

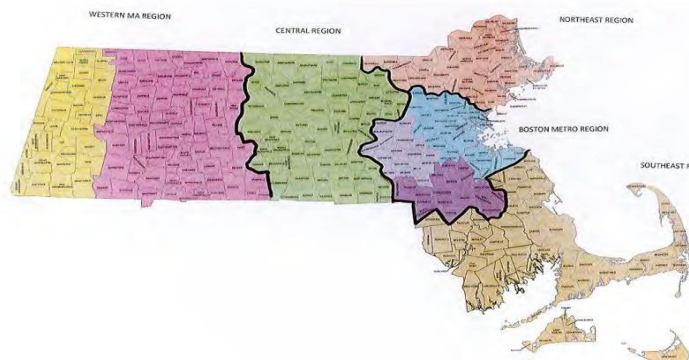
Massachusetts Department of Housing and Community Development Community Investment Tax Credit Program CDC Community Investment Plan (CIP)

Section 1

Community or Constituency (ies) to be served by the organization

Through historical data from internal evaluations carried out from ACEDONE's programming, ACEDONE serves a diverse ethnic demographic (*approx. 600 families*) represented by community members from Somalia (62%), Senegal (8%), Ethiopia (13%), Eritrea (4%), Sudan (3%), Algeria(1%), Djibouti (2%), Tanzania (1%) and Uganda (1%) with the remaining 5% represented by community members in the African diaspora. It should be noted that in line with the demographic data represented, 97% of the community is *Black-African American-African descent* and 3% of the community are people of color *i.e. Asian and Middle East* based along racial lines. The geographic representation of community members served by ACEDONE is represented by the lined sections in the map below of which a large populous comes from the following areas;

- I. City of Boston (Roxbury, Dorchester, Jamaica Plain, Mattapan, East Boston, South Boston) - 75%
- II. Cambridge - 7%
- III. Somerville - 2%
- IV. Chelsea- 2%
- V. Medford - 1%
- VI. Everett- 1%
- VII. Malden - 1%
- VIII. Medford - 1%
- IX. Greater Boston Area (Quincy, Lynn, Worcester, Framingham, Brockton) - 10%



Service area map in marked zones

Section 2

Involvement of community residents and stakeholders.

ACEDONE's Board of Directors is composed primarily of African immigrants, 89% of the board are Africans (**Somali, Ethiopian, Eritrean, and Sudanese**) while 11% of the board is white. The board has 9 members. All of the board members have a moderate-income level. The board is highly representative of the African immigrant community ACEDONE serves. Majority of the board members live in the Boston community where ACEDONE primarily serves. Through the development of the community strategic development plan, they approve all activity and expenditure streams to ensure programming is in line with the collaborative impact approach that embraces a life pipeline achievement metric to create sustainable qualitative improvements in all paradigms of life i.e. social, education, economic, civic engagement & advocacy.

Throughout the years, ACEDONE has cultivated a comprehensive strategy that streamlines a consequential action strategy of engagement with upstream to midstream partners and collaborators while heavily involved in downstream constituents. ACEDONE has developed a relationship with a number of partners to counter community disparities in regard to education, advocacy, social and economic paradigms. Notable is the relationship with Massachusetts Growth Capital Corporation that has been pivotal in advancing the small business development center that has seen the client portfolio requiring technical assistance grow from 20 in 2018 to 214 (as of Jan 2021). ACEDONE has partnered with Ascendus to address fiscal services and Lawyers For Civil Rights to address legal responsibility, compliance and obligations. Represented by a diverse board of constituents that have a shared lived experience, a number of organizational policies and strategic plans are vetted to ensure the needs of the community are met to create sustainable improvements. Additionally, the collaboration of grassroots organizations widens the coverage and increases capacity for implementation of programming for more Africans living in Massachusetts. The mission of ACEDONE fully remains on the vitality of the community that is part of the process to assess needs through frequent townhall and focus group discussions.

Section 3

Plan goals

The goal of the economic arm of ACEDONE remains steadfast in increasing the vitality of the African small business community by promoting social inclusion and creating sustainable initiatives in the Boston Area. For the last two years, ACEDONE has partnered and collaborated with community-based organizations and lenders to increase resource access and transition to traditional opportunities in all aspects of economic development. Additionally, ACEDONE has developed a working relationship with

African grassroots organizations to widen the coverage of constituents and address shared inequities which is set to be ratified by the end of 2021. Keeping in line with the organizational goals, the objective of the CIP is as follows;

1. To build a strong and resilient community through education, civic engagement and economic development i.e., *Small business development, housing and workforce development.*
2. To improve the economic future and consolidate wealth within the community through sustainable revenue generating activities.
3. Directly impact and increase opportunities for young people through skills and improve their outcomes in the workforce,
4. To continue supporting the fundraising plan to increase the funding level and diversify sources.
5. To improve access to state and federal resources that directly improve economic conditions for the African community.

Section 4

Activities to be undertaken

Following the existing track record of economic endeavors, ACEDONE aims to bolster existing programs while implementing development phases to ensure a comprehensive approach. These activities include;

1. **Housing:** ACEDONE will continue to develop the implementation of the phases to develop two affordable housing projects, which are coupled with mixed use applications such as retail, day care, and market rate housing. To this end we have assembled a development team of local professionals with experience in these neighborhoods who will oversee the work scope and identify land sites for development. ACEDONE has earmarked and embarked on a third development project in Norfolk to provide 40 senior housing in a multipurpose facility that will include an adult and infant day care program, retail space and recreational space.
2. **Homebuyers Program:** African Community Economic Development Corporation (ACEDONE) proposes to administer and coordinate services for the Pre-Purchase Educational Component of the Homebuyer Education Program, a program of services designed to provide enhanced outreach and marketing to potential homebuyers; to evaluate and respond flexibly to emerging needs for updated course materials and educational offerings; to provide accessible and efficiently operated classes, one-on-one counseling, and following-up services, which increase homebuyer success and promote utilization of the City's other homebuyer assistance resources. ACEDONE will provide a total of five workshops for 160 participants through 2021 i.e., 18 hours - home buyers education and 20 hours - financial literacy.

3. **Workforce Development:**

- a. **Youth Focused:** A partnership with Boston Center for Youth and Families and The Boston Foundation we can provide employment opportunities to youth year-round. ACEDONE provides meaningful employment in leadership positions every fall/summer to thirty (30) Boston teens through 2021. The program is designed to encourage civic engagement in teens by rooting them firmly in their own identity and helping them transform into agents of positive change in their communities. Some youth spend their time teaching children, leading activities, and assisting with administrative work while others unite immigrant youth communities through social justice work. The youth also participate in career readiness workshops including resume building, interviewing, and career exploration.
- b. **Healthcare and Technical Skills Training:** Specific program for youth skills development: Working in partnership with other, local nonprofits, such as Veterans Benefits CDC, and Future Hope, we will provide funding for training programs in solar panel installation and maintenance, HVAC training to install and repair, and carpentry basic skills needed to get into a union apprenticeship training in construction. The aim is to train and equip ten (10) community members in Certified Nursing courses and five (5) members in renewable energy training that will run for 14 weeks in 2021.

4. **Small Business Development and Nano-Loan Financing Scheme:** The Small Business Development Center has been a resource hub providing technical assistance and has significantly improved access to resources in underserved businesses to improve economic viability in rapidly changing communities. The small business development center regularly assists entrepreneurs in one-on-one consultations, holds training sessions or workshops and connects entrepreneurs to business development partners. Additionally, with the secured seed funding from Episcopal City Mission, ACEDONE intends to increase accessibility for finance resources to entrepreneurs and business owners that have exhausted all traditional options. Through a streamlined process that combines technical assistance and financing, this methodology will increase access to financial resources for entrepreneurs and small businesses that have failed to meet traditional requirements.

Section 5

How success will be measured and/or evaluated

Objectives	Activities	Staff Input	Projected Outcome
<p>Housing Project</p>	<ol style="list-style-type: none"> 1. Identify development team <ol style="list-style-type: none"> a. Secure architect with experience working in Dorchester b. Secure an engineer with experience with local projects c. Due process with construction contractors with residence in Boston areas served d. Subcontractors with residence in Boston areas served 2. Identify site to be developed from two considerations i.e. six-and-one-half (6½) acre site in Mattapan, owned by the Church of God and two-and-one-half (2½) acre site owned by the Boston Islamic Center. 3. Lay out work scope of mixed-use property development. 4. Secure and partner with financial institutions i.e. Bank CDC's, CDFI's, Mass Housing, Blue Hub, and more. 	<p>Board Project Lead Contractors Sub-contractors</p>	<ol style="list-style-type: none"> 1. Completion of phase one planning to develop 105 units of mixed housing, with at least half being affordable; a 15,000 square for a Community Center, a 20,000 square foot faith gathering center, and parkland/open space. 2. Implement phase to develop multipurpose housing for elderly residents.

Home Buyers Program	<ol style="list-style-type: none"> 1. Home Buyers Workshop and Webinars <ol style="list-style-type: none"> a. Introduction to home buying, financing, closing and real-estate investment. 2. Leverage financing options through financial institution partnerships 	Project Lead Consultants Partners	<ol style="list-style-type: none"> 1. Engage with potential and active home buyers and secure 2-5 new homeowners.
Workforce Development	<ol style="list-style-type: none"> 1. Secure employment for thirty (30) youth in the fall/summer. 	Youth Coordinator	<ol style="list-style-type: none"> 1. Retain and secure employment for thirty(30) youth.
Healthcare & Technical Training	<ol style="list-style-type: none"> 1. Certified Nursing Assistant (CNA) program; 10-week program for ten (10) adults and certification to join the workforce. 2. Solar energy industry training. 10-week program for five (5) adults. 3. HVAC business management for three (3) existing professionals. 	Project Lead Consultants	<ol style="list-style-type: none"> 1. Improve professional and entrepreneurial opportunities and workforce outcomes. 2. Job placements for 10 CNAs 3. Job placement for 5 skills trainees 4. Develop relationships with employment partners.
Nano-loan and financing scheme	<ol style="list-style-type: none"> 1. Streamline financing through nano-loan scheme. <ol style="list-style-type: none"> a. Identify and assess client needs b. Provision of technical assistance to ensure repayment viability. c. Disbursement and quarterly performance assessments d. Reintroduce traditional 	Board CEO COO Small Business Development Coordinator	<ol style="list-style-type: none"> 1. Improve and stabilize financial viability of five (5) existing businesses. 2. Increase ACEDONE lending capacity to \$100,000.00. 3. Increase small business development centre capacity to serve additional thirty (30) businesses and entrepreneurs.

	financial options. 2. Increase funding pool to increase lending capacity. 3. Provide technical assistance to existing and new business owners.		
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Section 6

Collaborative efforts to support implementation.

ACEDONE has taken a position as a backbone organization to solidify and harmonize this community-based, advocacy framework around capacity building of diversified African grassroots organizations serving diverse nationalities such as the Eritrean Education Fund, Tigrean Community Corporation, Senegalese Organization of Massachusetts, Massachusetts Sudanese Community Association Corporation, Somali Social Services & Advocacy, and the Massachusetts Immigrant Support Group. Building upon these active networks, engagement activities in advocacy efforts, create a ‘community hub’ of local organizations that ensure that services are deployed and delivered effectively and efficiently in a culturally informed environment.

In addition, ACEDONE has working relationships with legal and fiduciary institutions. For the last two years, Ascendus formerly known as Accion International has been a financial advisory partner to ACEDONE and has been pivotal in addressing financing security in the small business community. Lawyers For Civil Rights has supplemented this by providing business coaching, tax planning and compliance, commercial leasing, and legal supportive services to the small business owners in our community. Engagements with Veterans Benefits Clearinghouse Development Corporation have yielded a collaborative to address the housing instability for vulnerable community members *i.e. households with seniors and infants*. The Veterans Benefits Clearinghouse Development Corporation and ACEDONE aim to implement a development plan that will include 70 housing units for seniors and a multipurpose space that will include retail, an adult daycare, infant daycare and recreational spaces for overall wellness. ACEDONE has been engaging with the National Association of Real Estate Brokers, (NAREB) to provide education workshops and webinars to increase accessibility to state and federal resources and further streamline the transition into home ownership through all demographics within the community. The additional support of Consumer Financial Services will provide quality, personalized financial guidance to individuals who are seeking to become homeowners.

Section 7

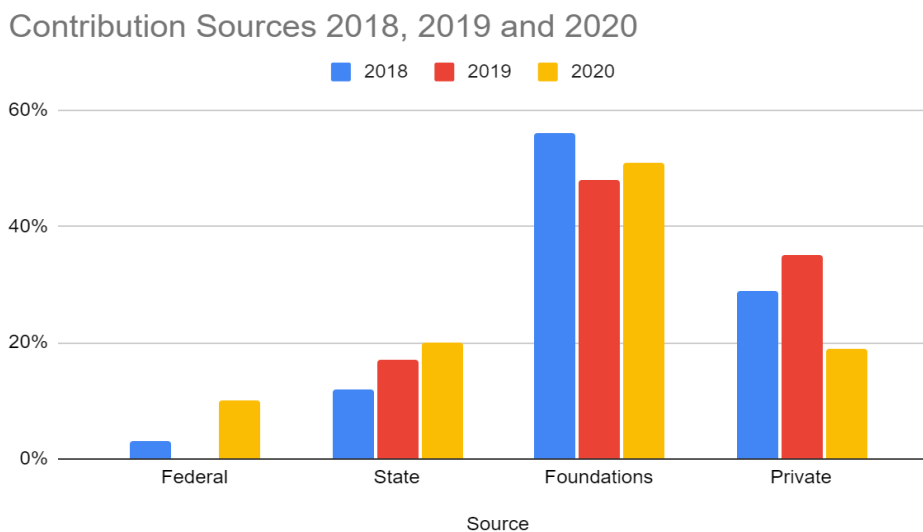
Integration of activities/consistency with community strategy and vision

The activities defined in the plan are in line with the overall economic goals and mission of the organization to create a comprehensive approach to sustainable development and wealth creation within the African community. Through the housing and home buying program, ACEDONE aims to secure housing opportunities and overcome challenges in accessibility of fair housing for all. Additionally, the inclusion of workforce development will directly impact and increase opportunities for young people through skills and improve their outcomes in the workforce including gaining access to job training skills, professional development thus increasing their opportunities for employability. The small business development plan that is currently in place will be supplemented by fiscal resources to adequately cover entrepreneurs and businesses that have been underserved and equip them to transition to traditional institutions of business resource access. This will be carefully assessed and implemented by partners, collaborators, and stakeholders in a culturally informed approach.

Section 8

Financing strategy

ACEDONE fundraising efforts have yielded a substantial base to support economic activities from private, foundations and government sources. In response to disparities prior and during the pandemic, ACEDONE has responded to a collective of social, health and economic concerns. The breakdown of funding and allocations are as follows;



Of measurable importance is the need to sustain small businesses that employ a significant portion of community members many of which are essential to not only the social DNA of their geographic locations but operate in niche markets and provide employment opportunities to African immigrants. Resources will be allocated in an equivocal strategy that covers economic support as well as

addressing the social construct of ownership within the community i.e., women empowerment, culturally women do not own properties and are often discouraged from starting businesses. These processes will be vetted by the board and advisory committees that will be formed as a result of the planned activities.

Section 9

History, Track Record and Sustainable Development

ACEDONE continues to deliver high quality programs which have a positive impact on our youth. Building a stronger East African community requires us to focus on strengthening our capacity as an organization. As it stands now, ACEDONE runs on collective efforts (horizontal leadership) of its Board of Directors, Executive Director, and young professional staff. ACEDONE has significantly shifted its organizational thinking over the past year and has prioritized organizational development.

ACEDONE is at a crossroads in our development. After earning the trust and involvement of our community, we have been recognized by funders as the most effective organization serving the East African community in the Boston metro area, and our profile in the City is growing. After receiving long standing support from the Hyams Foundation, Episcopal City Mission, Mass. Growth Capital Corporation (MGCC), Individual Donor, City of Boston & the Boston Public School Office of English Language Learners (ELL) , Beth Israel Deaconess Medical Center, Imago Dei Fund, The Boston Foundation, Liberty Mutual Foundation, Boston After School & Beyond , and Simmons University. Our reputation for quality programming continues to grow and we are in the process of cultivating partnerships with a broader range of funders in the Boston area.

In order to achieve true sustainability, we have to focus on building a sense of community ownership of the organization. One of the most exciting developments of the past year has been the growing involvement of our young staff in the operation of our programs. In increasing numbers, Somali young professionals who themselves benefited from our programs are returning to ACEDONE as new staff (full time/part-time) and volunteers to give back to the organization. Their commitment to helping ACEDONE is laying the foundation for the community ownership that will ensure our long-term sustainability.