

Cuyahoga County Equity Commission Meeting  
 August 15, 2024, 10:00 AM – 11:00 AM  
 Cuyahoga County Administrative Building – Room 5-006  
 2079 East Ninth Street, 5<sup>th</sup> Floor  
 Cleveland, OH 44115

<b>Cuyahoga County Equity Commission</b>		
<b>Last Name</b>	<b>First Name</b>	<b>Agency</b>
Wilson	Jennifer	Department of Equity and Inclusion (Alternate)
Merriman	David	Health and Human Services
Coleman	Kimberley	Human Resources (Alternate)
Smialek	Jill	Public Safety and Justice Service (Alternate)
<b>Guests</b>		
Bean	Jacob	Economic Development
Morgan	Ashley	Health and Human Services (Intern)
Denton	Cheryl	Clerk of Courts
Brown	Daisjah	Health and Human Services
Pleasant	Katura	Health and Human Services
Murdock	Jamillah	Department of Equity and Inclusion
Slayton	Shaunna	Department of Equity and Inclusion
Louk	Mary	Grow America
Duarte	Luisa	Economic Development

- I. Welcome
- II. Call to Order (10:02 am) – David Merriman, Chairman
  - i. Roll call completed; previous minutes reviewed and approved.
  - ii. Call for Review and Approval of Minutes made by David Merriman.
    - Minutes approved: Motion to approve made by Jill Smialek, seconded by Jennifer Wilson.
- III. Public Comment
  - There was no public comment.
- IV. Opening Remarks from Equity Commission Members
  - i. Jill Smialek- Public Safety and Justice Services hosted Camp Hope. It is our annual summer camp for children who have been exposed to violence. This year’s camp had more diversity of cities than any other year. The kids who joined us this year ranged from victimization with child abuse and domestic violence all the way up to witnessing homicides. We had a First Responders Day. We invited police, fire, EMS to join us for the

day and hang out. We ask them to come in uniform to make it clear that they are first responder or law enforcement and so the kids can trust police and ask for help when in need. Due to the tornado, a tree fell onto one of the cabins where four of our oldest boys were sheltering. Unfortunately, there was some additional trauma exposure while we were there, but the kids did amazing. They still worked with their counselors and their therapists while they were at the camp.

- ii. Kimberley Coleman- We submitted to County Council proposed ordinance to adopt a remote work policy that would be applicable to Cuyahoga County employees who are subject to the handbook. Offering flexible work options can help us attract and retain our employees, making Cuyahoga County a desired employer of choice. The terms of the proposal will be performed in a designated alternative location outside of a county facility and it would be generally limited to no more than two days per week. Approval must be from the Director of HR and the Chief of Staff. Remote work is a management option, opposed to an employee right. We submitted the proposal to Council on July 16th, and it has been referred to the Human Resources Appointments and Equity Committee for discussion at its next meeting. Our HR team is working on a volunteerism policy for employees. We strongly encourage employees to become involved in volunteer activities that enhance and serve the communities in which we live and work. Civil Treatment Training provides methods for leaders and employees to work together to identify, prevent, and correct uncivil behavior in the workplace. Civil Treatment Training for leaders began on March 6<sup>th</sup>. As of the end of July, we had 598 county leaders that have already completed the training. HR DI committee continues to work within the organization to ensure that our employees are engaged and foster a sense of inclusion and belonging and we're very proud, this is our second year of our Can We Talk discussions. Last, we celebrated Pride Month, our next topic will be voter registration. The Can We Talk Sessions are livestreamed on the County YouTube page.
- iii. Jennifer Wilson- DEI had their 2024 Mid-Year Equity Summit, it was held virtually June 13<sup>th</sup>, it was a deeper dive into the DEI scorecard and an opportunity to get input from various departments. We had our second vendor day, that was held July 18<sup>th</sup>, various departments collaborated with us. The next vendor day will be October 18<sup>th</sup>. The upcoming training we have in September is What's Next, in October we will have Town Hall Training.
- iv. David Merriman-Thanks to everyone who supported our family fun day. We partnered with the community, gave out backpacks, assisted with our community returning to school and made a great impact. Thank you to our Fellows who assisted. We had a great time celebrating Pride. We are still assessing the impact of the Tornadoes and the disaster. Based on our assessments, there are between 25 and 50,000 SNAP recipients who lost power. The assessments continue, unfortunately the impact is disproportionately on poor communities, largely communities of color. Our Office of Re-entry had some extra funding and has extended summer employment for youth through the month of September.
- v. Jacob Bean- We are continuing our series of inviting one of our Capital Partners to share how they leverage county resources to work with MBEs. We welcomed an international delegation from countries around the world which included Azerbaijan, Brazil, Cambodia, Chile, Ecuador, Ethiopia, Georgia, Ghana, India, Malaysia, Morocco, Peru, Poland, United Republic of Tanzania, and the People's Republic of China. With that international delegation we discussed small business economics, economic development

workforce, technology, and international trade. We have continued our participation in several MBE entrepreneurial events, including Congresswoman Chantelle Brown's Small Business Expo. Our Capital Partners have assisted 660 MBEs with technical support and funding.

- vi. Mary Louk– Grow America FKA National Development Council (Power Point attached)
- V. Closing Remarks
  
- VI. Adjourn (11:01 am)

*Live Stream available for viewing on our YouTube Channel*  
*Next Scheduled Meeting: November 21, 2024, at 10:00am*

Summer, 2024

# Cuyahoga County and Grow America (formerly NDC)

Partners in Equitable Financing for Small Business



→ We were founded as the first national community and economic development nonprofit.

Our fundamental belief is in the power of just, equitable, and fair communities.

Grow America acts as partner, teacher, advisor, investor, developer and lender, bringing together technical know-how and capital for community and economic investment.



# Grow America in Cuyahoga County

Our mission includes working with our Client Community Partners to provide affordable well-structured capital to traditionally underserved communities of color and low-income individuals.

1. **Lending Partnership with Cuyahoga County since 2006**
2. **More than \$39 MILLION in lending to Cuyahoga County entrepreneurs**
3. **240+ loans to small businesses**
4. **5 innovative lending programs**
5. **MWBE focused lending**

# ONE Grow America – 2 Dedicated CDFI Lenders

*5 Innovative Lending Programs in Cuyahoga County*

## Grow America Fund

Grow Cuyahoga SBA 7a Loans

PPP Loans

## Community Impact Loan Fund

Capital Access Fund

Cuyahoga County Stabilization Loans

Cuyahoga Small Business Support

## Impact at a Glance

\$39M in total lending

Total of 240 loans across 34 cities in Cuyahoga County

Our loan programs have created 3,562 jobs, including 1,790 from the GAF program and 990 from the PPP program

67% of program funds went to MWBE businesses



## *Grow America Fund*

### “Grow Cuyahoga” Fund as of Summer 2024

#### **SBA 7a Lending**

- 57 loans to CC Small Businesses
- Larger Projects County-wide
- Average Size: \$461,000
- Smallest Loan: \$30,270
- Largest Loan: \$1.6 million
- 69% of the loans for investments in economically distressed census tracts
- 49% to Borrowers identifying as MWBE

#### **Terms**

- 7 -25 years
- Interest Rates from 3.25% to Prime+ 2.75%
- Uses of Proceeds: Real Estate, Equipment, Permanent Working Capital



*Grow America*

## Community Impact Loan Fund (CILF)

*A decade of partnership*

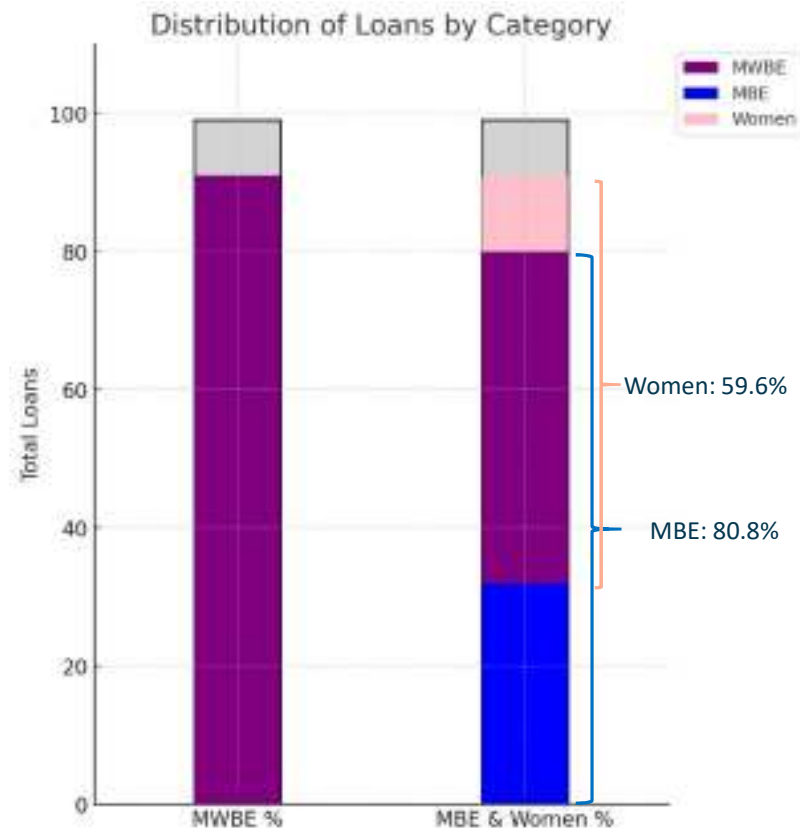
- Capital Access Fund: \$3+ million
- Cuyahoga County Small Business Stabilization: \$418,000
- *Resiliency!* and Other Programs: \$300,000
- Small Business Support: \$600,000 (2022)
- 91% of portfolio to MWBE



# CILF Lending in Cuyahoga County

## *Dedicated to Minority Business Excellence*

- The total number of loans: 99.
- MWBE Loans: Out of the total loans, 91 loans (91.9%) were issued to Minority and Women Business Enterprises (MWBE).
- MBE Loans: 80 loans (80.8%) were issued to Minority Business Enterprises (MBE).
- Women Loans: 59 loans (59.6%) were issued to women business owners.



*Grow America*

## Community Impact Loan Fund (CILF)

*Our Original SBS partnership*

### **Cuyahoga Small Business Support (2022+): \$600,000**

- Innovative Equity Accelerator Model
- Partially forgivable loans (20%!)
- Jump-starts equity growth & generational wealth-building
- 14 loans closed to date: \$600,800
- 92.8% MWBE

### **GROW AMERICA MATCH LENDING(2022+): \$2,341,300**

- 7 Loans Closed
- 71% of the loans for investments in economically distressed census tracts
- 57% MWBE



*Grow America*

## Community Impact Loan Fund (CILF)

*Our New (2024) SBS partnership*

### **Cuyahoga Small Business Support (2024+): \$791,666**

- Innovative Equity Accelerator Lending Model
- Partially forgivable loans (20%!)
- Jump-starts equity growth & generational wealth-building
- **CILF MATCH CC with +-\$350,000 in additional Equity Accelerator lending!**
- 25+ loans anticipated over 2 year grant period
- **Entrepreneurial Academy for 38+ entrepreneurs**
  - **Managerial skills building and prep for growth**
- **90+% MWBE** benefit anticipated

**ADDITIONAL GROW AMERICA MATCH 7a LENDING(2024+): \$634,000+**



# Thank you

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## Annual Report

Follow this link below to learn more.



Please contact us to  
speak further



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