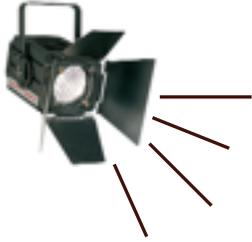




MICROGRANTS



SPOTLIGHT: Partner Agency

EMERGE serves thousands of low-income adults and youth each year from its north Minneapolis headquarters and at the Coyle Center in the Cedar Riverside Neighborhood. As a MicroGrants partner, EMERGE recommends grant recipients and supervises the grantees.



**Shawna Faith Thompson,
Financial Wellness Manager
for EMERGE**

EMERGE provides employment training, youth programs, supportive housing and financial education.

“Our partnership with MicroGrants has been invaluable as we identify clients who are working hard to change their lives. MicroGrants helps clients who are on the edge of an economic opportunity, but just need a little help getting over the next hurdle. We are so grateful to be a partner and appreciate all the ways we are able to help our clients grow as they achieve their goals. Thank you, MicroGrants!” - Shawna



Nicole Mayo received her MicroGrant through EMERGE Community Development. The grant helped Nicole complete her bachelor’s degree in communications from Metropolitan State University

“I am now the first person in my family to graduate from a four year university and my daughter will be the next. I am so proud to be setting an example for my daughter and for other single mothers who didn’t think they’d be able to finish school. I am so excited about my future. Thank you MicroGrants!” - Nicole



Nicole Mayo graduated from University the same month her daughter, Kayla graduated from 8th grade.



Article by: NEAL ST. ANTHONY

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Big plans as Phillips strip mall changes hands.

Sophal Nhep and his wife, Tevy, Cambodian war refugees from the 1970s, have owned and operated the Best Steak & Gyros House for 22 years in a small strip mall at the once crime-ravaged corner of E. Franklin and Chicago Avenues in south Minneapolis. They remember bullets and fists flying, muggings, drunks and drug sales that have diminished markedly over the years. The dive bars and liquor stores, partly shut down by neighbors in the 1990s, have given way to more housing and commerce. And less crime.

“It’s gotten better little by little,” Sophal Nhep said recently before his rainbow coalition of customers started to arrive for the lunch rush. “It was all new to us back in 1992. The liquor stores, the drunks, the gangs, the violence, the police calls. We treat everyone with respect, but it was tough.”



Sophal and Tevy Nhep have owned the Best Steak & Gyros House in Minneapolis since 1992 and have seen the neighborhood change — for the better.

Photo: Neal ST. Anthony • Star Tribune.

A decade ago, the Nheps were part of an immigrant-investor group that bought Chicago Crossings, where their restaurant is located, for about \$1 million from nonprofit developer Project for Pride in Living (PPL). Sophal and the other investors recently sold the center to Baraka Plaza, a Somali-led development group, for \$2.4 million.

Development Plans That group plans to propose a residential-commercial complex, including an 80-unit apartment building and townhouses, that would keep some of the existing strip mall and expand to several adjacent vacant lots, according to Saleban Garbiye, a member of the Somali group, and Don Gerberding, their developer at Master Properties.

The city recently gave Baraka exclusive development rights to five city-owned lots for up to 24 months as the group prepares a development plan, according to the Minneapolis Department of Community Planning and Economic Development. The department estimates the project value at \$11 million to \$14 million based on early discussions with Baraka.

From this modest development of about \$1.4 million 22 years ago, the first sign of commercial hope in a generation in the neighborhood, could spring a multimillion dollar expansion. The PPL investment in Chicago Crossings, which included several investors and banks, ended up losing money in the 2004 sale to the Cambodian group. Regardless, it helped trigger a slow turnaround that has included the nearby Ancient Trader’s Market, an Aldi grocery store, the Franklin Street Bakery, and Robert Beck wholesale florist.

In all, the revival has attracted a few dozen small restaurants, art galleries, stores, services, and a new PPL headquarters and service center in a once-abandoned building. The city and Hennepin County overhauled the street and remodeled the historic Franklin Avenue library, where generations of immigrants learned English and studied for citizenship tests.

The Phillips neighborhood around E. Franklin has been an immigrant haven since Swedes and Norwegians started settling there a century ago.

Sopahl, 62, and Tevy, 56, who survived the killing fields of Cambodia in the 1970s, have benefited from the increased commerce and property values. They made about \$100,000 on their share of the Chicago Crossings sale. That was a well-earned gain. Their combined take from the restaurant always was less than \$50,000 annually, they said.

“We also would bring some leftover food home to eat,” Tevy Nhep quipped, as she unloaded groceries from Aldi to cook for lunch at Best Steak.

Revival took time The Nheps, who also helped their three kids get through Augsburg College and the University of Minnesota, say they aren’t going anywhere soon. They are grateful American citizens and hands-on business owners. They never got rich, but they consider themselves fortunate. They worry less about crime. They have a modest following of Somali, American and Asian customers.

“We’ve had to work our butts off,” said Sophal Nhep, who also worked in factories and other restaurants before buying his own place.

Big plans as Phillips strip mall changes hands.

“And we’re still here, six days a week.” Nearing retirement age, the couple also would be open to selling their business as part of the redevelopment and expansion of Chicago Crossings.

Joe Selvaggio, hanging around E. Franklin for 45 years, is a regular at Best Steak. He is the retired founder of PPL, a nonprofit housing developer, manager and job-training business that was founded in 1972. He is pleased that PPL's little development in 1992 on an abandoned lot has turned into a profitable investment for the Nheps and their partners. And his eyes light up with the promise of even more development, jobs and housing at the intersection through the Baraka proposal.

“This inner-city stuff takes a long time to turn around,” said Selvaggio, 77. “But it’s worth it. I think its self-evident that

people who are doing business, working, shopping aren’t doing drugs or robbing each other. Commerce beats crime. In the 1970s it was more bars and people hanging out on E. Franklin. It was getting like ‘Skid Row.’ I have wanted to revitalize it for 40 years. It shouldn’t have taken that long. A lot of people have been involved, including the Nheps. There’s a critical mass of business there. It’s not gentrification. It’s businesses that people in the neighborhood can use.” ■

MicroGrants contributed to the success of the Nhep family and the neighborhood’s revitalization. Over time, we gave four MicroGrants of \$1000 to Sophal and Tevy and helped all three of their children graduate college. Thank you to the Nhep family, Neal St Anthony and the Star Tribune for making the community a better place! - Joe Selvaggio

Local Businesses
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See our growing list of
 businesses on
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FLORIDA UPDATE

Florida Chapter of MicroGrants, which is funded by Florida donations, awarded two academic grants to two highly motivated women through its partner, Grace Place.



MicroGrants board member and volunteer, Chuck Garrity, recently visited the Grace Place campus to present two MicroGrants to Yazmin Hinojosa, left and Martine Martineau, far right.

Yazmin Hinojosa, a single mother of two, has been involved with Grace Place for many years. She completed the Bright Beginnings program with her son, and now is a Mom Mentor. Yazmin credits Grace Place for helping her learn English and "how to be a better mom." In partnership with MicroGrants, Yazmin can now achieve her dream of completing her education to become a medical assistant.

Martine Martineau, a current volunteer and recent high school graduate, was accepted to Florida Atlantic University. She will use her MicroGrant to purchase textbooks and other school materials.

We are so proud of both of these young women for their hard work toward accomplishing their academic goals and financial independence.

“Service is the best religion”

Father Bob McCahill is a missionary serving in Bangladesh since 1989

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**Our Mission: To spur
economic self-sufficiency
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FINANCIAL COMMENTS

Dear M.G. Stakeholders:

The top line as of November 1, 2014 was \$342,000. (Nov 1, 2013's top line was \$327,000).

The bottom line as of November 1 was (\$175,000). (Nov 1, 2013's bottom line was \$123,000).

Our balance sheet is still healthy with \$342,000 in net assets as of Nov. 1, 2014. I am confident that your generosity will bring us back into the black, and strengthen our effort to enable people to work themselves out of poverty and share in the American Dream.



**THANK YOU to our event sponsors and in-kind
donors. We couldn't do it without you!**



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