

EVALUATION OF MICROGRANTS

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MICROGRANTS EVALUATION INTERNS

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EVALUATION SUMMARY

MicroGrants does unbelievable work in the community. Not only have I seen this while working for Joe, but I have seen it in the eyes and through the words of the grant recipients I interviewed. Everyone I spoke to was grateful beyond words for the timely intervention MicroGrants made in their lives.

—Caroline Anderson, student evaluator

Since it was founded informally by Joe Selvaggio five years ago, MicroGrants has awarded approximately 1,800 grants, usually for \$1,000 apiece, to “poor people of potential” for such needs as, business tools and assets, transportation needs, education and job training or emergencies.

MicroGrants’ is a unique organization:

–It awards grants, not loans. “In the United States, too many people—especially the poor—are saddled with immobilizing debt. We aim to teach our recipients about accumulating *equity, not debt,*” Joe has written. “It’s a terrible shame that thousands of poor people who have the potential to be successful, contributing members of their communities remain in poverty.”

–It operates efficiently and, in many ways, informally. Its overhead costs are approximately 10 percent of income (Selvaggio takes no salary and runs the organization out of his home). Grants are awarded mostly on the basis of recommendations by partnering nonprofit agencies, and Joe remains deeply involved and approachable.

It is evident that MicroGrants has enjoyed significant community support and has constructed a successful model to address huge societal needs. But how effective has MicroGrants been in moving recipients toward self-sufficiency?

Following interviews with 83 grantees, evaluators judged that MicroGrants has made a positive impact in the lives of more than 70 percent of them. Nearly 60 percent of those interviewed said they definitely or probably could support themselves now from work income, and about the same proportions said a MicroGrant was important in their journeys toward self-sufficiency. Nearly 30 percent said they had accumulated some savings. Many said the grants had changed their lives in relation to families, education, health or other factors. Approximately 75 percent said support from partner agencies was important.

After the interviews and reviewing the applications of *all* grant recipients and contacting partner agencies, evaluators made recommendations to strengthen the MicroGrant process and prepare for the future. Those recommendations reflect the importance of thorough preparation of business plans and of continued coaching and mentoring through partner agencies. They would improve procedures in the critical area of transportation, limit education grants to accredited schools and strengthen review and accountability to better ensure the effectiveness of the highly-successful MicroGrant program.

THE EVALUATION

My experience with MicroGrants has opened my eyes to a new world that has always existed in my community but that I have never really known. . . . I have learned an incredible amount of important lessons about working in the nonprofit world, as well as valuable lessons about life. . . . I have gained the utmost respect for the grant recipients I have met. These people are working so hard to provide for themselves and their families.

–Caroline Anderson

CAN WE MAKE MICROGRANTS BETTER, AND WHERE DO WE GO FROM HERE?

Evaluation is a critical component of any human endeavor, especially nonprofit programming. In May 2010, a small team, funded by a generous donor, was organized under the leadership of Ron Lattin, an experienced business and nonprofit consultant, and several university student interns to evaluate the effectiveness of MicroGrants and the success of its recipients. Interviews were conducted throughout the Twin Cities over a three-month period.

The evaluation team:

- Reviewed all grant recipient's applications
- Discussed MicroGrant's program with representatives from all partner agencies
- Interviewed 83 past grant recipients to evaluate how successful their grants have been in their journey to self-sufficiency
- Graded each grant recipient's success
- Developed a list of recommendations to strengthen MicroGrant's effectiveness

DEMOGRAPHIC INFORMATION

Those interviewed during the evaluation were a bit more likely to be female and Caucasian, but it is felt that their stories are basically consistent with the universal experience:

Gender

Female	75.00%
Male	25.00%

Age

Under 20	4.41%
20 – 29	22.06%
30 – 39	26.47%
40 – 49	19.12%
50 – 59	25.00%
60+	2.94%

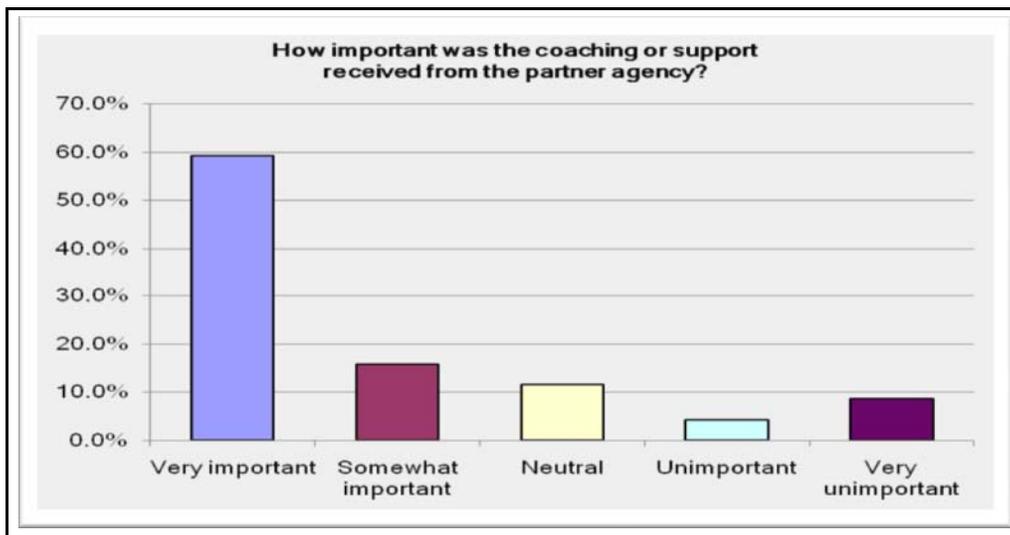
Ethnicity

African American	38.81%
Caucasian	32.84%
African	10.45%
Native American	5.97%
Latino	4.48%
Other	7.47%

PARTNER ORGANIZATIONS

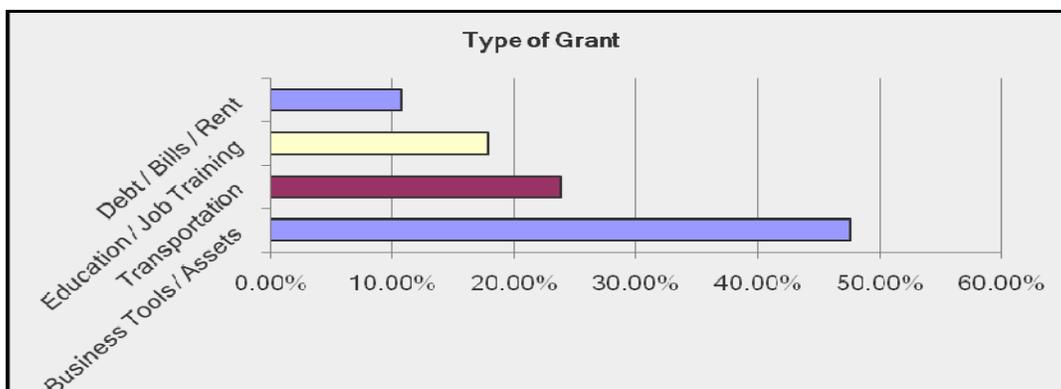
MicroGrant applicants are screened and recommended to receive grants by 11 local nonprofit agencies: African Development Center of Minnesota, Daily Work, Jeremiah Program, Metropolitan Consortium of Community Developers, Neighborhood Development Center – Midtown Global Market, PRISM, Project for Pride in Living, Summit Academy OIC, Twin Cities Rise!, Wilder Foundation, and WomenVenture. These agencies have a track record of helping people attain self-sufficiency and economic growth. Applicants usually have a long history with a partner agency and will continue to work with the agencies for coaching and mentoring long after receiving their grants. Each partner agency has its own culture, practices and strengths, which may impact the success of the grantees. In addition, Joe Selvaggio and friends of the organization, including other local agencies, recommend potential grantees on occasion.

Interviewees indicated that mentoring and other support from partner agencies was critical to their future success:



PURPOSES OF GRANTS

Of the 83 grantees interviewed, nearly half were used for a business tool or asset and about a quarter were used for transportations issues:



BUSINESS TOOLS / ASSETS

Sara received a loan from the African Development Center to open her Ethiopian restaurant, Katar River, in south Minneapolis. A MicroGrant made a down payment on a \$5,000 bread pump that has since paid for itself and helped make the restaurant profitable and a welcome addition to the community.

Grants in the business tools and asset category usually were used to buy supplies, an implement or for another capital expenditure to help the recipient sustain a business. Good examples include purchasing mops and cleaning supplies for a janitorial business and purchasing inventories for a privately-owned store.

Recipients in this category often are entrepreneurs whose success is significantly impacted by continued support and advice from partner agencies.

TRANSPORTATION

After Judy graduated from the Jeremiah Program, a MicroGrant helped repair her car and buy auto insurance, so she could find a job and get her son to school.

Transportation is a serious issue for grant recipients and a major barrier to self-sufficiency. Many people want to work but cannot because it is so difficult for them to reach a job site. Other recipients have a car, but it is not reliable and breaks down. For recipients, those are crisis situations. If they lose their transportation, they are at risk of losing their jobs and income, spiral into debt, lose their homes and quickly move from self-sufficiency to poverty.

Grants have been used not only for transportation to and from work or school, but also to find work, pay driving-related fines and retain a valid driver's license or get a specialized license. Recipients often use grant proceeds for more than one transportation-related need.

For some recipients, cars not only helped them continue to support themselves and their families but also provided quicker commuting time, more time with their families and more access to family activities not well served by mass transit.

EDUCATION / JOB TRAINING

Troy, a former resident of transitional housing at Exodus, used a MicroGrant for his education. He achieved multiple 4.0 semesters and now is taking graduate coursework in pastoral theology while working 35 hours a week at a YMCA. Jocelyn used a MicroGrant to pay off a community college debt so she could have her transcript sent to a four-year college. Ann, a violin and viola teacher, used a MicroGrant for advanced training to attract more-advanced students and make up for some she lost because of the economy.

Education grants can provide recipients with the skills and credentials they need for stable employment and a long-term career. If a recipient earns a degree, the value of that investment is life-long, whereas other grant investments, such as car repair or work supplies, often provide only short-term benefit. Grants for job training help recipients gain skills in specific industries, however, this type of grant is greatly impacted by the economic climate and the demand for that labor in the community.

Higher education and job training also have a measurable, long-term effect on job or career advancement. Obviously, grantees many need other sources to fully fund higher education.

DEBT / BILLS / RENT

Mary has received two grants, which she has put toward the same purpose. Both grants have been used for deficit reduction on her house bills.

About 10 percent of MicroGrants were used by interviewees for business bills, debts, housing, day-to-day expenses or emergencies.

Many of these grants were for business rent or utilities or house rent. Many have been used by owners whose businesses already were in existence but who had fallen behind on their bills. "Survival" grants that pay for recurring bills may not lift a recipient to a new place in a job or life.

THE IMPACTS OF MICROGRANTS

Mary runs a store called Italian Ice at the Midtown Global Market. One grant enabled her to replace a broken door over one ice cream freezer and keep her break-even business going. With a second grant, she bought equipment to make shakes and blended drinks, and now has one of the most successful businesses at the Global Market. She has retail management experience with major food retail corporations and is the second-in-command when the Global Market office people are gone. Mary's business is up 40 percent this year and she is still expanding.

—From evaluations by Josh Menke and Caroline Anderson, student evaluators

CHALLENGES

The challenges of accurately measuring and evaluating the impacts of MicroGrants are significant because of several factors:

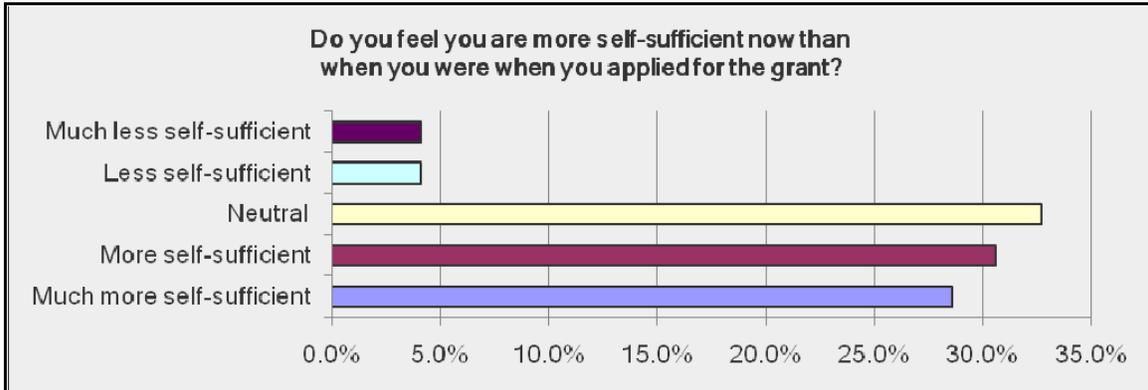
- The recipients are quite different and bring unique sets of circumstances to the grant requests, including family situations, age, abilities, stable housing and assets.
- The recipients are referred by several different agencies that provide different types of coaching and assistance.
- The attitude of the recipient can be a factor in success and is difficult to assess.
- The amount of the grant in relation to the total need or objective could make a significant impact on the potential outcome.

A subset of interviewees provided other information that may have an impact on their success:

Have a bank account?	93.33%
Have a credit card?	45.45%
Have any debt?	74.36%
Have any savings?	35.71%
Pay bills via check?	63.89%
Pay bills via cash?	25.00%
Pay bills online?	59.46%
Get to work by own car?	80.49%
Get to work by public transportation?	23.08%
Get to work by walking/bicycle?	2.56%
Get to work by car pool?	2.56%

SELF-SUFFICIENCY

Approximately 60 percent of those interviewed said they feel more self-sufficient than when they applied for a MicroGrant.

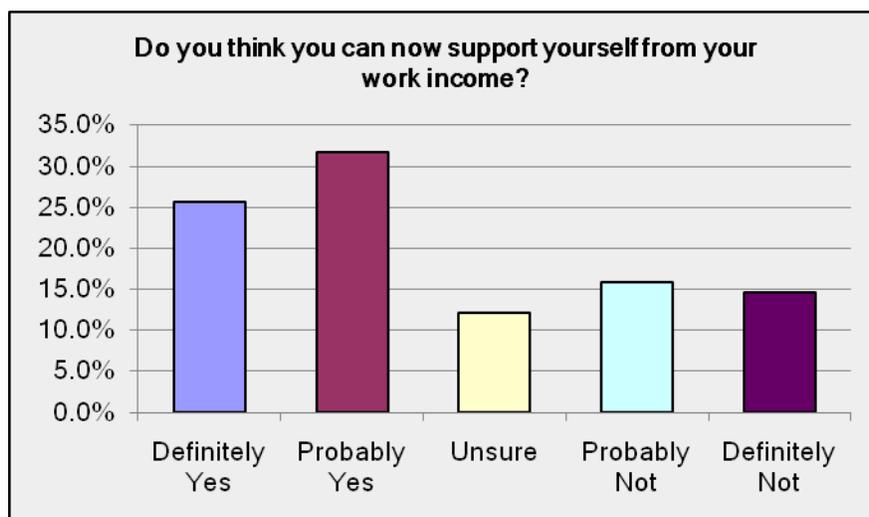


Evaluators' comments regarding recipient self-sufficiency:

- *Before receiving the grant, Judy had no job, and hence no income, and was completely not self-sufficient. Now she supports herself and her daughter with the money she makes from her job, which she wouldn't have gotten without the car.*
- *Tara was not at all self-sufficient when she received the grant and had been living at Jeremiah Program for five years. She had no source of income and no housing. Now, she has a steady job, is paying her rent every month, and is saving up to buy a house.*

SUPPORTING YOURSELF

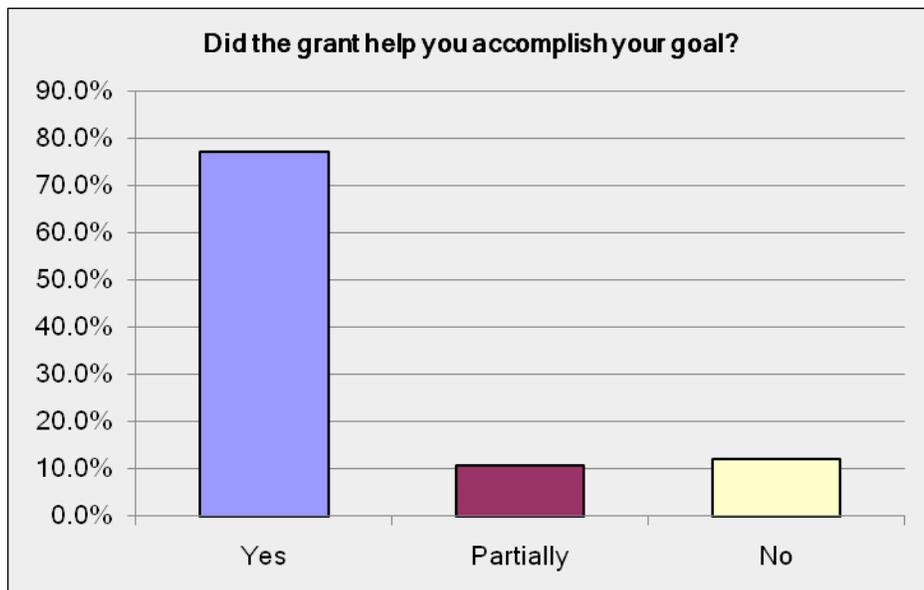
Recipients were asked if they thought they could support themselves from their future work and nearly 60% thought they could.



ACCOMPLISHING YOUR GOALS

The recipients were asked if the grant helped them accomplish their goals. Overwhelmingly, they told evaluators the grants were a success for them. Here are some examples from the evaluators:

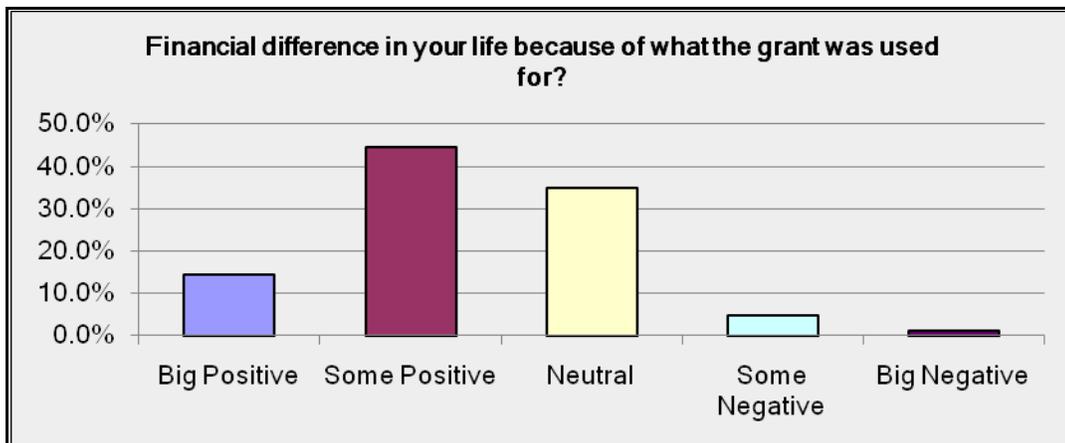
- ~ Yes, definitely. The grant allowed her to keep up her business. She said the walls weren't built properly the first time, and the carpet needed to be replaced, so she used the money to make the space good for a massage therapy center. Without it, her space would have been horrible and unprofessional.
- ~ Yes. Melissa was able to repair her car and drive through the winter. She was also able to pay the spring break daycare fees and get ahead on her car insurance. Without the grant, she wouldn't have been able to drive and might have lost her job and been unable to continue her education.
- ~ Yes. Hassan's business is now running smoothly, and the menu features the coffee drinks made with the espresso machine he bought. The grant helped a lot in the startup of his business.
- ~ Yes. Lydia was able to receive her certification by the state and to graduate from nursing assistant school, as well as buy a uniform and secure a job.
- ~ Partially. Jerome was able to pay off \$1,000 in fees. However, he still has \$800 more to pay before he can get his license back. Since he needs his license to do construction work, he is still working as a maintenance man. This job doesn't provide him with enough income to save up to pay off the rest of his fines. Jerome has definitely made some progress, but needs more help before he can accomplish his goal.
- ~ No. She got the car, but then got a DWI and her license revoked, and that meant she couldn't do her work. She was homeless for a while (almost a year), just got a place to live, and lost all her clients. She sold the car to a single mom with three kids for \$900.
- ~ No, was not able to. Used the money to survive.



MAKING A FINANCIAL DIFFERENCE

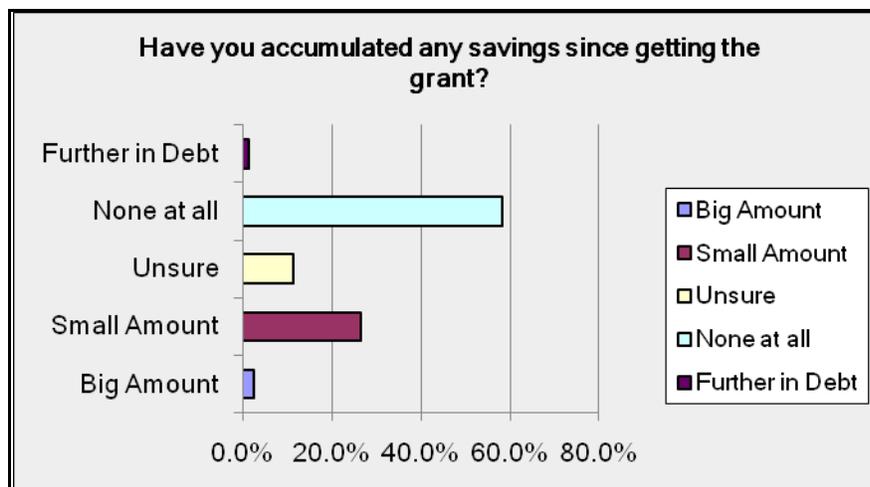
Recipients were asked if there is a financial difference in their lives because of what the grant was used for. Nearly 60 percent said the grants made some positive or a big positive impact in their lives. Here are some examples:

- ~ Sales increased 37 percent over the past year. The business is doing much better (it won an award for best business of 2009).
- ~ Like other educational grant recipients, because the grant was used to help complete schooling, Ron has not made a lot of money since receiving the grant. But he is tremendously happy that he was able to complete his degree.
- ~ Without a car she would both be out of work and without means to further education.
- ~ Until she completes her classes, Merryll is in a situation similar to where she was before receiving the grant.
- ~ She went through homelessness, lost everything.
- ~ Judy's huge increase in income (from nothing) is proof of the positive financial difference in her life.



ACCUMULATING SAVINGS

About 30 percent of recipients accumulated savings since receiving their grants:



FUTURE HELP NEEDED

Interviewees were asked what kind of help recipients need to reach self-sufficiency. About 55 percent said they felt they can support themselves from their work. Here are some examples from evaluators:

- ~ Melissa does not think more monetary aid is the solution here, although she would probably welcome it. Instead, Melissa just wants to find a new job so that she can support her family and move out of her mom's place.
- ~ She needs to find a job, change her life around.
- ~ She could really use mentoring. She often doesn't know what is a good deal vs. a bad deal (i.e. the car that broke down and the phony degree from a non-accredited university)
- ~ She wanted to get a license as a mortgage broker, which would help her move up in her job at Wells Fargo. We really thought that this was important to set her on a career path at Wells Fargo instead of embarking on a dubious path as a hair-stylist from training at a non-accredited university.
- ~ She needs a better job with more hours and health insurance.

FUTURE SUCCESS

Our interviewers asked if the recipients were to look back on this time of their lives in 10 years, how important they would say the grant was to them. Here are some examples:

- ~ Very important. It allowed him to get to work and make a living.
- ~ He said the grant was a lifesaver.
- ~ Extremely important. Ron didn't think he would have finished seminary until years from the time the interview took place, and by virtue of that he also wouldn't have met his new wife.
- ~ She said the grant was pivotal. She had only a few hours to pay the bills on her hotel when the check came and it kept her hopes of massaging alive.
- ~ Very, very important. It helped her get through in a time of need, and she is really touched that people out there cared enough to give her this money.
- ~ Very important. The grant helped Tara get through a month of not knowing what was going to happen to her, and enabled her to move to a higher plateau.
- ~ It made the difference in allowing her to continue with school and giving her peace of mind.
- ~ It allowed her to move into a building instead of sleeping in shelters.
- ~ It made all the difference in the world. Truly a blessing and she is eternally grateful.
- ~ Very important. She was on welfare as a single mother, but now she can get to work.

GRADING THE RESULTS

Upon completion of the survey, interviewers ranked the success of each grant with a subjective grade of A-F based on their perception of how successful the grant has been in making a positive difference in the recipient's life.

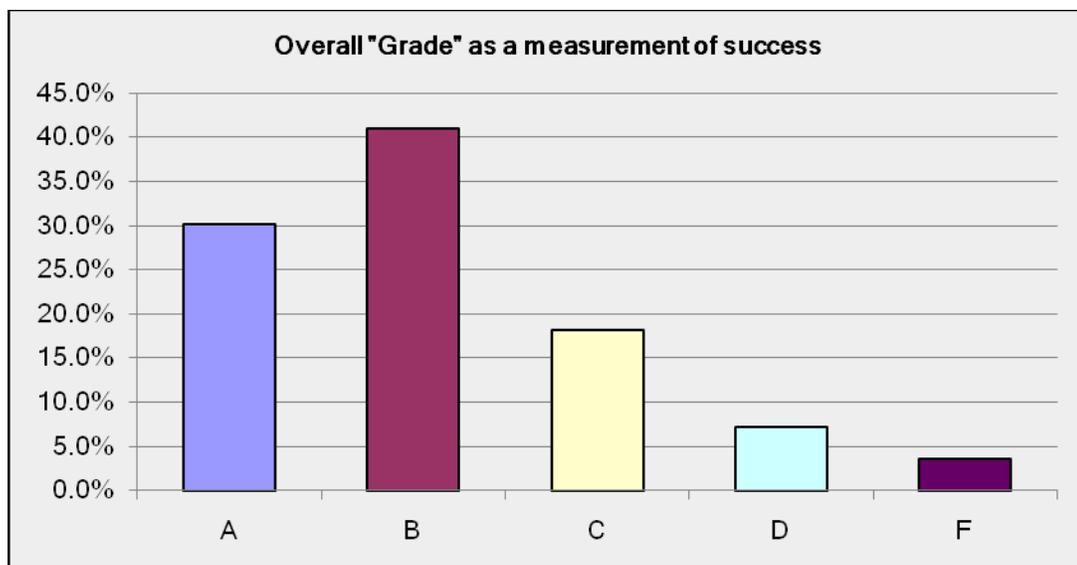
A GRADE – 30.1%: Grants in this category have resulted in positive, measurable results for the applicants. Recipients whose grant experiences were ranked 'A' may or may not be fully self-sufficient at the time of the interviews, but they are moving to financial stability. These grants have created measurable, exciting possibilities for the recipients.

B GRADE – 41.0%: Grants that are given a 'B' have made a positive impact in the recipients' lives, but not as significantly as 'A' grants. These grants appear to be effective, but at the time of the interviews the actual level of success was still undetermined.

C GRADE – 18.1%: Grants that receive a 'C' have had very little discernable impact on the lives of the recipients. Recipients are in approximately the same place as when they received the grants and no long-term, measurable benefits seem to have come from the added income.

D GRADE – 7.2%: Grants that get a 'D' do not appear to have helped the recipients make any measurable changes in their lives. In fact, their situations may be worse than they were prior to receiving the grants. In these cases, it appears that the recipients did not have a strong plan for how to spend the money most effectively.

F GRADE – 3.6%: There are a few grants that have received an 'F' and these grants failed to make any measurable impact in the recipient's life and their situation is measurably worse than when they received the grant. In addition, these recipients often have a negative attitude about the grant itself, their partner agency, or both.



RECOMMENDATIONS

Financial literacy is a major problem in the United States and likely a large problem among Microgrant recipients. A recent Economist article noted that “people who don’t know much tend not to recognize their ignorance, and so fail to seek better information.” Another study showed that “the least knowledgeable people... were the least likely to do research before getting a mortgage. By contrast, well informed people are more likely to ask others for help.”

–Carl Runge, student evaluator

We see areas where the organization can increase its effectiveness to better serve grantees, as well as donors and the community.

BUSINESS TOOLS & ASSETS GRANTS

Grants for new business start-ups were not effective when the recipient underestimated the actual costs for start-up and the grant amount was not significant enough to fund the endeavor. Also, for a struggling small business, \$1,000 may not make a huge difference in the long run when trouble sets in. The grant may just delay the inevitable.

Many business applicants should not receive grants. Grants used to support struggling businesses had little impact on the long-term survival rate of the business. Also, many recipients have unreal expectations. One recipient decided to start a business after losing her job and bought a computer with her grant, but she never really got going well and relies on Social Security and is selling her possessions at garage sales to survive.

Business grantees who do not have established businesses should be encouraged to maintain part-time jobs for financial stability while they get businesses up and running.

The success of grants to entrepreneurs is directly impacted by the strength of business plans and the amount of time spent to prepare and plan how to use grant proceeds. Although some service business startups run well without sophisticated planning, MicroGrants should generally encourage applicants to develop strong business plans. Perhaps volunteers could help “vet” these grants to ensure that plans are solid.

TRANSPORTATION GRANTS

Grants for transportation have a measurable and immediate impact. MicroGrants should expand its use of transportation grants and work with other partner agencies, including PRISM, for car repairs and advice on car purchases. Also, when a car is not a reasonable option, MicroGrants should consider funding other forms of transportation options, such as van pooling or vouchers for buses.

EDUCATION GRANTS

MicroGrants should continue to give grants for educational opportunities but must require recipients to attend schools or programs that are accredited with the state. In fact, pursuit toward education has virtually destroyed one applicant who has \$20,000 in debt from classes at an unaccredited university and has been unable to get a job because of the lack of accreditation.

Some recipients used grants to train for nursing assistant certification, although that job market has tightened. If there is little demand in the industry in which the recipient receives training, job training grants will produce less success.

DEBT / BILLS / RENT

Grants should be used sparingly for rent, bills and other “survival” basics that will be recurring problems and are unlikely to move the grantee toward self-sufficiency.

GRANTING PRACTICES

Grants that are unlikely to be enough to fulfill the grantees’ expressed purpose should be avoided. Individual circumstances may suggest that, on occasion, the organization should award grants of more or less than \$1,000. Likewise, some grantees do not come through partner organizations, and that avenue should continue, although sparingly.

PARTNER AGENCIES

Much of MicroGrants’ success can be attributed to strong relationships with partner agencies that recommend high-quality applicants and provide ongoing support for their successes. However, success has been somewhat uneven among partner agencies.

MicroGrants should make more grants through those agencies that have shown the most success and the most productive relationships with grantees. In some cases, grantees would benefit from relationships with more than one agency. Jeremiah Program, Daily Work and Twin Cities Rise! have stood out among the partner agencies for successful recipients.

To increase future success, MicroGrants should meet with all agencies individually to discuss and strengthen eligibility standards, expectations for grant recipients, pre-planning for grant use, mentoring and follow-up.

PRE-GRANT REVIEWS

Evaluators have wisely suggested revising applications to seek more information. In addition, to maximize effectiveness and shortstop failures, MicroGrants itself as well as the agencies should review grant applications more thoroughly and require revisions and interviews where needed.

In one case a recipient was awarded a \$1,000 grant to help pay for transportation fines. Unfortunately, she had fines of \$1,800 and has still been unable to pay them off. She probably should have been rejected if there had been a stronger screening process. In another case, the recipient had a large burden of debt, and his entrepreneurship grant was ultimately wasted because his personal debt was too much to overcome while he was trying to finance a business and bankruptcy was the only option.

More thorough reviews could be done part-time by a retired businessperson with real-world experience, paid interns, or in some cases by a college class or by past grantees (“So many people wanted to reciprocate the kindness they received from our organization,” evaluator Anderson wrote).

ACCOUNTABILITY

MicroGrants should consider seeking receipts or other documentation as well as a system of direct payments to insure that grant money is used as intended. Partner agency Twin Cities Rise! requires that recommended grantees provide receipts for grant purchases. MicroGrants may want to consider more use of data processing to track grants and grantees.

CONCLUSIONS

No matter what the grant is used for, one of the most important benefits is hope. Once hope is gained, it is very hard to lose. . . . By giving [grantees] \$1,000, we are saying that we believe they are a good investment of our donors' money and we believe in their dreams. That morale boost is often enough to inspire people to take control of their lives. The effects of hope cannot be quantified, but it may be the most important thing that we give to recipients.

—Dan Geoffrion, a past student evaluator

Evaluators found a wide range of success when they interviewed recipients this summer. Most recipients said the grants helped in their enterprises. However, for some, a grant was a postponement of failure. For others, the success was intangible. “The biggest gift of the grant was that, even though I was unsuccessful, it gave me a sense of hope that I could break the cycle of dead end jobs and constant scrambling to make ends meet,” one grantee said. “It gave me the feeling that it won’t be bad all the time.”

By its nature, philanthropy involves a willingness to take risks, to bet on human potential. It seeks to balance those risks against effectiveness and efficiency. We hope that MicroGrants continues to bet even extravagantly on the potential of the poor.

APPENDIX A

MICROGRANTS EVALUATION SURVEY QUESTIONS

1. Recipient Name
2. Name of Interviewer
3. Date
4. Partner Organization
 - African Development Center
 - Daily Works
 - Metropolitan Consortium of Community Developers
 - Neighborhood Development Center – Midtown Global Market
 - Project for Pride in Living
 - Twin Cities Rise!
 - WomenVenture
 - Jeremiah Program
 - Prism
 - Summit Academy OIC
 - Wilder Foundation
 - Other (please specify)
 - None
5. Explain
6. Type of Grant
 - Skills Asset Grant - enhances the life of the recipient to provide an opportunity to advance learning or position for the recipient (education, job training, licenses, GED fees)
 - Capital Asset Grant - enhances a person's capacity by providing a physical asset that will enable the recipient to perform in a certain function (tools, uniform, car, auto repair, computer, work attire)
 - Other
7. Purpose of Grant
8. Date of Grant
9. Time Lapse Since Receiving Grant
10. What was the goal you were trying to achieve with the grant?
11. Did the grant help you accomplish your goal? How, or why not?

12. Do you feel you are more self-sufficient now than when you were when you applied for the grant?

- Much more self-sufficient
- More self-sufficient
- Neutral
- Less self-sufficient
- Much less self-sufficient

Explain

13. How important was the coaching or support you received from the partner agency?

- Very important
- Somewhat important
- Neutral
- Unimportant
- Very unimportant

14. How so?

15. Is there a financial difference in your life because of (what the grant was used for)?

- Big Positive
- Some Positive
- Neutral
- Some Negative
- Big Negative

16. How do you know that? How could you show someone that financial change?

17. Do you...

- Have a bank account?
- Have a credit card?
- Have any debt?
- Have any savings?
- Pay your bills online (via checking/savings/credit card)?
- Pay your bills via check?
- Pay your bills via cash?
- Get to work by your own car?
- Car pool?
- Bus/Public Transportation?
- Walk/Bicycle?

Explain

18. Have you accumulated any savings since getting the grant?

- Big Amount
- Small Amount
- Unsure
- None at all
- Further in Debt

19. Do you think you can now support yourself from your work income?

- Definitely Yes
- Probably Yes
- Unsure
- Probably Not
- Definitely Not

20. Why?

21. If not, what kind of help do you need?

22. Are there changes in other aspects of your life as a result of the grant?

- Family or Children
- Health
- Legal Issues
- Education
- Community
- Transportation

23. Explain

24. Are there some suggestions you might have that would make the grant process better?

25. If another grant was to be made available what would you do with it?

- Same or similar to first grant
- Build on what I did...add to it
- Something else quite different

26. Explain

27. If you were to look back on this time of your life in ten years, how important do you think you would say the grant was to you?

28. Is there anything you would like to tell us that we did not ask?

29. Overall "Grade" as a measurement of success

- A
- B
- C
- D
- F

APPENDIX B

MICROGRANTS APPLICATION QUESTIONS

Applicant Information

- Name
- Date
- Grant date
- Date of birth
- Gender
- Phone
- Email address
- Emergency contact person and phone
- Current address
- Ethnicity
- Education completed

Financial Information

- Current employer
 - Position
 - Start Date
- Current earnings (monthly, hourly, weekly or last year if job hasn't changed)

Education/Training

Public Assistance

- Yes
- No
- Amount

Do you have Health Insurance?

- Yes
- No

Family household

- Number of adults
- Number of dependent children

Referring Agency

Name of contact person in this agency (you must be recommended by an approved person)

Please answer the following questions in your own words

1. State your need
2. State why the grant will improve your chances of being a success. Speak to the “opportunity” more than the need. How will the grant enable you to get from point A to point B?
 - What do you want to accomplish?
 - What is your time frame to accomplish this (short run, long run)?
 - How will you know if you accomplished the goal?
3. Specify precisely how the money will be spent and how it would help you achieve your goal.

Check one item and explain as needed

 - Education (tuition or materials, etc.)
 - Fund or start my business
 - Repair my car
 - Other (if to pay bills, specify for what)
4. How optimistic about your chance of improving your life circumstances (housing, job, lower stress, etc.) in the next few years?
 - Very positive
 - Somewhat positive
 - Not sure
 - Somewhat pessimistic
 - Very pessimistic

This question for intakers only

5. Overall, how do you rate on a 5-point scale the applicants level of confidence and outlook (1 = low confidence and needs much moral support and not very positive about his or her future and 5 = high confidence and very positive outlook as compared to others in our program

Comments

APPENDIX C

MICROGRANTS COMMUNITY PARTNERS

African Development Center of Minnesota

African Development Center (ADC) works within the African communities of Minnesota to start and sustain successful businesses, build assets and promote community reinvestment.

1931 South 5th Street - Minneapolis, MN 55454
(612) 333-4772 - adcmnnesota.org

Daily Work

Daily Work strengthens families, congregations, and communities by assisting job seekers in preparing for, finding, and maintaining living wage jobs.

105 University Avenue West - Saint Paul, MN 55103
(651) 204-3043 - redeemerstpaul.org/DailyWork.htm

Jeremiah Program

Jeremiah Program, assists single mothers and children to break the cycle of poverty by providing a campus community where they can prosper through programming that actively supports women in completing postsecondary education by providing safe affordable housing, life skills education, empowerment training, and early childhood education.

1510 Laurel Avenue, Suite 100 - Minneapolis, MN 55403
(612) 692-8711 - jeremiahprogram.org

Metropolitan Consortium of Community Developers

Metropolitan Consortium of Community Developers (MCCD) is an association of community development organizations committed to expanding the wealth and resources of neighborhoods through housing and economic development initiatives.

3137 Chicago Avenue - Minneapolis, MN 55407
(612) 789-7337 - mccdmn.org

Neighborhood Development Center

Neighborhood Development Center (NDC) works in the low-income communities of St. Paul, Minneapolis, surrounding suburbs, and Greater Minnesota to help emerging entrepreneurs develop successful businesses that serve their community, and to help community groups build a stronger neighborhood economy.

663 University Avenue, Suite 200 - Saint Paul, MN 55104
(651) 291-2480 - ndc-mn.org

PRISM

PRISM (People Responding in Social Ministry) is a community-funded social service agency that provides families in need with food, financial assistance, transportation and other services in times of financial hardships.

730 Florida Avenue South - Golden Valley, MN 55426
(763) 529-1350 - prismmpls.org

Project for Pride in Living

Project for Pride in Living (PPL) works with lower-income individuals and families throughout the Twin Cities metro area to achieve greater self-sufficiency through housing, employment training, education, and support services.

1035 East Franklin Avenue - Minneapolis, MN 55404
(612) 455-5100 - ppl-inc.org

Summit Academy OIC

Summit Academy OIC (SAOIC) is an educational and vocational training center that empowers adults and prepares youth residing in the most economically depressed neighborhoods in the Twin Cities to become educated, employed, contributing members of their community.

935 Olson Memorial Highway - Minneapolis, MN 55405
(612) 377-0150 - saaic.org

Twin Cities Rise!

Twin Cities RISE! provides employers with skilled workers – primarily men from communities of color in the Twin Cities area – by training under- and unemployed adults for skilled jobs that pay a living wage of at least \$20,000 annually.

800 Washington Avenue North, Suite 203 - Minneapolis, MN 55401
(612) 338-0295 - twincitiesrise.org

Wilder Foundation

The Amherst H. Wilder Foundation promotes the social welfare of persons resident or located in the greater Saint Paul metropolitan area by all appropriate means.

451 Lexington Parkway North - Saint Paul, Minnesota 55104
(651) 280-2000 - wilder.org

WomenVenture

WomenVenture is dedicated to helping women gain economic prosperity and are national leaders in guiding, training and networking women to achieve their true potential.

2324 University Avenue West, Suite 120 - Saint Paul, MN 55114
(651) 646-3808 - womenventure.org

APPENDIX D

COMPARING DEMOGRAPHICS OF GRANTEES INTERVIEWED WITH ALL PAST RECIPIENTS

A somewhat higher proportion of women were interviewed than all past grant recipients

	Interviewed	All past recipients
Female	75%	66%
Male	25%	34%

The age breakdown of those interviewed was similar to all past grant recipients

	Interviewed	All past recipients
Under 20	4.41%	3.96%
20 - 29	22.06%	30.15%
30 - 39	26.47%	24.10%
40 - 49	19.12%	22.00%
50 - 59	25.00%	17.00%
60+	2.94%	2.79%

Fewer African Americans and more Caucasians were interviewed

	Interviewed	All past recipients
African American	38.81%	51.01%
Caucasian	32.84%	21.52%
African	10.45%	10.94%
Native American	5.97%	3.57%
Latino	4.48%	3.33%
Other	7.47%	9.63%