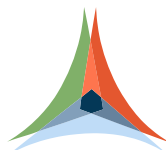


BUILDING TOWARD ABUNDANCE

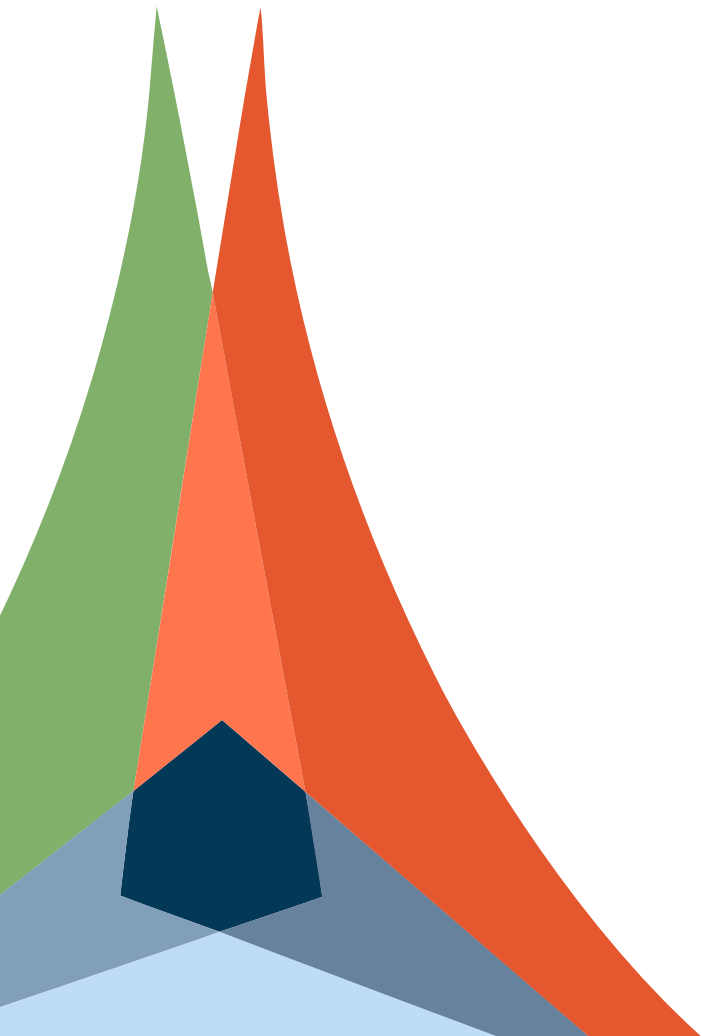


**AWBI ATLANTA WEALTH
BUILDING INITIATIVE**

STRATEGIC PLAN 2022-2024

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INTRODUCTION

Atlanta Wealth Building Initiative is an intermediary that seeks to achieve shared prosperity by closing the racial wealth gap through community wealth building strategies. We are a community of investors, advocates, and activists working to transform systems and structures of capital to create opportunities for Black residents of Atlanta and across the South. We promote understanding of community wealth-building strategies to cultivate the engagement, capacity, leadership necessary to shape a new economic narrative in Atlanta.

By challenging systemic bias and introducing new systems and structures of capital, AWBI aims to re-engineer and redesign Atlanta's economic ecosystem such that all sectors, from small businesses to large corporations, to anchor institutions, philanthropy, nonprofits and government, consider day to day how to integrate the economic well-being of our most disenfranchised families and communities into their strategy and operations.

“[AWBI has] a true multi-stakeholder constituency and because they have those relationships, there's an opportunity—from my perspective when you're doing place-based work, the opportunity to have all stakeholders in community is vital. AWBI has the potential to establish trust across community and institutions.”

—Stakeholder interview

MISSION

At AWBI, we are actively reimagining economic realities to produce an opportunity-rich future for all.

VISION

An Atlanta where prosperity is shared.

VALUES

Inclusion

Our solutions are defined, designed and implemented through meaningful and responsible community engagement.

Collaboration

Our work is activated through intentional partnerships that span industries and sectors.

Innovation

We cultivate and inspire solutions that are smart, relevant and creative.

Courage

We are bold in our advocacy for communities of color and committed to advancing tough conversations related to racial equity.

Impact

We are dedicated to supporting catalytic solutions capable of bringing about incremental, yet lasting change.

Sustainability

We employ best practices that advance social, economic and environmental sustainability.

THEORY OF CHANGE

A Theory of Change articulates an organization’s high-level strategy for achieving its mission. AWBI’s Theory of Change is a critical response to the fact that Atlanta suffers from severe race-based economic inequality. Today, the median income for Black households is just one-third that of white households. This contributes to the fact that almost 70% of Black families are liquid asset poor, meaning they don’t have enough money to cover three months worth of bills, compared to 22% of white families. The statistics aren’t much better for Latino families, which maintain a median household income of just about half that of white families. Sixty-six percent of all Latino families in Atlanta are liquid asset poor.

Even when it comes to entrepreneurship, one of the primary drivers of wealth, Black companies lag behind white companies in staggering fashion with white-owned companies generating ten times the revenue of Black-owned companies and eight times the revenue of Latino companies (Prosperity Now, 2017). Longstanding inequality has resulted in a formidable racial wealth gap, which passively addressed will require greater than 200 years to close. This gap has drastic implications for people of color’s ability to access the care and opportunity necessary to thrive. Without brave and daring solutions, rampant inequities will persist.

In taking up this cause, AWBI seeks to leverage three critical components, which when activated together have transformative power. Those components are: **ideas**, **people** and **capital**.

- **Ideas** are advanced through thought leadership.
- **People** are activated through movement building.
- **Capital** is deployed through strategic investments.

LEAD:

ADVANCE NEW IDEAS THROUGH THOUGHT LEADERSHIP

There is great need for new ideas that enable us to re-imagine a world where all people, regardless of race, place or background are able to achieve their highest potential. Through the advancement of fresh and provocative ideas, AWBI endeavors to change hearts and minds, influence public opinion for “the good” and shake the very foundations of power.

BUILD:

ACTIVATE PEOPLE THROUGH MOVEMENT BUILDING

When people are inspired by ideas, movements are formed. And when movements are formed, individuals and leaders are able to achieve the sort of collective action that is capable of deep and lasting change. Through movement building, AWBI will strengthen the infrastructure for sustained collaboration, coordination and mobilization, while developing leaders and strengthening organizations.

INVEST:

DEPLOY CAPITAL THROUGH STRATEGIC INVESTMENTS

The American economy is not wired to eradicate inequality, but rather to perpetuate it. Achieving a new economy will require capital strategies that are fair, inclusive and people-centered. Through a mix of collaborative funding approaches, AWBI will deploy resources that test exciting models, leverage and pool public and private resources, contribute to restorative policies and practices, and fund brave and daring work—all while delivering social and financial return on investment.



“[I value the] explicit focus on wealth building for Black people in Atlanta. That specific callout is important. In a place like Atlanta, given the richness of history, the fact that this is still a problem here is significant. We ought to be the beacon, setting the standard for that work.”

—Stakeholder interview

COMMUNITY WEALTH-BUILDING STRATEGIES



Financing

Pool capital funding, create local funds, make equity investments, and introduce responsible banking ordinances to amplify businesses that are locally owned and broadly held by Black residents



Anchor Procurement

Create a network of locally rooted anchor institutions, funders, and community partners, such as hospitals, universities, and government, to work collaboratively to drive equitable development, access, and opportunity



Ecological Resilience

Cities pair workforce and ecological goals as they promote energy efficiency, foster renewable energy, recycle materials, and create food hubs



Enterprise Development

Build infrastructure for inclusive enterprises by supporting cooperative development, conversion to employee ownership, and incubator and accelerator creation



Wellness

Promote healing for the physical and mental impact of racial trauma and lasting disparities



Workforce

Consciously link workforce development efforts to employers, especially for residents with barriers to employment, creating pipelines for employment



Land Use & Real Estate

Partner with city governments and broader communities to support equitable land development through access to commercial real estate, urban gardens, community land trusts, and land banks.

ONGOING WORK: 1,000 BLACK BUSINESSES in 1,000 Days

The 1,000 Black Businesses in 1,000 Days Campaign emerged from Prosperity Now's Advancing Collective Prosperity through Entrepreneurship report, a data-driven and research-based analysis commissioned by AWBI, Annie E. Casey Foundation and the Kendeda Fund. **The campaign will support 1,000 African American-owned businesses in 1,000 days by helping 1,000 businesses hire their first employee and offer living wages to staff already employed.** We focus on established and scalable businesses operating in high-growth sectors where the business is located and/or the owner lives in SE, SW, and NW Atlanta as well as the BeltLine overlay.

AWBI's effort to underpin 1,000 Black businesses devotes human capital, professional services, technical assistance and funding centered on:

- > Business growth and scale
- > Neighborhood-level workforce development
- > Retention and anti-displacement strategies

AWBI serves as the convener of the campaign, garnering collective resources and support from the expanded Community of Practice network to execute. The campaign seeks to cultivate innovative solutions focused on revenue growth, business retention, and anti-displacement to build resilience and pave the way for sustainable, local workforce development.

The 1000 Black Businesses campaign is guided by a landscape analysis completed in 2021 to determine the number of existing Black-owned businesses in Atlanta, which sectors and industries they occupy, their revenues over time and how COVID-19 has impacted local Black-owned businesses. On-going research and data sharing on small business health is a consistent thread across the campaign, with the goal of identifying existing gaps for Black-owned businesses, addressing new challenges created by COVID-19, and cultivating innovative solutions ensuring prosperity for Black-owned businesses and communities.

Three Areas of Focus

GROWTH & SCALE

- Anchor Procurement
- Integrated Capital
- Thought Leadership
- Shared Professional Services
- Peer Networks & Social Capital

WORKFORCE

- Convene Practitioners
- Funding for Services
- Amplification of Services
- HR Technical Assistance for Business Owners

RETENTION AND ANTI-DISPLACEMENT

- Strategic Advising
- Advocacy
- Resource Acquisition Support
- Land Acquisition
- Pro-Bono Succession & Estate Planning

Growth and Scale: To ensure businesses are in a position to scale and hire additional employees, AWBI focuses on 1) development of anchor institution collaboratives, 2) creation of a shared services model that will allow Black-owned businesses to service large scale contracting opportunities that may not otherwise be attainable, and 3) technical assistance to prepare businesses for procurement opportunities.

Workforce Development: By creating connectivity and training, AWBI's workforce strategy works to create a pipeline of qualified employees with a focus on connecting residents who live within the communities where the businesses are located to new job opportunities.

Retention and Anti-Displacement: To preserve community wealth, AWBI supports strategic advising, advocacy, back office support, pro bono business succession and estate planning, creative land use and acquisition, and employee-owned transition models for legacy business owners, as well as scalable and established growth-stage businesses. AWBI is also focused on anti-displacement efforts of local Black-owned businesses. AWBI will partner with strategic partners to support equitable land development through community land trusts and land banks, inclusionary zoning, and urban gardens to preserve at-risk land and real estate, as well as allow transfer to other emerging Black-owned small businesses.

As AWBI moves into implementation of the 2022-2024 Strategy, the organization remains committed to the 1000 Black Businesses Campaign and will continue to deliver on the work of the campaign under each of the three pillars of the new Strategic Plan.

2022-2024 PLAN OVERVIEW

AWBI's strategy follows from our Theory of Change, and is arranged according to the same three pillars of People, Capital, and Ideas:

STRATEGIC GOALS

Goal 1. PEOPLE

The Black Community Wealth Network and Advisory Council

Invest in AWBI's current Community of Practice (CoP) and formally elevate it to the status of Black Community Wealth Network. A subset of the Network will be asked to form a formal Advisory Council; over time, these members will be considered for potential board membership. For the duration of this plan (2022-2024), the Black Community Wealth Network and Advisory Council are both intended to remain squarely Atlanta-focused.

Goal 2. CAPITAL

The Black Community Wealth Fund

Build AWBI's capacity to catalyze Black-owned businesses during critical stages of their growth cycle, serving as a local proof point of what could scale nationally.

GOAL 3. IDEAS

The Black Community Wealth Institute

Use the life of the strategic plan (2022-2024) to expand AWBI's presence nationally, with the operation in Atlanta serving as a model for other major metropolitan areas in the country and as the first of several local operations across the country.

OPERATIONAL GOALS

- 1. Foster the next evolution of the board and build team capacity** in an effort to build on current strengths and mitigate future tensions that naturally come with growth.
- 2. Shift grantmaking for program delivery to a Contracts For Services model** that pays partners for service, with the goal of promoting and executing AWBI's 7 strategies for Community Wealth Building via partners.
- 3. Create the space for disruptors to disrupt responsibly** by developing an organizational culture that rewards risk, while inspiring loyalty.
- 4. Stage a massive (yet intricate) branding and positioning campaign** that includes defining and communicating processes, core audience/value propositions, and bold programmatic goals (and their ties to the mission); as part of this work, develop marketing narratives and a communication plan that support the brand

STRATEGIC GOAL 1.

PEOPLE: THE BLACK COMMUNITY WEALTH NETWORK + ADVISORY BOARD

Invest in AWBI's current Community of Practice (CoP) and formally elevate it to the status of Black Community Wealth Network. A subset of the Network will be asked to form a formal Advisory Council; over time, these members will be considered for potential board membership. For the duration of this plan (2022-2024), the Black Community Wealth Network and Advisory Council are both intended to remain squarely Atlanta-focused.

OBJECTIVE 1. The Black Community Wealth Network

Though this structure has inherent risks to execution, the benefits outweigh them. AWBI's genuine connection to the community is critical to its credibility. To that end, building a broad network of practitioners and supporters committed to the task of building Black community wealth is key. The Network's primary charge is to act broadly and concertedly against this objective. Being involved in this group will require active, organizational participation, but will also yield rich information on Black wealth patterns, opportunities for funding, and uniform data collection strategies and support.

The purpose of the broader Black Community Wealth Network is three-fold:

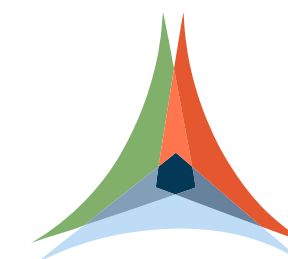
- 1) to serve as a think tank on issues concerning Black community wealth building in Atlanta (specifically the seven strategies outlined by AWBI), providing council on critical community matters;
- 2) to execute programming, build capacity, develop new ideas, and conduct research in service to Black wealth-building via a competitive Contracts for Services model; and
- 3) to collectively contribute to Atlanta's positioning as a city actively and aggressively redefining and expanding the notion of Black community wealth.

OBJECTIVE 2. The Black Community Wealth Council

By contrast, it is also important to have Community of Practice voices represented in an advisory capacity for AWBI and eventually elevated to the board, directly sharing power and agency as a form of wealth. Unlike the Network, the Advisory Council will be specifically in service to the advancement of AWBI's mission.

OBJECTIVE 3. Cultivating Community-Based Board Members

Advance a set of Advisory Council members to full board status by 2025 and create an ongoing pipeline for community members to serve on AWBI's governing board.



GOAL 1 IMPLEMENTATION

The following steps are recommended to make this strategic shift:

- Reinvigorate the Community of Practice (CoP) around the shared purpose of building Black community wealth. As part of this work, add community voices that may be missing.
 - Complete an audit of the CoP that seeks to understand how value is created and agendas are moved forward, both in current reality and ideal
 - Evaluate training/capacity-building for use with CoP; gauge interest among CoP members and develop timeline for implementation if deemed suitable
 - Create a Statement of Purpose with and for the CoP
 - Utilize the results of the CoP audit to create an improved CoP structure for organizing meetings and activities. Implement and test structure
- Create an annual CoP agenda with shared objectives and measurable deliverables tied into the 7 Community Wealth Building Strategies; raise funds for contract partners with significant and innovative ideas that address Black Community Wealth Building
 - Ensure that the composition of the CoP has representative organizations for each of AWBI's 7 CWB strategies
 - Set a clear and aggressive annual agenda with the CoP including opportunities for proposals: 1) programming/service provision, 2) bold experiments, 3) capacity building, and 4) data and research
- Create a clear partnership/collaboration strategy; capture and clearly communicate processes, policies, and procedures that impact how core audiences engage with AWBI, aligning with updated values and intention. Draft, approve, and implement a written partnership strategy.
- Set up the Advisory Council with the goal of bringing in the inaugural set of Advisory Council members as full Board Members by 2025
 - Craft the charter for the Advisory Council as a community board that specifically weighs in on issues pertaining to AWBI.
 - Develop the process by which CoP members will be invited to join the Council. Implement process and onboard first Advisory Council members

STRATEGIC GOAL 2.

CAPITAL: THE BLACK COMMUNITY WEALTH FUND

Build AWBI's capacity to catalyze Black-owned businesses during critical stages of their growth cycle, serving as a local proof point of what could scale nationally.

OBJECTIVE 1. Capital Landscape Disruption

Partner with a capital provider or set of capital providers to disrupt existing capital landscape policies and practices. Incubate this in Atlanta with an eye toward scaling in other markets.

OBJECTIVE 2. Community Return on Investment

Get clear about investment criteria — specifically, the desired Community Return On Investment, not just the direct financial ROI. Develop a broadly applicable Community Return on Investment (CROI) framework to inform investment decisions, and build community requirements into investment agreements. This work will be supported and informed by data work being completed as part of the Black Community Wealth Building Institute.

OBJECTIVE 3. The Integrated Capital Fund

In addition to providing flexible capital options with partner providers, aggressively run the 1,000 Black Businesses Strategy and build an unprecedented flexible capital fund to support this effort from both traditional and nontraditional sources. We recommend this funding be deployed in the following manner unless otherwise stated by the donor:

1. Primarily used to meet capital needs for companies who meet specific CROI criteria. Additionally, explore the opportunity for loan forgiveness based on meeting CROI goals, an option which can be overlaid onto existing loans or appended to new loans.
2. Support nonprofit partners and Black-owned businesses acquiring space throughout the City of Atlanta, perhaps through community land trusts.
3. When absolutely necessary, can be used to offset risk with a lender as loan guarantees.

“As a business, you may have been operating on empty and didn’t realize you were dehydrated and finally get an infusion —[AWBI] can provide immediate need to get you to where you need to be but also optimize your health. They meet the immediate need but empower you with the tools to be a sustainable business to thrive on your own and not just need emergency resources.”

—Stakeholder interview

GOAL 2 IMPLEMENTATION

The following steps are recommended to make this strategic shift:

- Finalize AWBI’s Investment Policy and get clear about investment criteria — specifically, the desired Community Return On Investment, not just the direct financial ROI.
 - Vote on draft policy, with specific attention paid to the interplay between financial return and community return on investment. Use retreat to address any major values decisions/questions.
 - Create profile of ideal AWBI investment opportunity to help guide future decision-making. How does the Investment Policy translate into Investment Priorities?
- Develop a broadly applicable Community Return on Investment (CROI) framework to inform investment decisions
 - Launch a review of existing research on best practices with demonstrable outcomes in building community wealth broadly and building black wealth specifically: at the individual, family, and community level
 - Evaluate the need to bring on additional subject matter expertise. Develop a CROI framework, possibly in partnership with an academic institution.
- Build and steward AWBI’s Black Community Wealth Fund. As part of this stewardship, develop, vet, and approve Community Requirements for AWBI investment agreements. Build community requirements into investment agreements.
- Capital Landscape Disruption
 - Work with Capital Landscape Disruption partner to document and clarify barriers in existing capital landscape practices that AWBI is positioned to change
 - Shape AWBI’s approach to disrupting capital practices and transition work to Director of Integrated Capital
 - Secure capital partners

STRATEGIC GOAL 3.

IDEAS: THE BLACK COMMUNITY WEALTH INSTITUTE

Use the life of this strategic plan to expand AWBI's presence nationally, with the operation in Atlanta serving as a model for other major metropolitan areas in the country and as the first of several local operations across the country. These efforts would culminate in three significant deliverables—delivered in an unprecedented way—to AWBI's broader target audiences, as well as its most intimate partnership circles.

OBJECTIVE 1. The National Movement

Signal this shift in scope and scale with a national campaign and gathering in 2025: launching the new national umbrella effort; securing media partners and national sponsors for the event; and positioning Atlanta as the leading voice on building Black wealth.

OBJECTIVE 2. The Data Engine

Directly tie all data and research efforts to demonstrable success in moving the needle on building Black wealth. Spend 2022-24 creating the systems to collect, analyze, and learn from local data. Data collection and analysis will come from and inform work with the Black Wealth Network and measurement of Community Return on Investment for the Black Wealth Trust.

OBJECTIVE 3. The Status Report

Develop and publish an inaugural Black Wealth Report in 2025 that will serve as an annual report of the organization's progress in subsequent years, showcasing its research and successes.

GOAL 3 IMPLEMENTATION

The following steps are recommended to make this strategic shift:

- Launch high-profile national campaign and gathering in 2025: launching the new national umbrella effort; securing media partners and national sponsors for the event; and positioning Atlanta as the leading voice on building Black community wealth building. Leading up to the high-profile gathering, focus on broadening the audience and deepening the engagement for CWB Forums and Commitment Series
 - Host Community Wealth Building Commitment Series events as well as 2023 Community Wealth Building Forum
 - Create the vision and desired outcomes of the 2025 Gathering, bringing on Experience Coordinator(s) and Sponsorship Counsel to begin planning the event and cultivating potential sponsors in 2023.
 - Evaluate and select venue for 2025 Gathering

- Directly tie all data and research efforts to demonstrable success in moving the needle on building Black community wealth. Spend 2022-24 creating the systems to collect, analyze, and learn from local data.
 - Host convenings to share Black-owned Business Landscape Report
 - Evaluate systems and tools needed to properly coordinate and collect data from all aspects of AWBI's work, especially grantmaking, investing, and the CoP.
 - Develop a framework for how AWBI will support grantees and partners in data collection in service of a collective understanding of impact. This may include AWBI providing evaluation plan development and services as part of any/all Contracts For Services agreement.
 - Implement formal data collection as part of new CFS and Investment agreements
- Develop and publish an inaugural Black Community Wealth Building Report in 2025 that will serve as an bi-annual report of the organization's progress in subsequent years, showcasing its research and successes.



"I'm a huge fan [of AWBI] in general and the best part for us is the access to a network of thinking, connecting to other institutions, the strategic things like thinking about policy and processes, the broader goals of what we're trying to accomplish."

—Stakeholder interview

OPERATIONAL GOALS

Given the audacious strategic goals laid out in this plan, it will be necessary for AWBI to take on a set of operational goals designed to help the organization navigate the complexities of creating local proof points in Atlanta while raising its national profile. The following operational goals seek to build on AWBI's strengths while seeking to insure against potential future challenges.

Each operational goal laid out below is accompanied by anticipated steps for successful implementation.

OPS GOAL 1. BOARD + STAFF

Foster the next evolution of the board and build team capacity in an effort to build on current strengths and mitigate future tensions that naturally come with growth.

- Develop and implement a Board Engagement Strategy that integrally ties each board member to at least one facet of the strategic plan.
- Revisit and set clear expectations for the role of the Executive Director; revise/create structures for executive support and accountability at the local level and for long-term national expansion.
- Develop a Comprehensive Asset Inventory (of tangible and intangible assets; spoken and unspoken expectations) in an effort to provide continuity throughout leadership and staff transitions.

OPS GOAL 2. GRANTS TO CONTRACTS

Shift grantmaking for program delivery to a Contracts For Services model that pays partners for service, with the goal of promoting and executing AWBI's 7 strategies for Community Wealth Building via partners.

- Review existing policies and agreements (for grantees and partners) to ensure terms are generous, mutually-benefitting, and consistently engineered to engender trust
- Emulate a governmental agency's transparency in Contracts For Services (CFS) awards: clear and easy-to-find information about awardees, award amounts, and decision-making criteria.
- Tie Contracts For Services directly to research objectives, with findings from partners fueling AWBI's collective data; build evaluation/reporting requirements into contract agreement and contract pay structure.

OPS GOAL 3. CULTURE

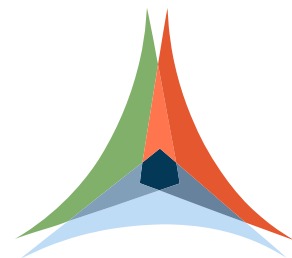
Create the space for disruptors to disrupt responsibly by developing an organizational culture that rewards risk, while inspiring loyalty.

- Craft and live an Organizational Culture Statement that speaks to the team dynamic and entrepreneurial energy required for impact
- Adopt a meticulous Hiring and HR Policy that supports: retaining and recruiting talent; optimizing partnerships; guarding intellectual capital; transferring trust; and protecting the brand
- Embed the staff in the community as leaders (board appointments, committees, working groups etc.) and create a leadership development plan that sets community goals for each staff member in the short-term and long-term.

OPS GOAL 4. TELLING THE STORY

Stage a massive (yet intricate) branding and positioning campaign that includes defining and communicating processes, core audience/ value propositions, and bold programmatic goals (and their ties to the mission); as part of this work, develop marketing narratives and a communication plan that support the brand

- Revisit and revise organizational values to ensure they capture intentions and guide future efforts.
- Audit website and existing external materials to better reflect AWBI's race-explicit agenda
- Strengthen external-facing language to align with AWBI's founding intent to address the racial wealth gap and build Black wealth.



THE PEOPLE WHO MADE THIS PLAN POSSIBLE

AWBI Staff, who guided and supported the strategic planning process from start to finish:

Latresa McLawhorn Ryan, Executive Director
Courtney Collins, Chief Operating Officer
Lauren Kline, Program Manager

AWBI's Board of Directors, who each participated in the stakeholder interview process and provided a wealth of knowledge, enthusiasm, insight, and perspective throughout the creation of this plan:

Board Chair: Tene Traylor, The Kendeda Fund

Alan Ferguson, Invest Atlanta
Grace Fricks, Access to Capital for Entrepreneurs
Ronald (Ronnie) Galvin, Greater Washington Community Foundation
Lesley Grady, Chrysalis Lab
Will Lambe, Enterprise Community Loan Fund, Inc.
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Jon Thompson, Comunidad Connect
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Tene Traylor, The Kendeda Fund
Will Lambe, Enterprise Community Loan Fund, Inc.
Alan Ferguson, Invest Atlanta

Thank you as well to the 31 additional stakeholders who gave their time and energy to help ensure that our 2022-2024 strategy is rooted and centered in community:

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Akuba Dawkins, Breedlove Beauty & Wellness Accelerator
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Matthew Epperson, Georgia Cooperative Development Center
Deborah Frieze, Boston Impact Initiative
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Monique Reynolds, Quality Care for Children
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Rachel Shanklin, Small Business Majority
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Harriett Williams, Village Micro Fund
Elizabeth Wilson, Georgia Micro Enterprise Network Inc.
Joey Womack, Goodie Nation



AWBI

**ATLANTA WEALTH
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