



Wacif

2023 Impact Report

Washington Area Community Investment Fund

20

About the
**Washington Area Community
Investment Fund**

23



The Washington Area Community Investment Fund, commonly known as Wacif, is a community development financial institution (CDFI) serving the under-resourced within the Washington, D.C. metropolitan area since 1987.

Wacif provides a foundation for success by investing financial, knowledge, and social capital in those we serve: under-resourced entrepreneurs, women entrepreneurs, and low-to-moderate-income entrepreneurs.

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A Letter *from* The Interim CEOs

In reflecting on the dynamic nature of the past year, we are filled with gratitude and admiration for the journey of our Wacif team. Our unwavering commitment to our mission of increasing equity and economic opportunity in underserved communities in the Washington, DC area drives us to reach new heights each year. Through our work, we invest knowledge, social, and financial capital in low- and moderate-income entrepreneurs to drive community wealth building and lasting impact.

This past year, we experienced remarkable success across various initiatives. Wacif deployed \$3.8 million in small business loan production in 2023, approximately twice the amount of any prior year in the company's history. Our Lending Redesign Project included the successful roll-out of our Loanwell platform, providing entrepreneurs with greater access to capital and resources. Loanwell provides our clients with a quicker, more secure lending experience. This initiative supports Wacif's plan to expand our lending capacity and better serve low- and moderate-income entrepreneurs.

Wacif's capacity to serve entrepreneurs saw remarkable growth, notably marked by the successful debut of our inaugural Women's Cultivate Summit. This event provided a platform for emerging entrepreneurs and industry leaders to forge valuable connections and collaborations

while also offering comprehensive business education. Additionally, through our Ascend Capital Accelerator and Wealth Building Cohort programs, we empowered 73 entrepreneurs with essential skills and resources to propel their ventures forward. Moreover, we conducted 163 workshops, benefiting over 3,500 participants by enhancing their networking capabilities. Looking ahead, we are enthusiastic about expanding our outreach to support even more entrepreneurs, with a dedicated emphasis on empowering women and individuals in low to moderate-income communities.

"The improvements we've made to our lending process, including the launch of LoanWell allow for quicker application turnaround and time to close. Being able to more quickly deploy capital allows Wacif to be increasingly responsive to the needs of our clients and reduces their reliance on exploitive forms of capital to support business growth. As the needs of our clients change, Wacif is better positioned to serve our small business community at scale, in a more resilient and secure manner."

—KEVIN FRYATT, CHIEF FINANCIAL
AND OPERATIONS OFFICER
AND FORMER INTERIM
CHIEF EXECUTIVE OFFICER



"At Wacif, we don't simply quantify our impact through numbers; rather, it's illuminated by the narratives of resilience and tenacity that our entrepreneurs embody. Our dedication stands firm: to advocate for the aspirations of every entrepreneur, irrespective of their origins or challenges. For at Wacif, we subscribe to the notion that individual triumphs pave the way for collective success. I find inspiration in the transformative journey of each entrepreneur we assist—from the inception of an idea to the blossoming of a business, either way; as their trusted advisor, we are here to support them."

—KIMBERLY GAYLE,
CHIEF PROGRAM
OFFICER AND FORMER
CO-INTERIM CHIEF
EXECUTIVE OFFICER



We were proud to celebrate our 35th anniversary with a magnificent celebration at the National Portrait Gallery. Our former CEO Harold Pettigrew welcomed partners and clients alike to join us in raising a glass to our decades-long impact throughout the DMV community. The occasion served as a poignant reminder of the thousands of small businesses we have supported over the years and inspired us to strive for even greater achievements in the years to come.

We are eager to embrace the transition into new leadership, which will guide us into the next chapter of our story. We extend our deepest

gratitude to Harold Pettigrew for his leadership and dedication to our organization. His legacy of excellence will pave the way for the new CEO to lead us into an era of growth and transformation.

As we look ahead, we remain steadfast in our commitment to expanding our reach within the community and offering more opportunities to support our mission of inclusive entrepreneurship, community wealth building, and equitable economic development. Our Forward Equity commitment of investing \$100 million in our community, serving 5K clients, and creating or retaining 100K jobs, including the transformational renovation of the Anacostia Arts Center into a vibrant hub for entrepreneurship, speaks to our dedication to fostering sustainable growth and prosperity.

We are immensely grateful for your passion, hard work, and dedication to our shared vision. Together, we can achieve our goals and make a lasting difference in the lives of those we serve. Thank you for your continued support and commitment to our mission.

Warm regards,

Kimberly Gayle
CHIEF PROGRAMS OFFICER AND FORMER
INTERIM CHIEF EXECUTIVE OFFICER

Kevin Fryatt
CHIEF FINANCIAL AND OPERATIONS OFFICER AND
FORMER INTERIM CHIEF EXECUTIVE OFFICER

Letters *from* Our Leadership

Nancy Stark, Board Chair



As we acknowledge Wacif's impact throughout our history, it's not those 36 years that swell my heart with joy, pride, and purpose. It's the 37th year. And the 38th. And all those yet to pass.

As Board Chair, I've had the privilege of being a part of Wacif's journey for seven years. I've lived in the Washington, D.C. area for longer. Now more than ever, I'm inspired by what our incredible community of entrepreneurs is able to accomplish when given equity of opportunity—when given hope.

That's what Wacif is: *a beacon of hope.*

For under-resourced entrepreneurs and communities, Wacif is the path to a brighter future. But we are the foundation. It's *the people we empower* who will build that future. And so we remain steadfast in our pledge to invest financial, knowledge, and social capital in those who will lead our communities into a better tomorrow.

I'm reminded of our values—equity and inclusion, stewardship and accountability. These seeds were planted more than 36 years ago. They've grown into a fruitful endeavor, inspiring the mobilization of tens of millions of dollars in community investment and the creation and preservation of thousands of local jobs.

I simply cannot wait to see how Wacif continues to blossom in the coming years.

A special note of gratitude goes out to Wacif's many partners and sponsors. With your help, Wacif's impact has been amplified. You've played a vital role in empowering the individuals and communities most in need of your generosity.

And to the Wacif staff and board members, thank you for your unwavering dedication. You are the pillars of all we accomplish and the stewards of our mission. It's through your expertise and creativity that every entrepreneur knows there's a path to genuine success.

Cheers to yesterday's accomplishments and tomorrow's impact!

Nancy T. Stark
BOARD OF DIRECTORS

Our Mission, Vision, and Values

Our Mission

Empower Underinvested Entrepreneurs With a 360° Approach to Impact

At Wacif, we're forging a path to entrepreneurial success for those for whom traditional resources are beyond reach.

Through responsible but accessible lending, we provide economic opportunity. Through capital readiness training and entrepreneurial education, we provide a foundation of knowledge. Through an empathetic sense of community, we instill belief in every underinvested individual who dreams of building something of their own. And through community development, we give aspiring entrepreneurs a place to belong.

Our Vision

An Open Invitation to Thrive

A world in which every aspiring entrepreneur knows there's a path to business ownership, regardless of socioeconomic status.

Our Values

Equity & Inclusion

Every facet of our work should be directed toward and reflect an unwavering commitment to fair and equitable access to the opportunities afforded by entrepreneurship. Equity is a guiding principle of our work, and is reflected in our commitment to break down barriers and build an inclusive and just society.

Stewardship & Accountability

It is our duty as stewards to be accountable for the resources with which we are entrusted. Wacif's stakeholders have a right to expect excellence in our stewardship. Our accountability is a statement of respect for our staff, Board, investors, funders, partners, and, most importantly, the clients and communities we serve.





Celebrating 35 Years *of* Wacif

In May of 2023, Wacif played host to community leaders, our past presidents, and business owners empowered by our unwavering support. At the the National Portrait Gallery we celebrated our 35th anniversary—three-and-a-half decades dedicated to fostering equity and opportunity throughout the Washington, D.C. metropolitan area.

\$100 Million
In Grants & Loans Disbursed

44,500+
Jobs Retained

4,530
Entrepreneurs Served

9,705
Technical Assistance
Hours Administered

35th Anniversary Sponsors



Wacif Client Network

We Meet Underinvested Entrepreneurs Where They Are

Wacif serves under-resourced entrepreneurs with a focus on women and entrepreneurs of color within the greater Washington, D.C. area. This includes under-resourced communities within Prince George’s County and Montgomery County (Maryland), as well as Arlington, Fairfax, and Alexandria City (Virginia).

We do not seek to remove people from these underinvested areas. **We go to them.** We nurture these areas with resources, guidance, and infrastructure. We’re meeting the area of need at the source, providing equity and opportunity so these underinvested communities can elevate themselves.

\$5,216,795.08

Dispersed (Loans + Grants) in 2023

3,163 Jobs

Created or retained in 2023

In Focus: East of the Anacostia River

Within the District of Columbia, Wacif focuses on the economically distressed communities east of the Anacostia River, including Wards 7 and 8 in the Southeast quadrant of D.C.—where 17 of D.C.’s 25 Opportunity Zones are located.

This is where Wacif invested 30% of its services in 2023.



By the Numbers

1,603

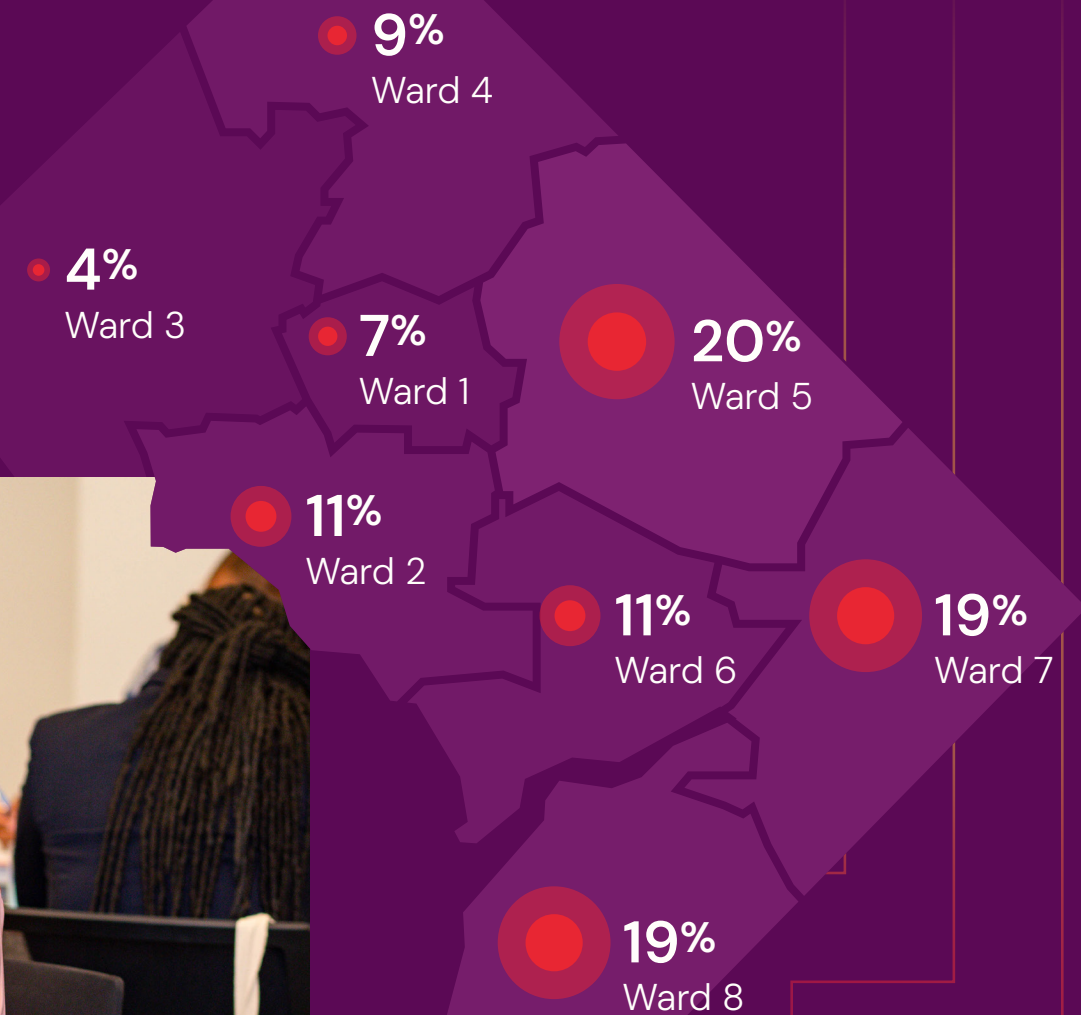
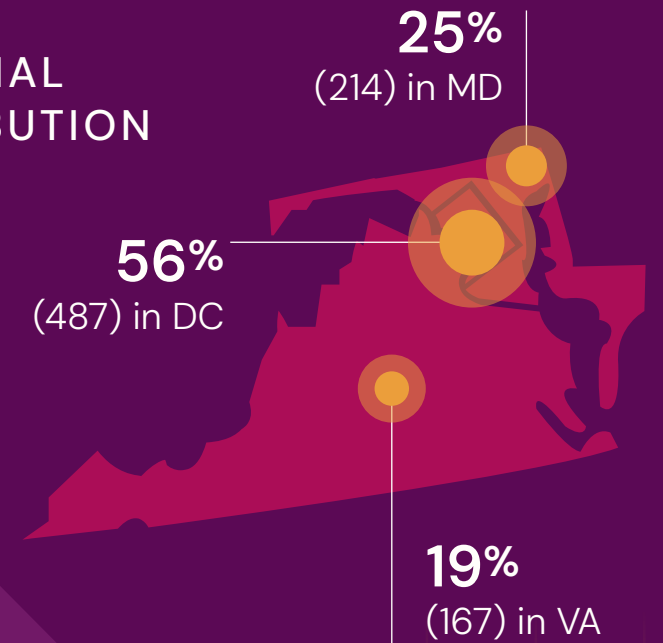
Clients in 2023

1,047

New clients in 2023

DC DISTRIBUTION

REGIONAL DISTRIBUTION



Diversity Breakdown

36 years later, Wacif remains steadfast in its commitment to serve under-resourced communities. We prove this each and every year, taking a thoughtful approach to the people we empower.

76%
Underrepresented Founders

61%
Black and/or Latinx

50%
Women

67%
Entrepreneurs of Color

Our Clients
In 2023



Professional, Scientific, and Technical Services



Education Services



Food and Drink Services



Enterprising Women *of* Color

Not Just Here to Take Part.
Here to *Lead*.

Wacif has served under-resourced women since our inception in 1987. An ambitious step in that endeavor came in 2020, when we launched the Enterprising Women of Color (EWOC) DMV Business Center to foster and support a small business ecosystem for underinvested women in the National Capital Region.

The program's business services—capital readiness training, entrepreneurial education, and networking support—are dedicated to facilitating the growth and resiliency of local women entrepreneurs.

\$1,547,890

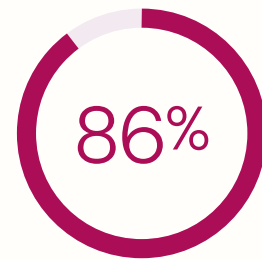
capital distributed (grants & loans) to women of color

\$100,000

capital distributed (grants) to women of color



of all clients (465 total) are enterprising women of color in 2023



of all EWOC clients (400 total) are Black and/or Latinx in 2023

1,655 jobs

created or retained at women of color businesses in 2023



of all EWOC clients (270 total) were new in 2023

21 grants

dispersed to women of color in 2023

\$75,000

awarded to 15 graduate businesses of the Ascend.Her Beauty program

\$37,500

awarded to 6 WOCE through the EWOC Center DMV Grant Award



“The EWOC team is dedicated to championing the dreams of women entrepreneurs in the DMV, fostering their growth through tailored support, and celebrating their success as they shape their businesses for the future.”

—MARISELA RODELA, ENTERPRISING WOMEN OF COLOR PROGRAM DIRECTOR

638 hours

or 1,275 TA units given to women of color in 2023

Ascend Capital Accelerator

A Foundation Upon Which Underinvested Entrepreneurs Can Ascend

Launched in 2017, this 10-week asset-based development program seeks to provide under-resourced entrepreneurs with the foundational resources required for sustainable business growth.

This cohort-based program consists of an interactive workshop series combined with small group matching and individualized support to build human and financial assets with local small businesses.

The Ascend Capital Accelerator empowers its participants with access to affordable capital, financial and management training, risk mitigation, marketing training, and beyond.

In 2023, we successfully served cohorts within two Ascend programs...



Ascend.Her Beauty

As an expansion of Wacif's award-winning Ascend Capital Accelerator program, Ascend.Her is dedicated to serving women entrepreneurs through a holistic, multi-week program.

In 2023, Wacif celebrated the graduation of its first Ascend.Her Beauty Cohort. Empowered by a partnership with DMV-based beauty entrepreneur Rahama Wright and her team at the Yeleen Beauty Makerspace, this cohort focused on small business owners who manufacture and/or sell hair care, skin care, and body care products.

Each participating business was awarded a \$5,000 grant from the Minority Business Development Agency and Walmart.

32 jobs created

or retained at Ascend.Her Beauty businesses

16 entrepreneurs

in the Ascend.Her Beauty program



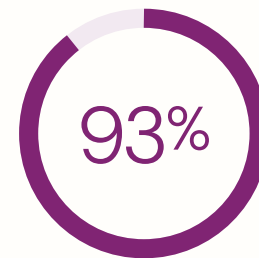
56%
of Ascend.Her Beauty participants were **new to Wacif**

Before the Ascend.Her Beauty program, **only 43% of participants** felt they had a community of entrepreneurs they could rely on.

After the program, **86% felt they had a community to support them in their businesses.**



of all participants are likely or very likely to recommend the Ascend.Her Beauty program to a friend



of participants said that the program shifted their perspective on their business & entrepreneurship experience



of participants left the program with a comprehensive strategic plan, versus just **29%** who had a plan before the program



"The most important thing ... was grasping and understanding who my customer was. Honing in on what my customer wants, and how I'll be able to provide that service to them."

—RYLINDA RHODES, OWNER OF MAIN RHODES SOAP AND WELLNESS

Ascend.Next

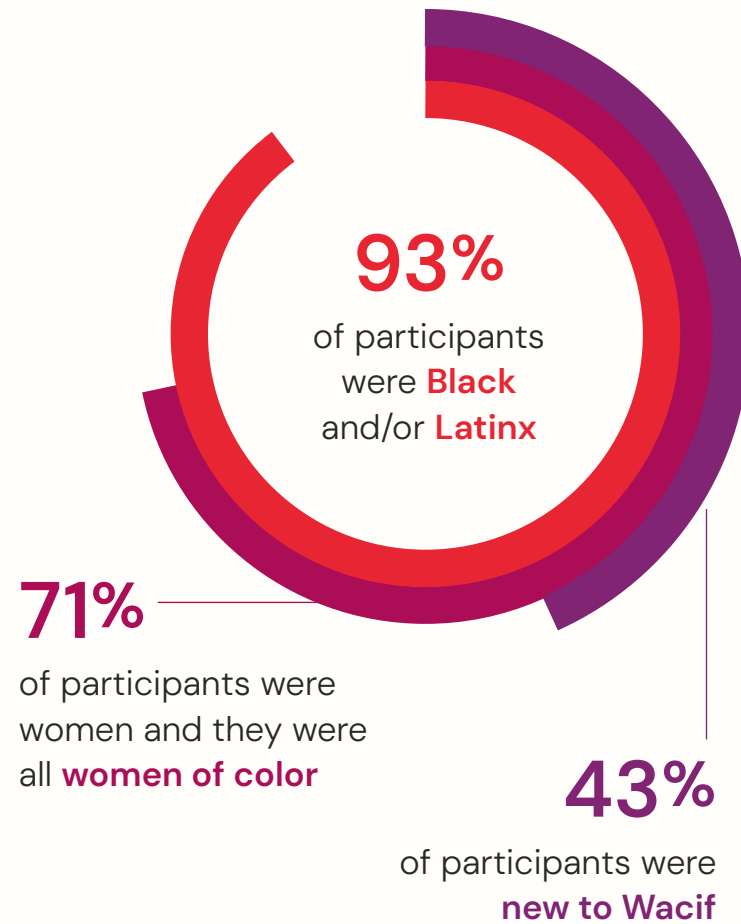
In the fall of 2023, 14 underinvested entrepreneurs participated in our most recent Ascend Capital Accelerator Next Cohort.

This program was specifically designed to help entrepreneurs face systemic challenges, like raising capital and external biases, while growing an enterprise. Through hands-on guidance and a sense of community, these entrepreneurs took steps toward accessing affordable loan capital, elevating business performance, and more.

Every participant graduated with a comprehensive strategic plan.

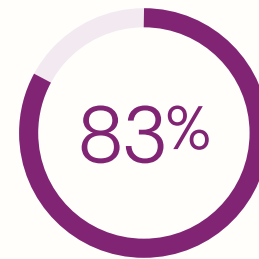
Before the Ascend.Next program, **only 17% of participants** felt they had a community of entrepreneurs they could rely on.

After the program, **70% felt they had a community to support them in their businesses.**



52 jobs created
or retained at Ascend.Next businesses

14 participants
in the Ascend.Next program



“The information we learned, the speakers were engaging, the cohort bonding moments. I felt supported for sure.”

—BETEL AKLILU, CHIROPRACTOR/ OWNER AT DR. BETEL AKLILU



Anacostia Arts Center

Past, Present, *and* Future



Located in the heart of Ward 8, one of Washington, D.C.'s most economically distressed communities, the Anacostia Arts Center (AAC) is a modern evolution of an historic building.

Though changed throughout the years, its primary purpose remains the same: empower the community through inclusion and opportunity.

That's why Wacif acquired the AAC in 2021—to drive equity and opportunity while uplifting artists and entrepreneurs east of the Anacostia River.

The AAC is a home for arts, culture, and small business. It's home to the Black Box Theatre and The Lounge, an open concept gallery. It's home to The HIVE, a coworking space serving 85+ entrepreneurs. It's home to pop-up retail shops, cultural events, and black-owned small businesses. It's become a haven for inclusive entrepreneurship while increasing foot traffic

in Historic Anacostia...but this is only the beginning.

In the next few years, the Anacostia Arts Center is set for renovation. This redevelopment aims to make the AAC a regional hub for small businesses, entrepreneurs, and the creative economy. It's part of Wacif's mission to foster economic growth in this under-resourced community while addressing the challenges posed by large-scale development projects. By empowering local businesses and residents, the AAC will ensure their continued success and resilience.

Project partners include:

JPMORGAN CHASE & CO.



DMPED OFFICE OF THE DEPUTY MAYOR FOR PLANNING & ECONOMIC DEVELOPMENT



TRUIST



Program Impact

Technical Assistance, Capital *and* Events

Under-resourced entrepreneurs face the challenges of both today and tomorrow. While dedicating themselves to present success, how can entrepreneurs plan for a more prosperous future?

We recognize the magnitude of such a challenge. That's why our services are designed to help business owners build toward sustainable, long-term success. We meet our clients where they are in the market, then provide the financial, knowledge, and social capital they need to thrive this year and beyond.



EVENTS *in 2023*

Elevating through knowledge and community

136 events

3,574 attendees

at events

TECHNICAL ASSISTANCE *in 2023*

Steering entrepreneurs toward success with tailored guidance

1,498 hours

of technical assistance given to all clients

1,569 clients

received technical assistance

2,675 jobs

supported by technical assistance

2,996 technical assistance sessions

given to all clients in 2023.

CAPITAL DEPLOYMENT *in 2023*

Providing a foundation of opportunity through grants and loans

100

loans and grants dispersed

\$5,222,795

was dispersed in loans and grants

75%

of all loans and grants went to **Entrepreneurs of Color (EOC)**

\$3,853,439

was dispersed in loans and grants to **Entrepreneurs of Color (EOC)**

60%

of all loans and grants went to **Women**

\$2,406,451

was dispersed in loans and grants to **Women**

50%

of all loans and grants went to **Women of Color**

\$1,992,084

was dispersed in loans and grants to **Women of Color**

821 jobs supported by loans and grants in 2023.

Grants *and* Loans

One of three distinct but synergistic pillars that form the foundation of Wacif is financial capital.

Through specialized grants and loans, we partner with under-resourced entrepreneurs to provide the economic resources needed to build a business.

654 jobs created or retained from grants

Wacif Dispersed Three Grant Programs In 2023

1. The Ascend Grant Program

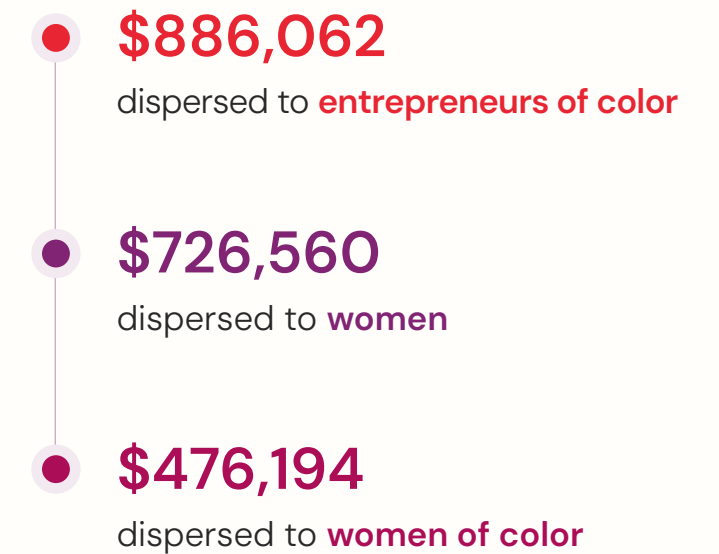
2. The DMPED Small Medium Business Growth Fund

3. The EWOC Impactors Grant

Collectively, these three programs made an impact set to last...

\$1,451,625

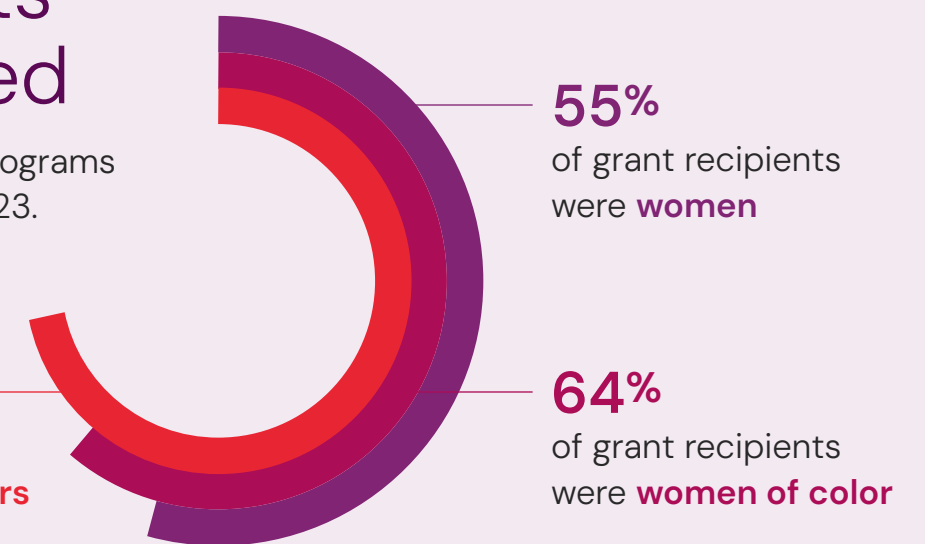
dispersed in these 3 programs.



53 grants dispersed

through these 3 programs to 52 clients in 2023.

71% of grant recipients were **entrepreneurs of color**



Grants *and* Loans *in 2023:*

47
loans closed

79%
went to **entrepreneurs of color**
(34 total)

45%
went to **women** (20 total)

40%
went to **women of color** (17 total)

\$3,828,650
loans dispersed

\$2,967,377
dispersed to **entrepreneurs of color**

\$1,679,891
dispersed to **women**

\$1,515,891
dispersed to **women of color**



Client Spotlight

Amanda Stephenson Fresh Food Factory

Residents of Wards 7 and 8 once traveled miles outside their community to access healthier food. Now, they go to Fresh Food Factory (FFF) Market.

Amanda Stephenson's story is one of transformation. Growing up in Virginia, she helped her blind father manage the family meat farm. When she was 10, her father received a terminal cancer prognosis. That's when Amanda and her family transformed their farm, producing vegetables and fruits to better support her father's health. Through a lifestyle transformation, her father's life expectancy went from a matter of months to more than 18 years.

Amanda's childhood experience instilled in her the importance of food health, which she took with her when she moved to Washington, D.C. Amanda settled in Ward 8, where she discovered deep inequity regarding healthy food options and life expectancy. She got to know her neighbors, learning many suffered from food-related health issues, much like her father.



In an effort to solve food inequity in the underinvested communities east of the Anacostia River, Amanda started the Fresh Food Factory. This healthy, local, ethnic retail food grocer transformed Wards 7 and 8. Beyond access to healthy food, it's a haven for diversity, supporting ethnic retailers. And it strengthens the local food economy through training and certifications for food entrepreneurs.

"We saw it as a holistic approach to create a shift in their trajectory like my father had," Stephenson said of her neighbors and community. "I wanted them to have the same experience as my father did."

"In our community, we know [food] is a way to bridge gaps and bring people together. Cultural expression in food is so common, it helps us create healthier relationships as a whole."

—AMANDA STEPHENSON

Amanda's journey wasn't without challenges. Primarily, accessing capital. As development caused food prices to skyrocket, Amanda turned to Wacif when we purchased the Anacostia Arts Center. Through grants and loans, Wacif provided the financial support she needed to not only build her healthy food grocer in the heart of Anacostia, but to house other local food retailers.

The Fresh Food Factory now represents 47 small brands and has provided 379 training opportunities in the District. It's Amanda's way of infusing equity, trust, and inclusion throughout her community.



Scan the QR code to watch the full video!

A Look Back

Since 1987, Wacif’s mission has been anchored in increasing equity and economic opportunity in underserved communities in the Washington, D.C. area by investing knowledge, social, and financial capital in low-to-moderate-income entrepreneurs.

Since its inception, Wacif has deployed \$100 million in capital and supported over 44,500 jobs.

+95%

lending to non-white entrepreneurs

85%

advisory services to non-white entrepreneurs

2,500

recovery grants, debt relief, and resilience loans

75%

lending to non-white women entrepreneurs

55%

advisory services to non-white women entrepreneurs

Looking Forward

The Forward Equity Commitment

Central to the festivities of the 35th Anniversary Gala was the unveiling of Wacif’s Forward Equity Commitment. This bold multi-year strategy seeks to ambitiously scale our impact through a renewed commitment to providing financial, social, and knowledge capital to underinvested entrepreneurs and communities.



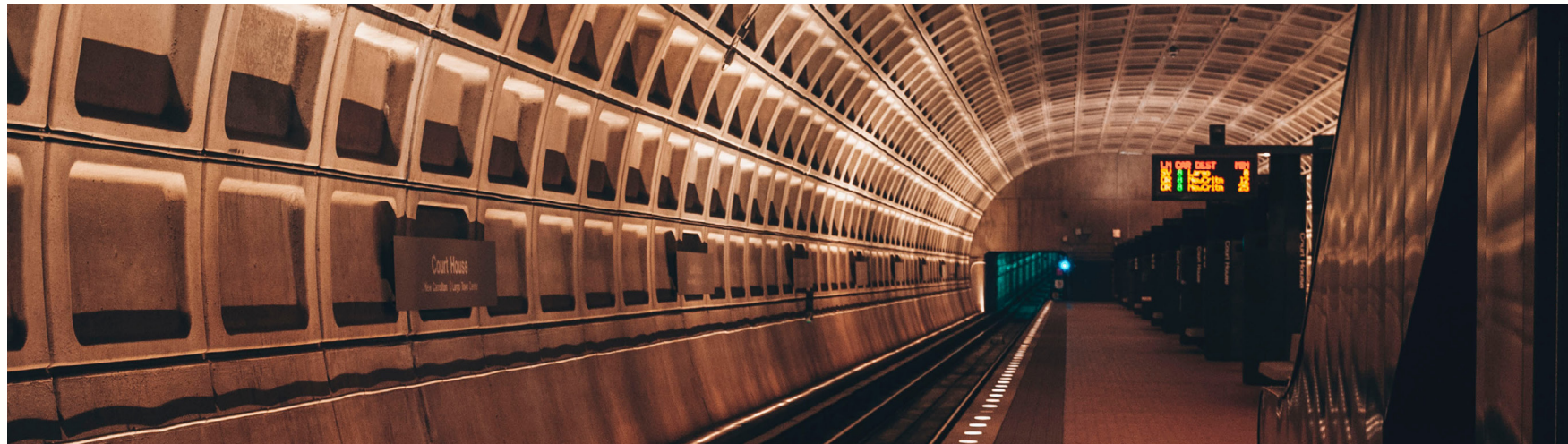
Our Aim

Invest \$100 Million In Local Communities Through Lending, Grantmaking & Systemic Infrastructure Development

Support 5,000 Entrepreneurs Through Advisory Services

Create & Retain 100,000 Local Jobs

The Forward Equity Commitment supports our existing, proven programs and services while deepening our capacity to invest in new, innovative initiatives. Through this mission, Wacif aims to drive equity and opportunity across the Washington, D.C. metropolitan area, further addressing economic disparities and nurturing sustainable growth for years to come.



Funder *and* Investor Partnerships

Empowering under resourced communities and individuals isn't a job for the few, but for the many.

So we say thank you to the public and private institutions that invest in our shared community. We say thank you to the organizations that drive equity and opportunity throughout the Washington, D.C. metropolitan area. We say thank you to those who trust Wacif to amplify the impact of their investments.

We're grateful for every Wacif partnership—those established in 2023 and those formed years ago. Without you, we couldn't reach as far or lift as high.

“Thanks to the unwavering support of our generous funding partners, we’ve achieved unprecedented success this year, reaching record-breaking levels in lending and technical assistance. Their belief in our mission has been transformative, enabling us to scale our investment in under-resourced entrepreneurs, drive equitable opportunities, and foster innovation. We are profoundly grateful for this investment in our work and remain committed to continued growth and impact.”

— MEGAN CARRAS, CHIEF DEVELOPMENT OFFICER AT WACIF

OUR FINANCIAL PARTNERS



Wacif Board of Directors

Wacif's Board of Directors helps to ensure we achieve our mission to bring economic opportunity to under-resourced communities.

Members of the Board of Directors are small business owners, local bankers, community development leaders, real estate professionals, and lawyers. Their expertise and commitment to equity of opportunity inform the strategic vision and long-term progress toward Wacif's mission.



Nancy Stark Chair
COMMUNITY STRATEGY SOLUTIONS



Courtney R. Snowden
THE BLUEPRINT STRATEGY GROUP



Corey Arnez Griffin
2GIP



Marisa Gaither Flowers
SR. VP OPERATIONS AT RLJ LODGING TRUST | CHIEF OF STAFF | CORPORATE RESPONSIBILITY



Maceo L. Clark
VP CRA PROGRAM MANAGER, EAGLEBANK



Aquil Stinson
LAFAYETTE SQUARE



Emeka Moneme
PRESIDENT, CAPITOL RIVERFRONT BUSINESS IMPROVEMENT DISTRICT



Kladé Hare Nersasian
ROCHDALE CAPITAL



Nora Diamond-Jones
ASSOCIATION OF AMERICAN UNIVERSITIES



Rob Riordan
FAIRFAX COUNTY PUBLIC SCHOOLS



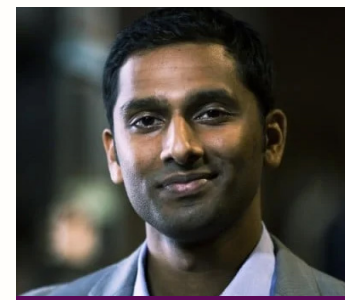
Carlyn Madden
GOOD INSIGHT



Matt Glatting
NEIGHBORWORKS CAPITAL



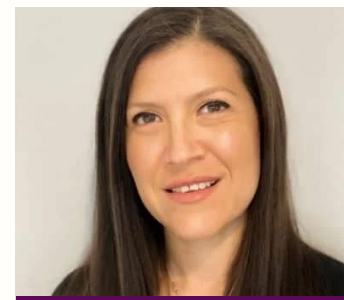
Jessel Amin
JPMORGAN CHASE & CO.



Brian Nagendra
SPRING POINT PARTNERS LLC



Evan Piekara
DIRECTOR OF CHANGE MANAGEMENT AT NESTLÉ



Abigail Suarez
JPMORGAN CHASE & CO.



Andrea Longton
AUTHOR, THE SOCIAL JUSTICE INVESTOR

Wacif Awards *and* Press

In 2023, we furthered our endeavor to serve the under-resourced—to invest financial, knowledge, and social capital in those who need it most. We're forever grateful for the trust and recognition we receive along this journey.

Awards

BANK OF AMERICA NEIGHBORHOOD BUILDERS

Wacif received a \$200,000 competitive national grant to support its leadership transition efforts.

ELEANOR HOLMES NORTON APPROPRIATION COMMUNITY PROJECTS FUNDING

Wacif received \$3 million to reimagine the Anacostia Arts Center as a hub for inclusive entrepreneurship.

MBDA GRANT AWARD

Wacif received a \$500,000 competitive grant award to operate the Enterprising Women of Color Business Center.

SBA PRIME GRANT AWARD

Wacif received a \$250,000 grant award to provide resiliency and capital readiness-focused technical assistance.

Press



Community investment fund supports underserved entrepreneurs, elevates economic opportunities throughout the DMV



Meet the winners of this year's DC Chamber of Commerce awards



Celebrating black women in the culinary arts





Wacif

2023 IMPACT REPORT
Washington Area Community Investment Fund

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