Starbucks PR agency), corporate and individual donors, CDFIs, and CDFI borrowers—community businesses—that were able to create and retain jobs.

By far, the most effective way to show the initiative’s success was by telling the stories of borrowers—small businesses, commercial real estate developers, and housing developers—and the communities in which they operate. Create Jobs for USA collected and shared stories of businesses from all over the U.S. that created and retained jobs. These stories—many of which are archived on the Create Jobs for USA web site—brought the campaign’s message to life for media and the public. And even now, they serve as an effective way to show the breadth of the initiative’s impact.

CNNMoney, Bloomberg, Forbes, and regional press, including CBS affiliates, Business Journal publications, and local web sites and newspapers covered many of these borrower stories.

All in all, borrower stories led to broad national media exposure that raised public awareness of the initiative, lifting the profile of the CDFI industry in general and perpetuating donations to the effort.

1 Archived at http://www.youtube.com/watch?v=Muh6i1TnVg4
A new Northgate Gonzalez Market in the San Diego neighborhood of City Heights is one of a chain of family-owned grocery stores in Southern California that caters to the region’s Latino population.

At 43,000 square feet, the City Heights location rivals big-box corporate grocery stores in size and like other Northgate locations, has unique touches. Northgate Markets promote healthy food, for instance, by using a color-coded shelf-signage system that calls attention to items that are low in sugar, cholesterol, or fat, or rich in fiber. Its weekly circular ads are in Spanish (with English subtitles) and its stores include community banking outlets that offer check cashing, bill payment, and foreign exchange services as well as phone-calling cards, and international money transfers.

Construction of the City Heights location was financed, in part, through an $8.5 million loan from Capital Impact Partners, a CDFI that worked in concert with California FreshWorks Fund. Part of Capital Impact Partners’ motive was that Northgate’s business model is in line with one of the CDFI’s core missions: promoting and investing in fresh food outlets in underserved communities.

This loan and supermarket opening created 118 full-time jobs, four part-time jobs, and 40 construction jobs, with approximately 25% of all jobs held by local residents.
Not long after Robyn Scotland had her first child in 2009, she discovered that day care options for her baby were limited in and around Troy, NY.

Scotland, a special-education teacher, had high standards. She wanted a provider with both an environmentally friendly aesthetic and a child-rearing approach that matched her holistic early education philosophy. Rather than settle for less, she stayed home with her baby and drew up a business plan.

A year later, she and her husband bought a bigger house with the intent of turning it into a daycare center. It was easier said than done. They had turned a profit on the sale of their first home but were short of the money needed to make commercial renovations on their new place. Banks turned their applications down, but one referred them to Community Loan Fund of the Capital Region, a CDFI in Albany.

Robyn was shocked: “My hopes weren’t that high because after all this rejection, I didn’t think getting a loan was something we’d be able to do.”

It was all in a day’s work for Community Loan Fund, however, which routinely makes loans to small startups. Rather than focusing solely on credit history, the fund takes a potential lender’s business plan into account and is guided in no small part by mission-driven CDFI values that aim to lift financially underserved communities.

“We wanted to support this project because it was an empty building in an urban area that needed revitalization,” said Joe Landy, senior lending officer at Community Loan Fund. “It’s also a woman-owned business, and would create jobs. It was a risk worth taking.”

The fund approved Robyn for a crucial $20,000 startup loan to open Eco Baby Daycare. The project used environmentally safe insulation, flooring and paint, for instance, and the center was equipped with eco-friendly blankets, diapers, and cleaning supplies. Just as important, her daycare was tailored to follow a child development philosophy that incorporated sign language, one-on-one care, and simple toys rather than electronic toys that tend to isolate and over-stimulate small children.

The center was a hit from the start. Today it provides day care for 18 families, full-time jobs for four people, and part-time jobs for five others. Robyn says she is grateful Community Loan Fund saw the potential. “They seemed to really get the idea when others didn’t,” she said. “The money was part of it but the support and advice was just as important.”
Since its launch in November 2011, Create Jobs for USA has raised $15.2 million. The money has come from a combination of individual donors, corporations, and philanthropies.

Starbucks was the primary force behind the successful fundraising effort for Create Jobs for USA, contributing substantially to the campaign in a variety of ways and mobilizing corporations and customers to contribute directly.

**Donations**

Starbucks Foundation          $ 5,000,000  
Starbucks (via “Indivisible” Product Line)      $ 1,004,000  
Starbucks (via Vote.Give.Grow)                  $ 312,000  
Schultz Family Foundation         $ 1,000,000  
Headline Corporate Supporters        $ 3,738,000  
Individuals           $ 3,504,000  
Other Corporate/Institutional Supporters             $ 622,000  
**Total**                     $15,180,000  

**Starbucks Founding Support**

Starbucks Foundation started Create Jobs for USA with a $5 million contribution. In addition, they provided funds to OFN to operate the program in the first year.

**“Indivisible” Wristband Campaign**

The hallmark of Create Jobs for USA was the “Indivisible” wristbands program, which offered individuals and corporations a way of showing their support. Anyone who donated $5 online or at one of Starbucks 7,000 retail locations received a wristband, of which 100% of the donation went to Create Jobs for USA. Individuals have received more than 800,000 wristbands through individual and corporate contributions. A large majority of the $3.5 million in individual donations came through donations at Starbucks retail locations.

Wristbands were available in Starbucks stores during the first year of the program and are still available online at www.createjobsforusa.org.
Starbucks Foundation (Via Vote.Give.Grow)

Starbucks Foundation contributed $312,000 to Create Jobs for USA through Vote.Give.Grow, a Starbucks initiative that allowed customers to direct funds from Starbucks Foundation to various nonprofits.

The Schultz Family Foundation

The Schultz Family Foundation made a generous donation of $1 million on the first anniversary of the program.

Starbucks (Via “Indivisible” Line of Product)

Starbucks launched an “Indivisible” line of products in June 2012 to provide visibility and support for Create Jobs for USA. The line included an Indivisible-branded whole bean coffee, tumbler, and mug. Starbucks made a donation to Create Jobs for USA for every purchase of an “Indivisible” branded product. These products were available through early 2013 and generated $1 million dollars in donations from Starbucks for Create Jobs for USA.

‘Headline’ corporate supporters

In addition to Starbucks, three corporate ‘Headline’ supporters (those that donated $1 million or more apiece) created additional momentum by mobilizing their customers and employees to be part of the jobs solution.

★ Google Offers raised $1.7 million through a one-day online offer that allowed consumers to buy a $10 Starbucks gift card for $5 and matched each purchase with a $3 donation to Create Jobs for USA.

★ Banana Republic raised $1 million through two separate, four-day promotions in which customers received 25 percent off purchases and Banana Republic donated five percent of its sales (up to $500,000) to Create Jobs for USA. In addition, the promotion encouraged shoppers to donate directly to the initiative. They received a complimentary set of Thank You cards (made in America by San Francisco-based HelloLucky) for every $5 donated.

★ Citi made a $1 million donation, part of it from Citi Foundation, and empowered its loyalty-program customers to spend their points toward a Create Jobs for USA donation rather than cashing them in for awards. Citi also hosted an evening at a ballgame at Citi field to raise awareness of Create Jobs for USA. And the corporation purchased 15,000 “Indivisible” wristbands and distributed them to volunteers who participated in Citi’s Global Community Day.
Other corporate and institutional donors

Several other corporations, small businesses, and nonprofits made donations ranging from several hundred dollars to $425,000 to support Create Jobs for USA. Many of these supporters came to Create Jobs for USA through connections made by Starbucks. These like-minded companies were interested in helping make a positive difference in the communities they serve. These donations totaled more than $600,000.

Individuals

The Create Jobs for USA cause resonated with hundreds of thousands of people across country, and individuals have supported the cause with $3.5 million. As mentioned above, the large majority of individual donations were from Starbucks customers through the “Indivisible” wristbands campaign at Starbucks 7,000 retail locations. In addition, individuals contributed through campaigns of other headliner supporters.

Individuals learned about the program at Starbucks retail locations, through the Create Jobs for USA commercial produced by Starbucks, and through the other elements of the PR campaign discussed above.

In addition to donating through Starbucks, at Banana Republic stores, and through Citi programs, individuals could contribute by other means:

- **Through the Create Jobs for USA Web site** (www.createjobsforusa.org). This site allowed individuals and small businesses to make direct donations, learn more about the initiative, and read borrower stories.
- **Via direct donation to OFN.** OFN itself accepted direct donations to Create Jobs.
- **By Text.** MobileCause allowed individuals to donate to nonprofits via text message by texting from a mobile phone. Text donations to Create Jobs for USA were promoted on a 2012 episode of The Voice, the popular NBC show.
- **OFN Conference.** Every fall more than 1,000 CDFIs, funders, investors, and policy makers attend the OFN Annual Conference. In 2012 and 2013, Create Jobs for USA Fun Runs around San Antonio and Philadelphia raised $5 per runner.

Individuals were inspired also to support Create Jobs for USA in unique ways. An activist named Trasie Phan, for example, dedicated her participation in the San Diego Ultramarathon (a 100-mile endurance run) to Create Jobs for USA. Create Jobs for USA helped Ms. Phan set up an online fundraising portal.

As of May 2014, Create Jobs for USA is still accepting donations through createjobsforusa.org or through direct donations to OFN.
In-kind donations

Through connections from Starbucks, Create Jobs for USA benefitted from in-kind donations as well.

- Take Part, the digital division of Participant Media, donated the time to produce three video vignettes profiling borrowers.
- Blast Radius, a global marketing strategy firm, contributed pro bono Web site design work and maintained the site gratis for the initiative’s first year.

How Funds were Distributed

Funds raised through Create Jobs for USA were awarded as capital grants to select, high-performing CDFIs that OFN screened.

In the first two years of Create Jobs for USA, 120 CDFIs received awards totaling $15.2 million. Individual awards ranged in size from $14,000 to $275,000.

The awards carry special value because capital grants are the hardest type of capital for CDFIs to raise. These funds allow a CDFI to leverage debt from other sources—including banks, foundations, and corporations—to make loans to community businesses. Under the terms of the program, Awardees must use these capital grants for direct lending to community businesses; the funds cannot be and were not used for operations, for instance, or any other purposes.

CDFIs that won Create Jobs for USA awards were required to meet the following criteria:

- Be OFN Members in good standing
- Be IRS-recognized nonprofit corporations
- Be providers of community business financing
- Have a history of tracking outcomes and impact data
- Meet acceptable levels of financial performance
- Be able to document a pipeline of community business loans
- Agree to the conditions of the award

The 120 Create Jobs for USA Awardees represent a diverse mix of CDFIs in terms of size, geographic region served, and markets. See a full list in Appendix A1. The following tables show a breakdown of Awardees by geographic region, market served, asset size, and primary sector served.

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1In July 2013, OFN stopped taking new applications from CDFIs. Existing Awardees continued to receive capital grants with incoming donations.
Number of Awardees Located in Each Geographic Region

Number of Awardees by Primary Community Business Sector Served

Number of Awardees by Asset Size

Number of Awardees by Primary Service Area (Urban vs. Rural)*

* Major Urban = MSA with population >1 million
Minor Urban = MSA with population <1 million

Number of Awardees by Primary Community Business Sector Served
Net Jobs Benefit

While the Create Jobs for USA program could not fix the country’s jobs crisis on its own, it made a dent. It also demonstrates that CDFIs successfully made loans to community businesses, and these businesses successfully created and retained jobs.

The initiative has helped more 5,000 Americans keep their jobs or get back to work—and back on the path to fulfilling the American Dream.

Starbucks and OFN invested substantial resources in collecting and analyzing the program’s data on jobs creation and retention. Details and results include:

★ An initial estimate on jobs created and retained
★ A commitment to continue to test those estimates
★ Specific program outcomes, in dollars and jobs
★ Third party reviews

Initial Estimate on Jobs Created and Retained

Prior to the launch of Create Jobs for USA, OFN conducted in-depth research on how much financing by CDFIs and other community lenders is required to create and retain a full-time equivalent (FTE) job. As part of its research, OFN analyzed federal government programs with financing-per-job requirements, the practices of a select number of high-performing OFN Member CDFIs, OFN’s Annual Member Survey data, metrics from other programs across the CDFI industry, and the use of multipliers to account for indirect and induced jobs.

The result: OFN estimated that one FTE job is created or retained, directly or indirectly, for every $21,000 in CDFI financing to community businesses.

A Commitment to Continue to Test Estimates Based on Awardee Data

Create Jobs for USA Awardees must report award-related job creation and retention impact to OFN. For each community business loan closed in the two years following receipt of their award, Awardees are expected to share both the number of jobs retained and those that are projected to be created. In addition, Awardees must report actual jobs created within a year of closing each loan.

As OFN collects loan level job data from Awardees, we are testing the estimated $21,000 figure for financing per FTE job created and retained. Data collected by the end of 2013 shows that Awardees made more than 20,000 community business loans since receiving an award. Our analysis to date based on the projected jobs created and jobs retained data submitted by Awardees indicates a more efficient $18,000 to create or retain one FTE job.
OFN continues to receive new jobs data from Awardees and plans to publish a more detailed analysis (see About this Report section for more information on subsequent reports). We will continue to use the $21,000 figure (which is more conservative) until this final analysis is complete.

**Specific Program Outcomes**

**OFN research puts program estimates as follows:**

$15.2 million  
Donations from individuals and corporations

$106+ million  
Total supported lending to community businesses

5,060  
Projected jobs created and retained

**Third-party Reviews**

To ensure the consistency and accuracy of the data collected for Create Jobs for USA, Starbucks and OFN contracted with CARS Inc., an independent third party, to verify that the Awardees had sound processes in place for consistently and accurately reporting job creation and retention data from community businesses financed. The 2013 report found that 95 percent of Awardees had sound practices in place to track and report jobs data. OFN is following up with the remaining CDFIs to improve their practices.

Separately, Moody’s Analytics endorsed Create Jobs for USA’s job creation and retention methodology.
Six Key Takeaways

Create Jobs for USA was a groundbreaking effort for Starbucks, OFN, and the CDFI industry. The initiative offers a vivid window on how nonprofits and corporations can work together to craft solutions that address socioeconomic problems. Some takeaways from this effort include:

1. **Strong corporate leadership can translate into remarkable success for nonprofit initiatives.** Starbucks chief executive officer Howard Schultz took on Create Jobs for USA as a company-wide effort that translated into a crucial buy-in from employees, customers, partners, other business leaders, policy makers, and the CDFI industry. From the moment it started, Create Jobs for USA was an enterprise-wide priority with commitment at all levels of the corporation—marketing, public relations, operations, stores, legal, digital, and corporate responsibility. This led to tremendous visibility for the program and to new corporate and individual donors.

2. **Corporate-nonprofit partnerships can create significant impact, visibility, resources, and momentum.** Staying in the public eye can be a challenge these days—what’s topical and what’s not can depend on what’s trending on Twitter, which video has gone viral on YouTube, and so on. Maintaining a place in the sun is priceless. Starbucks cause marketing campaign positioned Create Jobs for USA in its stores for a full year, a strategy that raised public awareness day after day and gave Create Jobs for USA a stage that would have otherwise been impossible for almost any nonprofit campaign. Based on early traction the initiative achieved, it was able to attract other well-known corporations such as Citi, Google Offers, and Banana Republic, to sign on as supporters.

3. **The power of branding cannot be overstated.** Create Jobs for USA developed a cachet that stemmed in no small part from the fact that Starbucks is a household name. The Starbucks brand, and other significant contributors such as Google Offers, Banana Republic, and Citi, provided a way for many new audiences to learn about the world of CDFIs, and it reaped enormous exposure for the industry. The Create Jobs for USA brand also held a powerful and simple message that everyone could relate to.

4. **Measurable performance and impact are essential.** Starbucks chose OFN and its Members as partners because OFN’s performance-based network of more than 225 CDFIs has a track record of delivering on both impact and financial performance. OFN was able to award donations quickly to performance-oriented lenders who, in turn, leveraged and deployed the capital in loans in their communities throughout the U.S. The mechanisms in place to track job retention and creation also proved critically important to Starbucks and other program supporters.

5. **Borrower stories are the best way to demonstrate impact and garner media attention.** People relate to stories about the individuals and community businesses that benefit from the loans, whether it be starting a new business or getting a job to support their family after being unemployed for a year. The 70 borrower stories collected through this initiative were a critical component of the program’s media campaign.
6. **Americans want to help other Americans.** Individuals joined in force to be part of the unemployment solution. They donated $5 or more to receive an “Indivisible” wristband, which they wore proudly as a symbol of support for Create Jobs for USA. More than 800,000 individuals received wristbands through an array of individual donations and corporate promotions.

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**Conclusion**

Create Jobs for USA succeeded on multiple fronts. It created or retained more than 5,000 jobs, raised capital for CDFIs and awareness for the role CDFIs play in job creation and retention, and put corporations and individuals in the position to help solve our nation’s jobs crisis. Create Jobs for USA will produce two additional reports in 2014 focused on the substantial effort to collect jobs data—one on lessons learned about the data collection process, and one analyzing the data results.

In addition to creating jobs, CDFIs tackle many challenges facing Americans—finding and accessing affordable housing, healthcare, childcare, basic financial products, and healthy foods.

The track record of this initiative can serve as a model for mutually beneficial corporate-CDFI-individual partnerships aimed at finding solutions to all of these economic and social issues that hold back too many individuals and communities nationwide.
APPENDIX A—Create Jobs for USA Awardees

- Access to Capital for Entrepreneurs
- Accion Chicago
- Accion Texas Inc.
- Alternatives Federal Credit Union
- Arcata Economic Development Corporation
- Arizona MultiBank Community Development Corporation
- Baltimore Community Lending
- Bethex Federal Credit Union
- Black Business Investment Fund of Central Florida
- BOC Capital Corporation
- Boston Community Capital
- Bridgeway Capital
- Business Center for New Americans
- Calvert Social Investment Foundation
- Capital Impact Partners
- Century Housing
- Charter Schools Development Corporation
- Chicago Community Loan Fund
- Cincinnati Development Fund
- Citizen Potawatomi CDC
- Coastal Enterprises, Inc.
- Colorado Enterprise Fund
- Community Assets for People LLC
- Community Capital of NY
- Community Capital of Vermont
- Community Concepts Finance Corporation
- Community First Fund
- Community Housing Capital
- Community Loan Fund of the Capital Region
- Community Redevelopment Loan and Investment Fund
- Community Reinvestment Fund
- Community Ventures Corporation
- CommunityWorks Carolina
- Cooperative Business Assistance Corporation
- Cooperative Fund of New England
- Corporation for Supportive Housing
- Craft3
- Disability Opportunity Fund
- Economic and Community Development Institute
- Economic Opportunities Fund
- El Paso Collaborative for Community & Economic Development
- Enterprise Community Loan Fund
- Enterprise Development Fund
- Entrepreneur Fund
- Entrepreneur Works
- Fahe
- FINANTA
- First State Community Loan Fund
- Florida Community Loan Fund
- Forward Community Investments
- Freedom First Federal Credit Union
- Fresno CDFI
- Genesis Community Loan Fund
- Grameen America
- Greater New Haven Community Loan Fund
- Gulf Coast Renaissance Corporation
- Hartford Community Loan Fund
- Hope Enterprise Corporation
- Housing Assistance Council, Inc.
- The Housing Fund
- Idaho Nevada CDFI
- IFF
- Initiative Foundation
- Intersect Fund
- Justine Petersen Housing and Reinvestment Corp.
- Kentucky Habitat for Humanity
- Kentucky Highlands Investment Corporation
- Leviticus 25:23 Alternative Fund
- The Loan Fund
- Local Initiatives Support Corporation
- Low Income Investment Fund
- Lowcountry Housing Trust
- MACED
- MaineStream Finance
- Maryland Capital Enterprises
- Mercy Loan Fund
- Midwest Minnesota Community Development Corporation
- Mile High Community Loan Fund
- Montana Community Development Corp.
- Mountain BizWorks
- National Housing Trust Community Development Fund
- Natural Capital Investment Fund
- NCALL Research Inc
- Nebraska Enterprise Fund
- NeighborWorks Capital
- New Hampshire Community Loan Fund
- New Jersey Community Capital
- Nonprofit Finance Fund
- Nonprofits Assistance Fund
- Northern California Community Loan Fund
- Northern Initiatives
- Northland Foundation
- OBC Small Business Finance
- Ohio Capital Finance Corporation
- Opportunities Credit Union
- Opportunity Fund
- Partners for the Common Good
- Pathway Lending
- People Incorporated Financial Services
- PeopleFund
- Primary Care Development Corporation
- Progress Fund
- Reinvestment Fund
- Rising Tide Community Loan Fund
- Rural Community Assistance Corporation
- Rural Electric Economic Development, Inc.
- San Luis Obispo County Housing Trust Fund
- Santa Cruz Community Credit Union
- Seattle Economic Development Fund
- Self-Help & Affiliates
- Support Center
- TELACU Community Capital
- TruFund Financial
- Twin Cities Community Land Bank
- Valley Economic Development Center
- Vermont Community Loan Fund
- Virginia Community Capital
- Wisconsin Womens Business Initiative Corporation
- WomanVenture
- Working Solutions
CREATE
Jobs for USA