The Challenge

The current economic system, perpetuated by institutional racism and disparities, is unjust. It fosters inequities that are causing widening disparities in incomes, wealth, and opportunity gaps. These inequities minimize economic mobility.

To change this trajectory, we must...





Small businesses are the backbone of our economy and we believe that when they have access to integrated capital...



Small businesses will provide living wage jobs that result in increased incomes and improved economic mobility to people from backgrounds historically



underrepresented.



Small businesses located in communities with a history of underinvestment will create equitable economic opportunities that build community wealth.





BI-POC-owned businesses will help create assets and intergenerational wealth that will contibute to closing the racial wealth gap.

Small Business Ecosystem



We believe that leveraging the strengths and building capacity of our nationwide network of partners will maximize impact.



technology will scale the flow of integrated capital to small businesses with a history of underrepresentation.

When we scale access to integrated capital we provide the fuel necessary to create a just economy that works for all.

We do this by...

Our Contributions

Co-create and deploy innovative financial products and services that address the barriers and inequities small businesses operated by historically excluded people face

Design and manage financial programs that attract incremental impact capital to communities with a history of underinvestment

Orchestrate a network of trusted small business support organizations enabled by technology

Grow the capacity of community development finance organizations

Help small businesses navigate the complexities of the small business support ecosystem

Outputs

Small Business

Increased number of BI-POC owned, Womenowned and Veteran-owned businesses served

Increased number of small businesses in lowincome, historically underinvested communities

Increased number of quality jobs for low-income people

Increased amount of financing flowing to lowincome, historically underinvested communities and individuals

Increased number of high-functioning community development finance organizations

Outcomes

Improved financial health among low-income households

Increased number of small businesses connected to support resources

Increased individual, community, and intergenerational wealth

Elevated access to capital and the resources needed by small businesses operated by historically underrepresented people

Impact

Vibrant Communities

Income and opportunity gaps narrowed

Desired State

Our Vision

A just economy that works for all.

Our Mission

To improve lives and strengthen communities through innovative financial solutions.