

PARTNERS FOR RURAL TRANSFORMATION END OF YEAR MESSAGE

2021: A Year for Recovery and Action



PARTNERS FOR RURAL TRANSFORMATION

2021 IN REVIEW

how we move forward, together.

In the 2020 arrival of the COVID-19 pandemic further illuminated and deepened the disparities that Black, Indigenous, and People of Color (BIPOC) and others living in poverty have long faced in the United States. To this day, COVID-19 continues to impact all of us, from how we work to how we conduct our daily lives. BIPOC, impoverished, and intersecting communities were left reeling from inconsistent assistance programs on local to federal levels, employment instability, and basic need shortages. It was continuously emphasized that the race and class-based systematic segregation natural to the United States remained persistent and, in a dismal reality, fatal for scores of underserved and vulnerable persons.

As 2021 was an incremental recovery year of sorts for the country, the [Partners for Rural Transformation](#) continued to employ our eclectic backgrounds and diverse experiences to serve marginalized communities in predominantly rural areas. Our central ambition of eradicating persistent poverty in the United States has been maintained this year, as each of us, in collaboration with regional and national stakeholders, leveraged our knowledge and networks to rise to challenges seen and unseen.

IN THIS MESSAGE:

2021 IN REVIEW

IMPACT OF OUR
MEMBER
ORGANIZATIONS

ACHIEVEMENTS IN
COMMUNICATION

SOCIAL MEDIA
INSIGHTS

GOING FURTHER
TOGETHER



2021 IN REVIEW

(continued)

Equity is the essence of the Partner's driving force and strategic plan, and we continue to thank [Robert Wood Johnson Foundation](#) and [Wells Fargo Foundation](#) for their continued support. We would also like to send a special thank you and acknowledgement to the organizations that assisted our CDFIs throughout the nation, such as: United States Department of Housing and Urban Development, United States Department of Agriculture, and others.

Partners for Rural Transformation as a whole also contributes directly to the fiscal fortitude of organizations across the nation. One brilliant example of this is Distinction LLC. PRT joined forces to make a \$625,000 loan to this business which was paid off early and the business is doing incredibly well. Regarding the success of the company, Communities Unlimited CEO Ines Polonius said, "Collaborating is one thing, taking a significant risk together is a whole other thing. We demonstrated that we could do it and have each other's backs. It also demonstrates the need for capital for PRT that allows such investments in the future".

However, as Partners, the dedication to our constituents has not ceased, nor decreased. Our efforts in advancing prosperity in rural persistent poverty areas (PPAs) have persevered and intensified during this time of healing and reconstitution.

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IMPACT OF OUR MEMBER ORGANIZATIONS

as we reflect on this difficult year, we are cognizant of remarkable examples of how our partnership stepped up to meet the challenges of the moment and support our communities in need.



HOPE closed \$100 million in financing to residents of the Deep South who used the resources to sustain small businesses, purchase homes and escape predatory loans. The organization also launched the Deep South Economic Mobility Collaborative (DSEMC) and hosted two Community Leadership Institutes.

The DSEMC is a joint effort between Goldman Sachs 10,000 Small Businesses, seven cities and nine Historically Black Colleges and Universities (HBCUs) to expand business ownership opportunities among Black entrepreneurs and communities through technical assistance and financing. The Community Leadership Institutes, held virtually in partnership with NeighborWorks America, built local capacity in small towns to initiate and bring to fruition strategic development priorities.

Project Highlights:

Clarksdale Collegiate Prep Public Charter School

HOPE recently joined the team from Clarksdale Collegiate Prep Public Charter School to cut the ribbon on a new facility. HOPE joined several partners to provide the financing to purchase, renovate and expand its elementary and middle school campus. The school, located in a persistent poverty county in the Mississippi Delta, serves 332 students, 100% of whom are eligible for free and reduced lunch and 96% of whom are people of color.



Mississippi Delta Online Grocery Delivery Program

Funded through the Hope Community Partnership, the Mississippi Delta Online Grocery Delivery Program Is a community-led grocery delivery initiative. Located in Drew, Mississippi, population 1,927, the program will offer residents of the town and surrounding rural communities an affordable and convenient way to access fresh, healthy food for their families. This delivery program will increase access to affordable, healthy, fresh food for residents who are unable to shop for themselves due to transportation, time or health restrictions. Additional complementary health care services within the facility will include health screenings, nutrition education, cooking classes, meal planning and budgeting.





Fahe provided support and assistance to 50+ Fahe Member nonprofit organizations in Appalachia to maintain and build capacity, adding three new Members in TN and AL; and directly invested over \$173M across the region, facilitating a combined network impact of nearly \$284M.

As pandemic, flood, and disaster recovery and response efforts continued, the Fahe Network disbursed \$5.48M in emergency services aid, assisting over 9,500 impacted people; invested \$4.8M in support services to help nearly 1,500 people in recovery persist in overcoming substance use disorder and combat rising overdose trends; infused \$135.7M in community and mortgage lending investments, leveraging an additional \$83.5M to serve over 6,800 people and over 100 Members and partner companies, directly impacting nearly 500 first-time homebuyers amid a surging and unpredictable housing market. Collectively, the Fahe Network rendered aid and assistance to 24,674 households and housing units, representing nearly 91,000 people.

Oweesta received a \$5M SBA grant to partner with 27 Native CDFIs. They also received HUD certification for the Housing Network, the first-ever network dedicated exclusively to advancing Native homeownership. Oweesta also created a \$30MM COVID-19 Response and Recovery Fund for Native CDFIs and are in the process of deploying that capital to our partners in support of Native families and small businesses. Throughout the year, Oweesta hosted 61 trainings and webinars as well.



During 2021, cdc b launched the Cameron County Emergency Rental Assistance Program and thus far has disbursed \$3,404,150 of rental and utility assistance to 1,690 families. In addition, cdc b provided housing counseling and financial coaching to 742 households, and in partnership with Code for America initiated a completely remote VITA tax preparation program serving 246 taxpayers.

cdc b staff also created 30 bilingual financial empowerment videos in real time to address our community members questions regarding economic impact payments, the child tax credit prepayments and fraud prevention. Over \$3.5 million in small dollar loans were originated to enable 3,460 individuals to recover from the financial turmoil induced by the lingering economic impacts of the COVID-19 pandemic. cdc b's policy shop, "p3: people.policy.power" released fact sheets describing the eviction crisis in Cameron and Hidalgo Counties along with constructing a 'home' out of bandit signs to increase visibility of housing displacement experienced by low- and moderate-income families within the Rio Grande Valley. Despite the extenuating circumstances experienced in 2021 cdc b raised over \$6 million through grants and investments to deploy within persistent poverty communities along the southernmost stretch of the Texas-Mexico border.



In 2021 Communities Unlimited made 50 loans totaling over \$1.7 million in our seven-state service area to small businesses, rural water and sewer systems and private well owners. New this year were loans for septic systems to assist families who cannot access public sewer.

Communities Unlimited became a Paycheck Protection Program (PPP) lender in January 2021 and made over 300 PPP loans totaling over \$4 million. Staff worked directly with each client to ensure all documents were in order, assisted them with the application and continued to support borrowers through the forgiveness process. PPP loans were made to small businesses, nonprofits and our unique outreach through the Healthy Foods program ensured small-scale minority farmers in the Mississippi River Delta had equitable access.

Communities Unlimited became a community partner for the Southern Opportunity and Resilience Fund or SOAR Fund along with 12 other CDFIs. The SOAR Fund was created to provide economic recovery loans to small businesses and nonprofits with 50 or fewer employees across the South.

The Wells Fargo's Open for Business Fund gave Communities Unlimited a \$1 million grant to provide flexible, low-cost capital to minority entrepreneurs to help manage the economic effects of COVID-19. Christy Miller, owner of Marfa Meats, received a working capital loan to grow the only local meat processor in Marfa, TX, a town surrounded by cattle ranches.

At the invitation of and with support from the Amarillo Area Foundation and a coalition of 6 local banks we held the official grand opening for our Amarillo area office. The first loan in Amarillo was made to Anna Lisa Ramos to support the pivoting of her catering business to a food trailer called Cocina On The Go. Urban Heights Investments, LLC, owned and operated by Doshon and Latisha Johnson, received a loan to grow their business.

COVID-19 and multiple natural disasters have forced the recognition of the disparities faced by people living in rural places and people of color. Through collaboration and the support we have received over the past year, we have the opportunity to provide access to capital to more people in more places than ever before.



Amarillo Office Grand Opening

Christy Miller, Owner of Marfa Meats (Marfa, TX)





Rural Community Assistance Corporation

FY 2021 Year End Highlights

ORGANIZATION



601
WORKSHOPS
CONDUCTED

17,335
WORKSHOP
PARTICIPANTS

- Received game changing [MacKenzie Scott Grant](#)
- Launched [Strategic Framework](#) and [Vector Fund](#)
- Launched staff wellness initiative

ENVIRONMENTAL



1,117
COMMUNITIES
ASSISTED

339
TRIBAL
PROJECTS

- RCAC assisted with a record number of [projects](#) in FY2021. These numbers represent a year-over-year increase of 61% compared to our FY2020 totals.
- Total communities assisted: 1,117. — Total Tribal projects: 339. — Total workshops: 297.

LOAN FUND



299
LOANS & GRANTS
CLOSED

\$54,119,695
TOTAL 2021
LENDING

- During FY2021, RCAC processed and closed a [record](#) 284 loans and 15 household well and septic grants, and closed [209 Paycheck Protection Program \(PPP\) loans](#).
- The FY2021 loans closed included 20 [Re-Emerging Loan Fund \(RELieF\) loans](#).
- Lending was up 113% over FY2020

HOUSING



407 NEW
CONSTRUCTION
SELF-HELP HOMES
COMPLETED

62 REHAB
SELF-HELP HOMES
COMPLETED

- 407 New Construction & 62 Rehab [Self-Help units completed](#).
- In FY2021, RCAC reviewed [242 USDA Section 502 Loan Packaging Certification Program loans](#) resulting in \$78,510,649 loan dollars.

BUILDING RURAL ECONOMIES (BRE)



89
TOTAL BRE
PROJECTS

55
TOTAL BUSINESS
COACHING
PROJECTS

- Total BRE [projects](#): 89.
- Total business coaching clients: 55.
- Learn more about the Building Rural Economies program [here](#).

RCAC's fiscal year ends September 30, 2021.

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ACHIEVEMENTS IN COMMUNICATION

creating and furthering our narrative.

Beginning in September 2021, Partners for Rural Transformation embarked on a revitalization of its social media pages, led by new Project Manager Essence Smith. PRT Communications prior to September 2021 had been quite robust, spanning media such as a blog, Facebook, and Twitter, yet there were ample opportunities for expansion and heightened stakeholder engagement. In the time spanned, several elements of change befitting of PRT's mission, vision, and potential for engagement were enacted. These changes were consistent with the Three I's: [Interaction](#), [Innovation](#), and [Interviews](#).

Interaction: Interaction serves as an answer to the questions: "How can we increase visibility on our media sites?" and "How can we secure a higher chance for donations and future connectivity?"

Innovation: We want engagement and interaction both social media and our blog/website overall. Innovating how we present our posts is simple: be creative + generate interest.

Interviews: In our mission of eradicating persistent poverty in America, specifically in rural areas, we have an obligation to relay the stories of largely underserved and infrequently highlighted communities. We've done so and will continue to do so through our Everything Else: Stories of Rural America site.



NEW PARTNERSHIPS ABOUND

Our communication efforts were recognized towards the close of the year by a media and business giant – Forbes. Partners for Rural Transformation will be one of the newest organizations publishing for their EQ (Equity Quotient) on BrandVoice program. The program itself is a content marketing initiative for businesses, entrepreneurs and nonprofits from underrepresented groups to help drive better representation, inclusion and systemic equity. Fueled by the momentum and passion of Forbes' Representation & Inclusion practice, and standing as a testament to a decade-long evolution of BrandVoice, Forbes EQ on BrandVoice is committed to amplifying representation and inclusion advocacy and action & providing a no-cost content marketing platform for underrepresented people, groups, businesses and organizations as part of that action. PRT will publish three articles a month, from February to May 2022, widening our reach and furthering our mission of eradicating persistent poverty in the United States.

SOCIAL MEDIA INSIGHTS

the numbers speak for themselves. all figures are reflective of september - december 2021, unless stated otherwise.

Facebook



5600 page views

2% increase from this time period last year



214 page likes

.6% increase from this time period last year

Twitter



58 new followers since 9/2021



2.6% engagement rate

.4% increase from this time period last year

LinkedIn



90 monthly page views

highest visitation to date since Sept. 2021

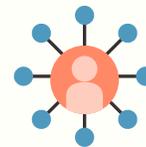


173 total followers

Instagram

Launched November 1, 2021 with

50 followers to date



**Global interaction with
over 180** accounts reached

EVERYTHING ELSE: STORIES OF RURAL AMERICA

It is no surprise to those doing the work in rural America that the lives that color these amazing regions are often overlooked. Stories of persecution and perseverance in the face of persistent poverty are often relegated to urban areas, shaping policy and attitudes on every level. Partners for Rural Transformation sought to rebrand and reform this narrative by amplifying the voices in the hollers and mountains directly, through our storymap campaign: **Everything Else**. The U.S. Census describes rural regions as "everything else"; as a tongue-in-cheek reclamation and response, the site illuminates the perspectives of rural Americans nationwide -- with firsthand images and accounts. "Everything Else" went live on November 16, 2021 and has been a great success. There have been **307** site sessions, **852** pageviews, and **visitors from around the world** including Mexico, the Bahamas, China, Germany, and the Philippines.



COMMUNITIES
Unlimited



**PARTNERS FOR RURAL
TRANSFORMATION**



GOING FURTHER TOGETHER

this mantra and mindset will be key in the months ahead as we continue to pursue the ambitious strategic objectives laid out in [PRT's strategic plan](#):

- Create an influx of **Capital** into persistent poverty areas (PPAs) with the creation of a \$1B Persistent Opportunity Fund, a critical step to closing the racial wealth gap in our country. As we build this Fund, we will look to partners like the Wells Fargo Foundation to be significant actors in its successful establishment.
- Advance our **Thought Leadership** around the structural and intentional nature of poverty in America. We will elevate our collective voice, keeping rural persistent poverty a priority in policy discussions regarding future relief, recovery, and resiliency resources. In the coming months, PRT will work to educate new policy makers, agency heads, and administration officials on the importance of rural persistent poverty areas to the nation's overall economic recovery.
- Conduct **Power Building and Civic Engagement** for people and places that have been disenfranchised for decades due to structural racism, exclusion, and wealth extraction. PRT leaders are increasingly called on to serve on panels representing their respective geographies, cultures, and racial demographics, and will continue to work collaboratively to advance our collective vision, and to seek the investments needed to create a more equitable world.
- Pursue the deliberate alteration of **Systems** of structural racism and exclusion that have perpetuated poverty and inhibited economic mobility and financial resilience for individuals in the communities we serve.

**IN THE MIDST OF THIS IMPORTANT WORK, WE PAUSE FOR A BRIEF MOMENT TO
WISH YOU HAPPY HOLIDAYS AND HOPE FOR A NEW YEAR OF HOPE, RESILIENCE
AND OPPORTUNITY.**

**MORE IMPORTANTLY, WE PAUSE TO SAY THANK YOU FOR YOUR JOINING US IN
THE MISSION TO ELIMINATE PERSISTENT POVERTY IN RURAL AMERICA.**