

Section 1: Community or Constituency (ies) to be served by the organization

The main service area for the Latino Support Network Inc, (LSN) is the city of Lynn. In Lynn, LSN has for several years developed the relationships and expertise to engage with the diverse and vibrant communities that make Lynn an attractive home to approximately 94,299 residents. According to data from the U.S. Census Bureau, Lynn's population has increased since 2010 over 4%. Lynn has seen an influx of residents who lived closer to Boston and have moved further north in search of more affordable housing.

As the largest gateway city in Essex County, Lynn is also the most diverse with a White alone population of 35.9%; Black or African American of 13.7%; American Indian and Alaska Native alone 0.4%; Asian population of 7.3%; Hispanic or Latino 42.8% and two or more races 6.6%. The estimated number of households is 32,599, of which approximately 53.6% of households have a language spoken at home other than English.

The owner-occupied housing unit rate between 2015-2019 is of 44.9%, which is significantly below the national U.S. average of 64%. The median listing home price in Lynn, as of October 2021 is \$490,000 and the median sold home price is \$508,000 according to data from the National Association of Realtors. The median household income between 2015-2019 is estimated at \$56,181. In terms of businesses, the Census Bureau data shows a total number of 5,352 firms, out of which 38% or 2,037 firms are Minority-Owned.

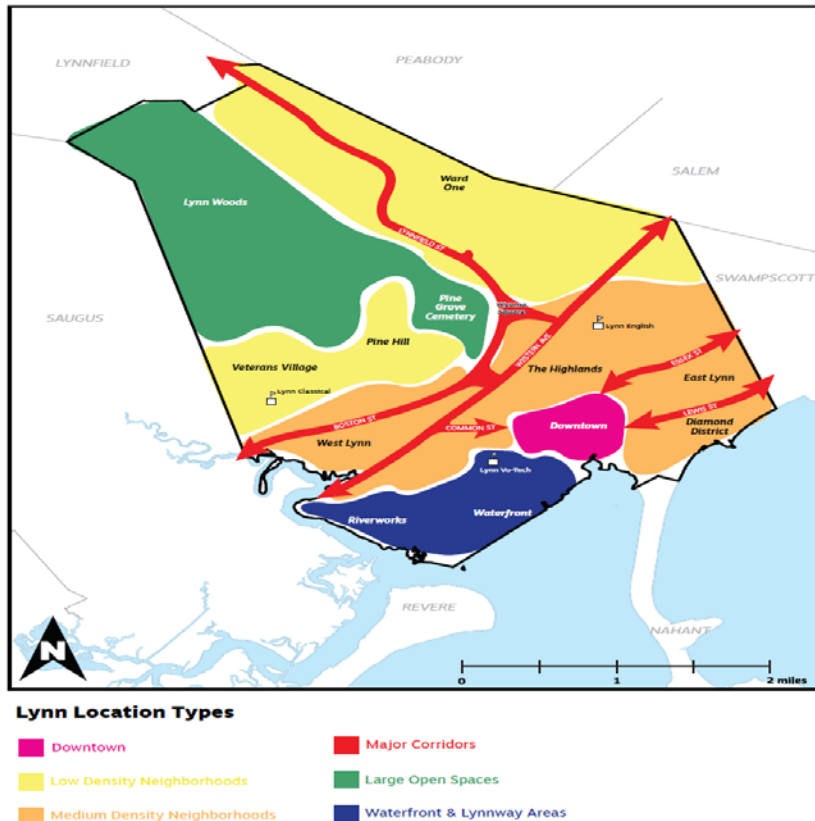
In terms of educational attainment 76.2% of Lynn residents are high school graduates or higher; but only 18.5% of residents have a bachelor's degree or higher. The PK-12 Lynn public school district (LPS) has an enrollment of 15,587 students. 76.9% of students according to the Department of Elementary and Secondary Education (DESE) are students of color. LPS also has a large number of youth experiencing homelessness and a large percentage are unaccompanied minors. A report cited by WGBH mentions 531 Lynn youth experiencing homelessness in 2019 and compares it to Boston Public Schools a district three times larger than Lynn, but where only 41 students were reported as homeless, according to state data reported.

In March 2021 a study entitled: Housing Lynn; was published by the Metropolitan Area Planning Council (MAPC), this study was commissioned by the mayor's office and the Lynn Housing Authority & Neighborhood Development (LHAND). This study was created through a community driven process. Housing Lynn meets all the requirements to count as a Housing Production Plan and LSN has been in close communication and received the support of MAPC in our efforts to promote economic development and affordable housing for Lynn residents. MAPC has also generously shared with LSN CDC data that has informed our work and priorities as well as the documentation of potential development affordable housing sites.

One of the key findings from the Housing Lynn report is that even though Lynn's Subsidized Housing Inventory (SHI) is 12.06% as of January 2021 and exceeds the state's target of 10%. Lynn's local affordable housing need clearly exceeds the supply and there is fewer than 1 affordable housing units for every 4 income-eligible households. The Housing Plan identified

the types of locations in the city and identified potential sites for affordable housing developments.

Figure 1: Location types, Lynn



LSN's offices are in the downtown area of the city and the majority of our members and program participants live primarily in the areas of Downtown, The Highlands, West Lynn and East Lynn.

The high demand and unmet needs for some of the services provided by LSN has allowed us to serve and collaborate with members who live in other cities/towns surrounding Lynn. Some of the other key geographical areas we continue to serve and hope to increase our engagement and participation include Salem, Revere and Peabody.

Section 2: Primary Constituencies to be Served

Our work is not exclusive to any specific demographic or population and as a 501c3 LSN CDC is open and welcoming to all Lynn and Massachusetts residents. Our values, team members, lived experiences and expertise, does provide us with culturally relevant and bilingual skills that can better serve the populations in Lynn, Salem, Revere and Peabody. In particular, populations

that have been at a greater socio-economic disadvantage historically and in the present. It is also well known that LMI communities of color in Massachusetts were more adversely affected by the Covid-19 pandemic.

LSN CDC operates in Massachusetts with a focused geographical area of the North Shore area of Boston (Lynn, Revere, Peabody, and Salem), where a significant percentage of the population is Latinx and/or foreign born. Our customers are first-generation Latino immigrants and other - ELI-LMI immigrant populations living and working within these areas. The following table illustrates the density and overall size of the Latino/foreign born customer base in the primary geographical focus areas for the work of our CDC.

City/Town	Total Population	Key Demographics	Foreign Born
Lynn	94,299	Hispanic or Latino: 41.5%	Foreign Born: 36.7%
Salem	43,226	Hispanic or Latino: 19.4%	Foreign Born: 14.6%
Revere	53,073	Hispanic or Latino: 32.5%	Foreign Born: 39%
Peabody	53,070	Hispanic or Latino: 66.9%	Foreign Born: 15.4%

Data Source: Census.gov, estimates July 1, 2019

LSN has an increasing presence and engagement working with other nearby surrounding communities. Throughout the years of providing educational programs, we have seen increasing participation of members from areas surrounding Lynn, such as Salem, Revere and Peabody. We aim to continue engaging with residents of these communities and to create partnerships with community organizations and other key stakeholders.

Section 3: Involvement of community residents and stakeholders

Our approach to engaging residents and stakeholders is guided by values of inclusivity, respect, and awareness of culturally relevant dynamics and language accessibility. The Board of Directors includes 9 members who have played an active role in providing ongoing contributions to the design and creation of the CIP. Beginning with our Board of Directors and our organizational bylaws which require that our board shall strive to be comprised as follows:

- a. at least sixty percent (60%) of Directors represent the Regional Members and the communities the Organization serves;
- b. at least one-third (1/3) of Directors be individuals who earn the median income, or less, of residents of Lynn, Massachusetts (which, for reference purposes only, as of 2019 according to a U.S. Census estimate, is \$56,181);
- c. at least fifty percent (50%) of Directors be women or otherwise not identify as male;
- d. at least seventy-five percent (75%) of Directors be persons of color;
- e. at least fifteen percent (15%) of Directors represent the education sector (K-12, postsecondary and/or adult education);
- f. at least fifteen percent (15%) of Directors represent the banking/finance sector and/or white-collar sector; and

g. at least fifteen percent (15%) of Directors represent the small business and worker cooperatives sector.

Over the last two years LSN CDC has been gathering information from community members through various communication channels and methods. We have conducted three different sets of surveys to learn more about our members and the areas of service where our members live. The first survey completed in March of 2020 was conducted with participants in our Financial Literacy programs. 56 surveys were completed. 60% of participants had an annual household income below \$39,000. 20% annual household incomes of \$40K-\$59K. Two of the most surprising findings from this sample included that close to 30% of participants had used in the past a cash checking service and 13.5% of participants had used a payday lender.

The second survey was in partnership with the Essex County Community Organization (ECCO) we surveyed 285 North Shore residents to inform our priorities, strategic planning, and the CIP. The survey was available in multiple languages (English, Spanish, Haitian Creole, Portuguese). 121 survey respondents completed the survey in English. The breakdown of the participant's demographics was 48% Black/African American; 33% Latinx; 11% White; 5% Asian and 3% Native American/indigenous.

164 survey participants completed the survey in Spanish and 88% self-identified as Latinx; 3% Black/African American; 5% Other; 2% White; 1% Asian and 1% Native American/indigenous.

Over 60% of survey participant's annual income was below \$59,500 with 40.3% of all participant's family annual income at below \$35,700. We asked participants to rank what they considered their economic priorities and what areas of economic development in their communities needed the greatest attention. Some of our key findings from conducting this survey revealed the participant's economic priorities:

1. Rent Assistance (i.e helping pay rents, etc.) 23.9%
2. Small Business development loans at low-interest rates 23.2%
3. Homeowner assistance (i.e paying closing costs, points etc.) 12%
4. College or scholarships for Black and Brown youth 6.2%
5. Offering traditional home loans at low-interest rates 5.8%

LSN CDC has also an ongoing initiative to learn from small business owners and micro-enterprises and to further inform our work and the CIP. To date we have been able to interview over 50 small business owners in the city of Lynn. The majority of these interviews/surveys have focused in the downtown area of the city including Union Street, Market Street, Washington Street, South and North Common Street, Western Avenue and other businesses surrounding Central Square and the Highlands.

Some of the key findings include that most survey respondents lack access to capital at competitive low rates and many find the lending process intimidating. The need to access operating capital has increased especially in post-pandemic times. For a large number of

participants their priorities centered around having enough working capital to keep their businesses running and to increase their customer base to the levels prior to the pandemic.

Over 60% of our small business survey participants expressed their concern in terms of sustainability and the future of their enterprises in large part as a consequence of Covid-19. Some businesses have struggled to pay rent and others have ongoing arrangements to pay essential expenses, such as utilities. The small business interviews/surveys will continue to inform LSN's work and priorities.

LSN CDC has a group of entrepreneurs and aspiring business owners who have provided input and recommendations through their participation in our business/entrepreneurship trainings/workshops. LSN uses social media to connect and maintain participants engaged as well. Some of the tools used include various WhatsApp groups and Google Classroom groups where we can easily share resources, updates, news, encourage and motivate each other on the journey to business creation and success. Another social media tool LSN actively uses to share community services, resources and to interact with subscribers is Facebook where we have a large growing community.

Our multiple educational programs have also allowed us to engage and gather input from participants and members. We have included in our measurement and reporting practices, multiple opportunities, and channels for members to share their opinion on the services received and the types of services that they would like to have LSN facilitate. LSN has also established an advisory board with 15 members representative of North shore communities and this board plays an essential role in providing input and recommendations on the types of programs LSN provides. Also, it is a way for LSN to cultivate potential new Board of Director members and to encourage participation and volunteer engagement.

Our extensive number of local partners and collaborations also support our stakeholder engagement (see section 6, collaborative efforts for more information)

LSN CDC also accessed key community input and feedback gathered as part of the Housing Lynn plan developed by MAPC. One of the panel discussions reinforced what LSN has heard in repeated occasions through community events, surveys and conversations with local partners such as the New Lynn Coalition. Some of the most relevant concerns centered around affordability, neighborhood change, and gentrification. Some residents also expressed their concern with developments that fail to advance equity and diversity.

Another relevant discussion that needs to be considered is the need to balance affordable housing and tax revenue and on this matter one area where most people agree is the development of mixed-use, mixed-income projects and the promotion of home ownership opportunities for families to build intergenerational wealth.

Section 3: Plan goals

LSN's strategic approach focuses on priorities which our several years of learning and engagement in LMI communities of color has taught us. Our own lived experience is also

relevant in the creation of our goals, as a CDC founded and operated by community leaders of color.

Supporting and developing our local ecosystem to create opportunities to learn, connect, create, and measure/evaluate our impact; enable us to transform our local economy, build our capacity, reduce dependency, and realize our potential.

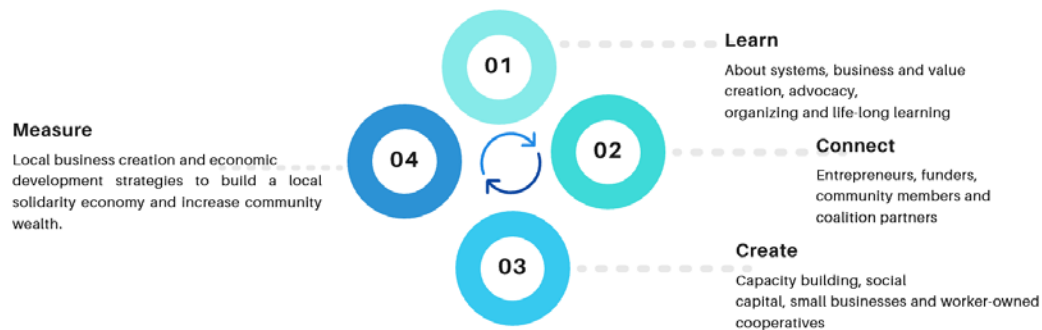
The core problems we have identified in collaboration with our members are the following:

1. Housing Discrimination: From redlining to predatory lending, gentrification, and the cost of housing are growing concerns in many BIPOC communities.
2. Barriers to access capital: Access to capital in equitable and favorable terms still is a major barrier for entrepreneurs in communities of color when starting and growing a business.
3. Lack of representation and promotion of local leaders: There is a large gap in the participation of Latinx, foreign born, and Black communities in local government, boards and senior executive teams of financial institutions.
4. Limited number of educational and training opportunities: The achievement and opportunity gaps between distressed and affluent communities presents a huge missed opportunity of investing in our future as a Nation.

For all the aforementioned problems, our plan has identified significant opportunities:

1. Increase and preserve affordable housing: Including pathways to home ownership and mechanisms to build assets and break out of the cycle of poverty.
2. Set up a community investment fund: invest in local housing projects and small businesses and offer alternative lending/investment options in partnership with CDFIs and local banks.
3. Increase participation and representation of BIPOC: Non-profits and the local government must make it a priority to continue to engage with disenfranchised residents and provide job opportunities.
4. Promote long-life learning programs for underserved populations: Offering certifications, technical assistance, and opportunities to develop their employability skills, create their own business or join other cooperative style enterprises.

Our value proposition is adaptive to the realities and needs of our communities and includes a positive feedback cycle which continuously places learning, connecting, creating, and measuring as a methodology for how we do our work and run our programs.



Section 4: Activities to be Undertaken

LSN CDC provides a set of programs and services that is complementary to our economic development work. These offerings serve to drive financial education, create awareness of how to leverage financial products responsibly, and help integrate recent immigrants to American society. Providing these tools helps to remove points of failure that many LMI communities experience with systemic barriers. Building confidence and awareness for our members helps ensure greater civic engagement, participation, and accountability. Simple things can help drive confidence and awareness like gaining comfort with the English language, developing literacy, learning the basics of computers, taking pride in Latinx arts, and offering guidance on how to run a business successfully.

The following activities have been developed based on historical data of what we have accomplished through our programs and also projecting an increase in our funding streams as a new certified CDC. These activities will also be utilized as way to measure our effectiveness and impact during our board meetings and mainly during our annual members meeting.

Strategy 1: Learn. Learning is a lifelong journey, and it maximizes its value and effectiveness when it is inclusive, respectful and when it places the common good over individual interests or agendas.			
Activities	Outputs	Outcomes for LMI households	Community Impact
Partners			
Homebuyer Educational Programs	-300 participants in in person or virtual classes complete 8-hour program	-Increase the number of households between 70%-100% AMI who become home-owners	-Increase sense of ownership and belonging. Increase tax revenue for municipality.
CHAPA, Local Banks			
Financial Counseling	-100 participants received at least 1 hour of counseling on budgeting, savings and/or credit	-Use of budgeting tools. Increase savings to achieve financial goals. Build and/or repair credit	-Individuals and households with greater financial literacy.
CHAPA, Local Banks, Realtors, Attorneys			

Financial Literacy Educational Programs	-250 Participants in our in person and/or virtual classes with at least 4 hours of participation	-Participants will understand fundamentals of financial literacy and how it impacts their lives	-Individuals and households with greater financial literacy.
Local Banks			
English for Advancement Program (JVS/LSN)	-300 students participate in EFA programs and access career and coaching services	-Increase the English proficiency and employability skills of participants, leading to greater financial security, better jobs.	-More residents having access to economic upward mobility and greater integration among residents.
JVS			
ESOL Conversational Classes	-300 participants complete at a minimum a 6-week ESOL program	-Increase language proficiency and listening/speaking abilities. Greater confidence and mastery of the language=more opportunities	- Individuals and households with greater English literacy. Greater integration among residents.
Highlands Coalition			
Computer and Digital Literacy	-120 students/small businesses complete 15 hours of instruction and receive program benefits	-Increase digital literacy and access to online resources to support learning, professional and personal development	-Participants gain greater access to digital tools and opportunities and ways to engage with local government and each other.
Tech Goes Home			
Citizenship and Immigration Services	-50 Students complete 12 hours of citizenship preparation. -LSN and PC host two citizenship clinics in the Northshore	-Permanent residents become U.S citizens with understanding of all rights and duties it entails. -Increase number of U.S citizens in Northshore	-Residents who will be eligible to vote on elections and increase their participation in local, state, federal politics
(Project Citizenship- PC & LSN)			
Technical Assistance for Small/micro enterprises	-Provide TA to at least 75 business (min 1 hr.) owners/entrepreneurs -Provide/refer 50	-Increase technical assistance and lending/capital resources for	-Local businesses that operate more efficiently, increase revenue, and

-LEAF -MCCI	businesses to affordable loans	entrepreneurs/small businesses	support local economy
Tax Preparation Classes	-20 participants complete Tax preparation training	-Individuals develop a skillset that increases their income potential	-More suppliers of tax prep services in the community
Olive Multibranch Services			

Strategy 2: Connect. All our learning programs provide opportunities for members to connect, and our goal is to enable spaces and experiences beyond these programs/classrooms and into strengthening the social capital, networks, and meaningful connections of our members.			
Activities	Outputs	Outcomes for LMI households	Community Impact
New American Professional Network circles	-100 participants join at least one session/workshop to learn about career development	-New American residents are able to exercise their career/profession; increase earnings	-Greater appreciation and recognition of all of our community talents and assets, build social capital.
-Degree Noticias - Local Businesses/Entrepreneurs			
Saving Circles	-100 participants in our saving circles, join at least one round	-Residents are able to increase their savings to accomplish financial goals	-Increased networking and social capital among residents
-Grassroots Finance			
Latino Heritage Month Celebrations	-Annual gathering of about 300 residents	-Space to connect and appreciate heritage and identity	-A welcoming community that values all residents and their heritage
-ECCO -Highlands			
Cook St. Community Garden	-200 Participants join garden activities/talks and/or are sponsored to grow food -Continue to sponsor Highlands with grant for youth workers.	-Access to healthy food in a community space that strengthens connections and neighborhoods	-Offer alternatives for youth and families during the summer vacation
Highlands			

Lynn Rapid Response Network (LRRN) Gatherings	-Continue to sponsor on an annual basis, LRRN meetings and activities.	-Local residents learn about their rights as individuals and important resources to support their families.	-A segment of our residents who often feel isolated, have a better understanding of local systems and ways to engage with the city.
LRRN			
LSN CDC Annual Membership Meeting	-At least one third of our membership base joins the annual meeting and completes evaluation/feedback form	-LSN CDC members have a direct opportunity to support our work, exercise accountability and express their opinions	-A helpful example for other non-profits to see benefits of greater access and transparency in governance and decision making

Strategy 3: Create. Learning and connecting transforms into concrete tangible outputs and outcomes that benefit our target populations and the greater community.			
Activities	Outputs	Outcomes for LMI households	Community Impact
Entrepreneurs/Small Business	-Support the creation of 20 start ups by providing TA and access to capital	-Increase technical assistance and lending/capital resources for new entrepreneurs/small businesses	-Local businesses that operate more efficiently, increase revenue, and support local economy
-CDFIs -LEAF -MCCI -Impact Finance Center			
Tenant Know your Rights Clinics	-At least 200 participants join workshops to learn about their rights as tenants	-A more knowledgeable and informed population of tenants who would be less prone to potential abuse	-Fewer issues of abuse/neglect by absentee landlords and better quality of life for tenants
Workers Know your Rights Clinics (AG office)	-In partnership with the Attorney General's Office, engage 100 participants in Workers' rights workshops	-Participants understand their rights as workers and can more effectively advocate for themselves	- Residents who have greater job satisfaction and can hold employers accountable for infringing their labor rights.
-Attorney General's Office			

Build Local Capacity and Collection of Stories	-Continue to gather local stories of leadership through interviews in LCTV	-Participants can share their journey towards pursuing/achieving their American Dream	-Residents can learn from each other and from community leaders who are valuable assets of our communities
Lynn Community TV- LCTV			
Development/Preservation of 50 units of mixed-use family affordable housing	-LSN has identified 5 potential sites for development in Lynn. -Continue to partner with other CDCs, the city, and developers to develop affordable housing units	-Provide quality affordable rental housing and support services opportunities for residents.	-Residents can participate by supporting their local CDC and access the supporting services offered to the greater community.
- MA Department of Housing and Community Development (DHCD) -MACDC			
Support housing for refugee and asylum seekers population in partnership with Casa Mariposa	-Continue to support Casa Mariposa and assign a portion of tax credits to sponsor 50 ELI families in need of housing	-Families join Casa Mariposa a housing community with high quality facilities and essential support services	-Lynn has historically welcome refugees and asylum seekers from all over the world and supporting this community contributes to the community wellbeing
-Casa Mariposa			
Clean energy access for low- and moderate-income residents	-In partnership with MAPC connect 50 households with education, resources and access to clean energy, health and equity in housing.	-Participants can benefit from access to energy efficiency resources and improve these conditions in their household	-A community where clean energy options increase and more residents improve their health and quality of life
-MAPC			

All the above strategies, objectives and key results are measured (see section 5) on an ongoing basis and at various defined check points. The purpose of measurement is to enable the time and spaces to reflect and evaluate our work, which is essential in an environment of continuous improvement.

Section 5: How success will be measured and/or evaluated

The engagement and participation of our members and community stakeholders has been instrumental in informing our organizational goals and priorities for the next few years. Our approach to goals, results and impact measurement takes into account a variety of tools, mechanisms and channels of reporting and participation.

Our Lean Impact Dashboard developed by Startup Impact Benchmark (<https://www.startupimpactbenchmark.org/>) is designed to support startups and social enterprises in measuring sustainability impact. The elements of the impact measurement tool are described in the table below in the left column, with a brief explanation of our implementation under the right column.

Components	Description
1. Impact Identification & prioritization	It comprises 3 steps. <ol style="list-style-type: none"> 1. The logic of our impact or our Theory of Change 2. Impact Scoring 3. Assigning sustainable development goals (SDGs) as well as Commonwealth sustainable Development Principles
2. Impact Quantification	For each strategic focus area, we compare our actions to what is considered the status quo and based on our assessment of community needs and assets determine which areas have the greater impact and alignment with our organizational goals.
3. Financial value of impact	The assessment of the value is categorized by short-, medium- and long-term metrics and weighted according to the impact quantification described above.
4. Impact Benchmark	In this part we use data that has been previously gathered and measures our impact comparing it to metrics of other similar organizations and adjusted accordingly.
5. Analysis, reporting & communication	In this section we measure the activities and outputs as well as the number of stakeholders involved and the impact/changes reported by participants, from our observations and/or through access to various data sources. The analysis is then reported and shared with multiple stakeholders using diverse channels of communication (newsletters, 1 pagers progress reports, testimonials/stories)

In terms of concrete tools for accountability, measurement and monitoring LSN CDC has established the following mechanisms to ensure participation:

- Each educational program (Homebuyer classes, Financial Literacy, etc.) includes an initial survey to collect participants interests, goals and expectations and it also includes a satisfaction survey which evaluates the achievement of the expected goals, as well as the training and administrative personnel involved.

- As part of our Annual Membership Meeting, we include a report summarizing our objectives and key priorities and accomplishments to date.
- Another mechanism that is used for accountability is to share with our member database the list of scheduled board meetings for the year via email and text.
- Our website has a section which allows members to submit their questions, comments, input, feedback, and concerns to include in our Board of Directors meeting agendas and to address if necessary, during our annual membership meeting.
- A wall/whiteboard located in our offices which is used for member's suggestions, ideas, concerns and/or shout outs.
- Input and feedback opportunities through social media channels.

LSN CDC has also joined the Salesforce Non-Profit Success Partner to more effectively manage data and customer relationships (CRM). We look forward to integrating elements of our Lean Impact Dashboard into Salesforce.

Section 6: Collaborative efforts to support implementation

As a network of support, it has been essential to our values, identity, and core to our mission to create connections and further collaboration in the communities we live, work, play and fulfill our life's aspirations. The following organizations are fundamental to our strategies and there are various levels of engagement. All the organizations listed under core partnerships are also reflected on our list of strategies and goals.

	Key Core Partners	Supporting Partners and Associations
Strategy 1: Learn	<ul style="list-style-type: none"> -Jewish Vocational Services (JVS) -Project Citizenship -CHAPA -Tech Goes Home -Metropolitan Planning Area Council -Local Banks, Realtors, Attorneys -Mill Cities Community investments -LEAF/ Local Enterprise Assistance Fund -MCCI: Mill Cities Communities Investments 	<ul style="list-style-type: none"> -Lynn Community TV -MACDC -Compass Working Capital - The Boston Foundation -La Vida Scholars
Strategy 2: Connect	<ul style="list-style-type: none"> -ECCO -Grassroots Finance -Highlands Coalition -Lynn Rapid Response Network -Degree Noticias -Lynn Economic Opportunity 	<ul style="list-style-type: none"> -New Lynn Coalition -Lynn Public Schools -KIPP Academy Schools -Union Capital Boston -Harborlight CDC -Stop & Compare Supermarkets -Social Innovation Change Initiative (SICI)
Strategy 3: Create	<ul style="list-style-type: none"> -Suffolk U transactional Law Clinics -Northeastern Community Business 	<ul style="list-style-type: none"> -National Association of Latino Community Asset Builders (NALCAB)

	Clinic -Essex County Community Foundation -Casa Mariposa -Local Banks -MAPC -MACDC -Olive Multibranch Services -MA DHCD -Impact Finance Center -Local Businesses/Entrepreneurs	-American Refugee Council -Entrepreneurship for All -Cooperative Fund of New England -Cutting Edge Capital -Boston Impact Initiative -Haymarket Foundation
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The core partners listed are the organizations which most directly impact our objectives and key results. The list of activities in section 4 includes them in the areas in which each of these partners' contributions are key. Below is a more detailed description of each core partner.

Jewish Vocational Services (JVS): LSN CDC partners with JVS to do outreach and student engagement for the English for Advancement Program. Students learn ESOL tailored to jobs and careers and receive mentoring, coaching and assistance in finding better paying jobs.

Project Citizenship (PC): LSN CDC has an MOU with PC and our partnership is key in supporting New Americans realize their dream of U.S citizenship and greater integration and participation.

Citizens' Housing and Planning Association (CHAPA): LSN works with CHAPA to ensure that our homebuyer education and counseling classes meet/exceed the quality standards defined by the collaborative and to promote advocacy around fair and affordable housing.

Tech Goes Home (TGH): Our partnership with TGH is key to support residents and small businesses in breaching the digital literacy gap in Essex County, this work is also in partnership with Essex County Community Foundation ECCF.

Metropolitan Planning Area Council (MAPC): This relationship is essential to continue to support the Lynn housing production plan and to identify potential sites for development. MAPC has generously supported LSN CDC in accessing relevant data to inform our CIP and our organizational goals.

Local Enterprise Assistance Fund (LEAF): This is one of the local partners CDFIs that provides technical assistance to small businesses and access to capital in competitive and friendlier terms.

Mill Cities Communities Investments MCCI: This is one of the local partners CDFIs that provides technical assistance to small businesses and access to capital in competitive and friendlier terms.

Essex County Community Organization (ECCO): One of our key partners to promote the solidarity economy and to gather data and information from residents in the North Shore, ECCO is a network of over 39 faith-based congregations and member of MCAN.

Grassroots Finance: Grassroots Finance Action challenges the top-down approach to development by recognizing the incredible capacity of local communities to improve their own living conditions. Our partnership centers around the promotion of savings circles in Lynn.

Highlands Coalition: A Lynn based non-profit responsible for running the Cook St community garden. LSN supports the operations of the garden and the educational activities that take place each year mainly during the summer season.

Lynn Rapid Response Network: LRRN assists local immigrant families who have faced unimaginable challenges and are being warmly welcomed on the North Shore and beyond. LSN has provided financial support during Covid-19 and continues to partner to support its mission.

Degree Noticias: A news agency founded by a Lynn entrepreneur and active LSN supporter. Degree offers the greater community news and information from Massachusetts and the Latin American region. LSN Supports and provides technical assistance to Degree.

Lynn Economic Opportunity: LEO's mission is to strengthen the Greater Lynn community through resources and services that provide opportunities for children, families, and individuals to thrive. LSN has partnered with LEO over the past two years to provide financial assistance to Lynn families including rental assistance.

Suffolk U transactional Law Clinics: LSN partners with this law clinic to refer and support entrepreneurs and small business owners with legal matters around incorporation and compliance.

Northeastern Community Business Clinic: LSN partners with this law clinic to refer and support entrepreneurs and small business owners with legal matters around incorporation and compliance.

Essex County Community Foundation: ECCF inspires philanthropy that strengthens the communities of Essex County by managing charitable assets, strengthening, and supporting nonprofits and engaging in strategic community leadership initiatives. LSN partners with ECCF to provide Covid-19 financial assistance, promote digital literacy in Essex County and the creation of impact investing alternatives in the North Shore.

Casa Mariposa: Provides culturally inclusive, responsive, and respectful education and subsidized housing to marginalized immigrants and their families as they navigate adjustment to life in Lynn. LSN has provided technical assistance and hopes to increase its support to sponsors ELI families in need of housing.

Local Banks: Several local banks have sponsored several financial literacy programs and other events, including: Santander Bank, Salem Five, Eastern Bank, Boston Private Bank, People's United Bank.

Olive Multibranch Services: LSN has provided technical assistance and access to capital to this local small business, and we are partnering to offer education and certification for tax preparation to residents.

Massachusetts Department of Housing and Community Development DHCD: The technical assistance and funding opportunities offered by DHCD to state CDCs is instrumental in achieving our goals of creation/preservation of affordable housing.

Impact Finance Center: This organization has created an impact investing club in Massachusetts and LSN has participated in offering investment opportunities to impact investors.

Local Businesses/Entrepreneurs: The North Shore has a vibrant community of entrepreneurs and small businesses and LSN seeks to continue to support as much as possible local businesses with technical assistance and access to capital.

The supporting partners are important connections which assist the implementation of our Community Investment Plan. As we continue to develop our relationship with each supporting partner, it is likely some of these partners will become core partners in the near future.

Section 7: Integration of activities/consistency with community strategy and vision

To ensure that our CIP is integrated and aligned with the community strategy and vision, we have accessed two main sources of data. 1. All the community surveys and interviews described in section 2 of the CIP. 2. Various documents created by the city of Lynn and Lynn Housing Authority and the Housing Lynn: Plan for inclusive growth created by MAPC.

One of LSN's priorities in promoting economic development aligns with the 2016 Lynn Housing study which is to encourage efforts to develop mixed-use, mixed-income development in key target areas, for LSN the key area is downtown and in particular the Union Street corridor.

The city of Lynn's Draft Consolidated Plan For Housing, Economic & Community Development is another key document which has guided our priorities and a continuous source of information to identify potential areas of collaboration with strategic goals identified through the Consolidated Plan process. The following strategic areas integrate and align with LSN's goals and priorities.

- Create and Preserve Deed-Restricted Affordable Housing
- Reduce Housing Cost Burdens and Improve Housing Conditions for Renters
- Preserve and Expand Affordable Homeownership Opportunities
- Reduce Homelessness
- Enforce Fair Housing Laws and Support Residential Development that Advances Neighborhood Diversity
- Expand Public Services and Other Supportive Services
- Promote Economic Development

The Housing Lynn Plan focuses primarily on goals that address the unmet needs of current Lynners. The segment of the population described by this plan is precisely the key target audience and membership base for LSN CDC (See section 1). The following strategic areas integrate and align with LSN's goals and priorities.

- Goal 2: Anti-displacement.
- Goal 4: Integrated Neighborhoods
- Goal 5: Representative Governance.
- Goal 6: New Development Benefits

There are several hundred units in Lynn, which in the next few years will meet their affordability period and are at risk of turning into market rate. LSN CDC will focus on

working to preserve these units affordable and maximize our local partnerships to support this goal. LSN CDC currently provides direct services and connects residents with other essential services that support families and small businesses. LSN clearly understands the correlation of this work with promoting economic development.

Section 8: Financing strategy

As a non-profit prior to receiving the CDC designation, LSN's revenue streams were mostly comprised of the following:

- Sponsorships for our educational programs from local financial institutions 30%
- Foundation grants and donations 30%
- Fee based services 5%
- Compensation for outreach services and leasing office space (JVS) 20%
- Donations from Board and founding members 15%

Since receiving the CDC designation we have been working on diversifying our sources of revenue to fund our programs and achieve our goals outlined in the CIP. Our financing strategy moving forward seeks to rebalance the distribution of our funding sources, and include new ones.

- CITC and funds raised 20%. Several financial institutions are aware of our potential allocation of tax credits and have expressed interest. We hope to leverage the tax credits as well to increase our donor base and funds raise.
- Sponsorships for our educational programs from local financial institutions 10%. We will continue offering financial education programs; this has been a reliable source of revenue and the demand for these classes is high.
- Foundation grants and donations 10%. We hope to continue to foster and grow our relationship with EECF and the Boston Foundation.
- Fee based services/classes 5%. After receiving the seal of approval from CHAPA we will be offering several homebuyer workshops throughout the year. There is a low fee for participants.
- Development and overhead fees 30%. Our goal is to develop 1-2 sites (out of 5 potential sites identified) and charge on average 10% for the development fee.
- Community Investment Fund 10%. Through our work with EECF, ECCO, the Impact Finance Center, Boston Impact Initiative and Cutting Edge Capital, we are identifying impact investors who can lend capital at very low, or even negative rates of returns, to finance some of our high impact initiatives.
- Compensation for outreach services and leasing office space (JVS) 5%. Our partnership with JVS has been mutually beneficial and it provides a stable source of income for LSN. There is a good chance that some of these programs will be expanded into other areas of the North Shore.
- Donations from Board and LSN members 5%. LSN seeks to continue to have an active and engage board and also to welcome the donations of any of its participating members.

Section 9: History, Track Record and Sustainable Development

Since 2014 when LSN was founded by a group of concerned Latinx community members, as a non-profit, our work has focused on providing resources, services and serving as a connector in order to support the integration process of our Latino community and other immigrant communities in Lynn, the North Shore and around the Commonwealth. Also, to promote the potential, talent, and productivity of our members and to offer a source of reliable information to understand, navigate and improve systems. To promote and strengthen mutual cooperation and education amongst our network of support and in partnerships with other organizations with the objective of fostering and exercising a good and active citizenship and to improve the quality of life for our community.

The experience of operating as a non-profit taught LSN the importance of access, connections and finding alternative ways to fund our work and fulfill our mission. Attachment # 2 presents an overview of our activities and track record for the last four years. In summary LSN has been offered and participated in over 100 events and activities with a positive impact on over 3,000 Lynn/North Shore residents.

LSN's CIP aligns with the Commonwealth Development Principles in the following ways:

- 1. Concentrate Development and Mix Uses:** The potential sites we are exploring, and any LSN housing development would prioritize mix uses & support services, as outlined in our CIP.
- 2. Advance Equity:** LSN identified lack of representation and participation as a core problem to address, and it is reflected in our work promoting our target populations and the several of the partnerships we have, which prioritize this work. (ECCO, NLC, LRRN, Casa Mariposa)
- 3. Make Efficient Decisions:** As a CHAPA, MACDC, ECCO and New Lynn Coalition member, being part of a community that unites and holds decision makers accountable is key to our success.
- 4. Protect Land and Ecosystems & 5. Use Natural Resources Wisely & 9. Mitigate and Adapt to Climate Change:** Our work has mainly focused on promoting community gardening. Now is a priority of our work promoting the MAPC lean energy access for LMI residents.
- 6. Expand Housing Opportunities:** Our focus is twofold. 1. Develop affordable housing options for ELI & LMI residents and 2. Assist residents in 70-100% AMI to transition to homeownership.
- 7. Provide Transportation Choice:** We are aware of the importance of developments that are nearby transit lines, and it influences our sites and potential new developments.
- 8. Increase Job and Business Opportunities:** LSN's programs and activities clearly reflect our work in promoting access to jobs (Educational classes, JVS, Tech goes Home) and to break down the barriers minority-owned enterprises often face.
- 10. Plan Regionally:** LSN CDC recognizes the importance of interconnectedness and the role the North Shore region plays not only in the economy and wellbeing of the Commonwealth but for New England and the Nation. LSN aims to continue expanding its network.

Attachments CIP LSN CDC. Attachment #1

Roles and Responsibilities LSN Board Members

Name	Role	Financial Experience	Roles and Responsibilities
Diana Carvajal-Hirsch	Director	<ul style="list-style-type: none"> - More than 20 years of experience in mortgage origination and CRA lending - Provides financial education to over 500 loans applicants annually - Experience leading bank portfolio product development 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff - As member of finance committee ensure/review internal controls, discuss financial information and accountability.
Miriam Alves	Director/ Treasurer	<ul style="list-style-type: none"> - BS double major in accounting and finance - Boston Public Health Commission Bureau Administrator, managed \$17 million budget - Accountant Morris & Morris PC - Tax associate at Grant Thornton - Master's degree in Taxation 	<ul style="list-style-type: none"> - Second required signature on any check over \$5,000 - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff - As member of finance committee ensure/review internal controls, discuss financial information and accountability.
Virginia Leigh	Director	<ul style="list-style-type: none"> - Founder Casa Mariposa - Mental health therapist - Self-employed business practice 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by

			ED/staff
Josefa Mateo	Director	<ul style="list-style-type: none"> - Medicop Cooperative member - Working group worker-Coop Home Health Aides 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff
Ramon Santiago	Director	<ul style="list-style-type: none"> - Garabato visual arts. Painter, artist 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff
Elizabeth Paz	Director	<ul style="list-style-type: none"> - Composition instructor Northshore Community College - ESL/FFL Achievement coach. NSCC 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff
Hugo Carvajal	Director / Executive	<ul style="list-style-type: none"> - MBA University Illinois Urbana Champaign - Masters Public Administration, Harvard 	<ul style="list-style-type: none"> - One of the two required signatures on any check over \$5,000

	Director / President	Kennedy School (Candidate) <ul style="list-style-type: none"> - Harvard Kennedy School -current Social Innovation and Change Initiative Fellow (Cheng) - Co-founder The Latino Support Network - Real Estate License 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff - As member of finance committee ensure/review internal controls, discuss financial information and accountability.
Kevin Moforte	Director	<ul style="list-style-type: none"> - Executive Director Entrepreneurship for All - Founder Entrepreneur Esperanza Soaps - Founder Upward Ventures - Masters in Public Policy and Administration 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff
Peter Barros	Director	<ul style="list-style-type: none"> - Executive Director La Vida Scholars 	<ul style="list-style-type: none"> - As board director approve annual budget - Participate in performance review of Executive Director - Contribute to organizational decision making by reviewing details of financial information provided by ED/staff

Attachment #2

Date(s)	Class/Program	Partners	Category	Population Served	# events/sessions	Number of participants	Class/Program Goals	Outcomes
1. Feb-March 2017 2. July-Sept 2017 3. sept-Dec 2017 4. March-May 2018 5. June-Aug 2018 6. Feb-April 2019	ESOL (Levels Beginner, Basic, Intermediate)	•Compass Working Capital •KIPP Lynn	Community Education	•Lynn, Salem, Revere	6	1. 30 students 2. 30 students 3. 25 students 4. 25 students 5. 25 students 6. 25 students	<ul style="list-style-type: none"> Instruct students in the fundamentals of the English Language (Speaking, Listening, Writing, Grammar) Integrate life skills and understanding of U.S Culture and systems through ESOL Learning 	<ul style="list-style-type: none"> Each semester over 70% of participants completed class and received certificate of completion Students reported greater ability and confidence in interacting with others in English at work and around the community Over 75% of Students increased their workplace skills as reported by satisfaction surveys
1. April-May 2018 2. July-August 2018 3. Sept-Oct 2018 4. Nov-Dec 2018 5. Feb-March 2019 6. April-May 2019 7. Aug-Sept 2019 8. Nov-December 2019 9. Feb-March 2020	Budgeting, savings and investing for financial independence and success workshops	•Salem Five Bank •Santander Bank •Boston PrivateBank •People's United Bank	Financial Education & Empowerment	•Lynn, Salem, Revere	9	1. 20 students 2. 20 students 3. 20 students 4. 20 students 5. 20 students 6. 20 students 7. 20 students 8. 20 students 9. 25 students	<p>Students will be able to:</p> <ul style="list-style-type: none"> Budget to Save: The Balance Sheet and setting/reviewing financial goals Develop and Maintain a budget Understand about managing debt Understand about credit/FICO score and how to improve credit score Understand about compound interest and real estate investments Understand about the banking system and avoid predatory 	<ul style="list-style-type: none"> Students developed short term and long term financial goals Students developed a budget Students were provided and shared tips and strategies to manage debt Students understood about credit/FICO score and how to improve credit score Students demonstrated understanding of the power of compound interest and real estate investments Students demonstrated understanding of the fundamentals of banking systems and how to avoid predatory lending
1. March 24, 2018	Latinx Culture and Dominican Writers	• KIPP Lynn	Awareness, Education, Empowerment, Cultural Celebration	•Lynn, Salem, Revere, Boston	1	100 participants	<ul style="list-style-type: none"> Promote Latinx culture through an open forum and networking event with Jose Carvajal (Dominican Author) 	<ul style="list-style-type: none"> Diverse Latinx participants engaged in a conversation about the importance of Latinx literature and created new connections
1. Jan 2018 Through Present	Raising Awareness and Understanding the Powerful Stories of New Americans	• Lynn Community TV •La Voz Newspaper	Awareness, Education, Empowerment	•Lynn, Salem, Chelsea, Revere, Boston	Ongoing Community television weekly shows	Audience of over 5,000	<ul style="list-style-type: none"> Share the stories of success and struggle to achieve our American Dream through the stories of Latinx immigrants and supporters 	<ul style="list-style-type: none"> Over 50 Guests have participated Has reached audience of over 5,000 through Lynn/Boston TV and social media
02/2015 -06/2020	Mentoring and Coaching services	• KIPP Lynn	Awareness, Education, Empowerment	•Lynn, Salem, Chelsea, Revere, Boston	Ongoing	120 Participants	<ul style="list-style-type: none"> Offer participants information and guidance on services they can access around the community and in the State Provide assistance and guidance on issues of: housing, immigration, job training, employment, career services, citizenship 	<ul style="list-style-type: none"> Over 95 participants were assisted with their request. Over 40% were referred to outside resources and for over 45% goal was achieved.

1. Sept-Oct 2019	Arts promotion and Latinx Culture/Heritage and Education Events - Community Service Awards	<ul style="list-style-type: none"> •Lynn Museum •Lynn City Hall •Café Colombia •B&N Construction •Rincon Macorisano •Auto Palace 	Awareness, Education, Empowerment, Cultural Celebration	<ul style="list-style-type: none"> •Lynn, Salem, Chelsea, Revere, Boston •Dominican Republic 	Grand opening and closing event. Art was displayed for a month.	Over 1,000 Participants	<ul style="list-style-type: none"> • Gather recognized Latinx artists from the Northshore and Dominican Republic to display Latinx art in celebration of Latino Heritage Month • Promote Latinx art and culture by partnering with local organizations and businesses and offer cultural events and performances • Recognize Civic and community leaders in the North Shore for their work and dedication with the Latinx community 	<ul style="list-style-type: none"> • Gallery art show was displayed for approximately a month at the Lynn Museum • Over 1,000 people participated in the events throughout the duration of the display and at the grand opening as well. • In partnership with Lynn museum and Lynn City Hall important civic/community leaders received community awards and citations for their work
1. Oct 2017	Latino Health Professionals and labor market integration	<ul style="list-style-type: none"> •KIPP Lynn •Medi Coop 	Coaching, Mentoring and U.S workforce Integration, Networking	•Lynn, Salem, Lawrence	1	35	<ul style="list-style-type: none"> • To connect Latinx professionals in the health care sector with Latinx professionals interested in entering the health care sector 	<ul style="list-style-type: none"> • The networking event and presentation benefitted over 20 Latinx professionals who accessed a network of knowledge, support and resources.
1. Oct 2019 2. Feb-March 2020	Home Buying Essentials Workshop	•Boston Private Bank	Financial Education & Empowerment	Lynn	2	50	<ul style="list-style-type: none"> • Participants will be able to compare mortgage services and use the One Mortgage MPH as a benchmark •Participants will understand all of the requirements to qualify to purchase a home as a first time 	<ul style="list-style-type: none"> • Participants accessed and learned how to use the MPH website and use different scenarios to prepare financially to buy a home • Participants received detailed materials explaining requirements and best practices when seeking an FHA/One Mortgage loan
1. Jan 2020	Navigating the U.S Political System	•Lynn Community TV	Civic Engagement	•Lynn, Salem, Chelsea, Revere, Boston	Virtual videos/sessions- 3	250	<ul style="list-style-type: none"> •Participants will be presented in a non-partisan manner the foundations of the U.S Political system 	<ul style="list-style-type: none"> •Participants report understanding core concepts of U.S Government such as: Separations of powers, branches of government, politics at the Federal, State and
02/2020-Present	LSN/JVS English for Advancement Program Classes	•Jewish Vocational Services (JVS)	Community Education	•Lynn, Salem, Chelsea, Revere	Weekly classes before Covid-19 at our offices in Lynn, and now virtually	250	<ul style="list-style-type: none"> •Students will be able to study the English language tailored to the language and understanding of different jobs and professions. •Students will be able to develop the soft skills that can help them find a better job and have a better work performance •Students will receive coaching services to find a better paying job •Students will receive coaching services to find a better paying job Outreach and engage with the North Shore community through info sessions, social media and conversations at community gatherings. 	In progress

03/2020-08/2021	COVID-19 Family assistance support to families	The Boston Foundation, Eastern Bank, Essex Community Foundation, Haymarket Foundation, Robert Hildreth Foundation, Stop and Compare Supermarkets, Lynn Economic Opportunity, Saint Joseph's Catholic Church, Pathways Inc.	Family Assistance and Support	Lynn, Salem	10 Weekly distribution of checks, gift cards at our offices in Lynn	Over 1,000 Participants	<ul style="list-style-type: none"> • Individuals received assistance to support with paying rent or buying food, cover costs of transportation or paying for utilities. 	<ul style="list-style-type: none"> • From LEO Data: 150 families (close to 600 individuals) Through other partners 500 individuals. Total over 1000 Lynn/Salem residents
01/2020-Present	Technical Support and Assistance Shine Together Worker's Cooperative	• ECCO (Essex County Community Organization)	Awareness, Education, Empowerment	• Lynn, Salem	Ongoing	10	<ul style="list-style-type: none"> • Participants will take part in developing a marketing plan and promotional video to increase the number of clients • Participants will be able to receive technical assistance training in business management • Participants will receive coaching business orientation from experienced business owners • Participants will receive financial assistance upon completion of the training program • Participants will have access to office and meeting space at the LSN Lynn location 	<ul style="list-style-type: none"> • Up to this point LSN has set up and supports with the financial/accounting system for Shine Together. • LSN is also providing capital to enable participants in the business to increase customer base. (pending Board approval)
05/2020-Present	Community business creation/worker cooperatives workshops (Individuals and small businesses)	LSN	Financial Education & Empowerment	• Lynn, Salem, Chelsea, Revere	5	25	<ul style="list-style-type: none"> • Participants will take a financial education workshops, business creation working sessions (4 classes) • Upon completion of workshops and engagement participants will receive a zero or very low interest loan to fund their needs/goals and avoid accessing predatory lending services. 	<ul style="list-style-type: none"> • From this work we have identified participants who have applied to the Suffolk transactional clinic to establish the following worker-owned cooperatives: 1. A media, community news co-op Degree Noticias 2. A housing cooperative (Working with the concept of tiny homes) 3. A Technology Support Services Co-op
11/2020-12/2020	Budgeting, savings and investing for financial independence and success workshops	Boston Private Bank	Financial Education & Empowerment	• Lynn, Salem	5	30	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Budget to Save: The Balance Sheet and setting/reviewing financial goals • Develop and Maintain a budget • Understand about managing debt • Understand about credit/FICO score and how to improve credit score • Understand about compound interest and real estate investments • Understand about the banking 	<ul style="list-style-type: none"> • Students developed short term and long term financial goals • Students developed a budget • Students were provided and shared tips and strategies to manage debt • Students understood about credit/FICO score and how to improve credit score • Students demonstrated understanding of the power of compound interest and real estate investments • Students demonstrated understanding of the fundamentals of banking systems and how to

11/2020-12/2020	Budgeting, savings and investing for financial independence and success workshops	Boston Private Bank	Financial Education & Empowerment	•Lynn, Salem	5	30	Students will be able to: <ul style="list-style-type: none"> •Budget to Save: The Balance Sheet and setting/reviewing financial goals <ul style="list-style-type: none"> •Develop and Maintain a budget •Understand about managing debt •Understand about credit/FICO score and how to improve credit score <ul style="list-style-type: none"> •Understand about compound interest and real estate investments •Understand about the banking 	<ul style="list-style-type: none"> •Students developed short term and long term financial goals •Students developed a budget • Students were provided and shared tips and strategies to manage debt •Students understood about credit/FICO score and how to improve credit score •Students demonstrated understanding of the power of compound interest and real estate investments •Students demonstrated understanding of the fundamentals of banking systems and how to
03/2021-07/2021		LSN / ECCO	Community Needs/assets evaluation/srveys	•Lynn, Salem,Peabody		285	<ul style="list-style-type: none"> • Participants will share their socio-economic priorities and concerns to inform LSN/ECCO's priorities and LSN's Community Investment Plan 	<ul style="list-style-type: none"> • The survey data was analyzed, presented to the greater community and it was also included in the development of the CIP
06/2021-07/2021	Budgeting, savings and investing for financial independence and success workshops	Boston Private Bank	Financial Education & Empowerment	•Lynn, Salem, Revere, Peabody	5	30	Students will be able to: <ul style="list-style-type: none"> •Budget to Save: The Balance Sheet and setting/reviewing financial goals <ul style="list-style-type: none"> •Develop and Maintain a budget •Understand about managing debt •Understand about credit/FICO score and how to improve credit score <ul style="list-style-type: none"> •Understand about compound interest and real estate investments •Understand about the banking 	<ul style="list-style-type: none"> •Students developed short term and long term financial goals •Students developed a budget • Students were provided and shared tips and strategies to manage debt •Students understood about credit/FICO score and how to improve credit score •Students demonstrated understanding of the power of compound interest and real estate investments •Students demonstrated understanding of the fundamentals of banking systems and how to
10/2021-11/2021		LSN	Community Needs/assets evaluation/surveys with Lynn small business owners	•Lynn,		50-75	<ul style="list-style-type: none"> • Participants will share their socio-economic priorities and concerns as small business owners to inform LSNs Community Investment Plan 	<ul style="list-style-type: none"> • The survey data was analyzed, presented to the business community and business have been connected with technical assistance and access to capital

