

2013 Grant Evaluation Report



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Table of Contents

TABLE OF CONTENTS	2
NOTES FROM THE CEO	3
EXECUTIVE SUMMARY	4
I. INTRODUCTION	5
Poverty in Minneapolis	5
How MicroGrants Works	6
II. GRANT PURPOSES	7
III. PARTNER AGENCIES	8
IV. DEMOGRAPHIC INFORMATION	9
V. METHODOLOGY	11
The Four Questions	11
Telephone survey	12
VI. RESULTS	14
4Qs Results	14
Telephone Survey Results	14
VII. DISCUSSION AND ANALYSIS	16
VIII. RECOMMENDATIONS	17
IX. GRANTEE STORIES	18

Notes from the CEO

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-Betsy Buckley, CEO of MicroGrants

Executive Summary

With poverty continuing to afflict the Twin Cities, MicroGrants aims to confront this burden by helping people of potential achieve self-sufficiency. The organization issues \$1,000 grants to low-income people near the threshold of self-sufficiency, people for whom \$1,000 means the difference between poverty and a better life.

In 2013, MicroGrants gave out 407 grants to people of potential across the Twin Cities. Grantees were participants in area programs run by local nonprofits, and these nearly thirty partner agencies nominated them for MicroGrants.

Recipients of MicroGrants continue to show early signs of success. This report looks at the previous year's grantees through both an early written qualitative survey and a later telephone quantitative survey; the results indicate that grantees are on track to succeed.

The Numbers

- 95% of grantees expressed an improved quality of life.
- 51% experienced increases in income.

- 82% of previously unemployed grantees now hold jobs.
- 93% of *Create Work* grantee businesses are open today.
- 88% of *Get to Work* grantees are employed.
- 94% of *Train for Work* grantees graduated or are on track to graduate.

The Future

MicroGrants is constantly aiming to improve. Following the recommendations of this report, MicroGrants will begin using a new application and evaluation process. The application will ask more specific questions related to income and other factors, creating consistency in order to permit comparison with after the grant. Additionally, the new follow-up survey contains a consistent set of questions for all grantees so as to ensure the ability to compare all grantees' success.

I. Introduction

Poverty in Minneapolis

Poverty remains a critical problem in the Twin Cities. Despite well outperforming national averages, the area's economic performance has not alleviated the suffering of those living in poverty in the metro area. Over the past decade, the poverty rate in the cities of Minneapolis and Saint Paul rose from 16% to 23%, with an even grimmer situation gripping some of the cities' communities, particularly in predominantly non-white neighborhoods. The poverty rate among non-white residents is an astonishing 25%, well above the 6% of white residents¹.

23%

poverty rate in Minneapolis and St. Paul

Moreover, the problem is no longer restricted to the inner city. While the poverty rate in the suburbs is much lower than in the urban cores—the rate for the region as a whole is 11.1%²—the number of suburban residents living in poverty has more than doubled from 95,000 in 2000 to 205,000 in 2011, the ninth-highest growth for a metro area in the United States. This reveals an underlying

2x

change in suburban poverty since 2000

demographic shift caused by inner-city residents moving to the suburbs as home prices fall and long-term suburban residents

facing post-recession economic hurdles³.

All of this coincides with rising costs of living. Rental rates continue to climb, up to an average of \$980 in the Twin Cities by the end of 2013, 4% higher than the previous year⁴. Affordable housing is quickly becoming out of reach for Minneapolis families. In the seven-county metro area, 31.2% of all households devote more than 30% of their income to housing⁵, and an astonishing 49% of renter-occupied households in Minneapolis face this economic burden.

31.2%

rate of housing stress in the 7-county metro area

Furthermore, job growth since the recession has disproportionately moved toward the suburbs. The Twin Cities' urban core is home to fewer than a quarter of all new jobs⁶, and the sprawling nature of the Twin Cities leaves suburban jobs challenging to access with public transportation. Many suburban lines are designed for nine-to-five commuters, making other shifts difficult; even worse, many large suburban employers lie either far from a bus line or at the end of an impossibly long bus ride. Other times, commitments such as work, school, and daycare conflict impossibly due to such large travel times.

Unfortunately, many low-income residents lack access to the basic financial

¹ Melo, F. (2014). Minnesota's racial poverty disparities must be addressed, Met Council boss says. *Pioneer Press*.

² Individuals below the federal poverty level: Twin Cities 7-county region, MN, and the U.S., 1989-2012. Minnesota Compass.

³ Peterson, D. (2013). Twin Cities' rise in suburban poverty among highest in nation. *Star Tribune*.

⁴ Baxter, A. (2013). Rising rates, tight supply continue in Twin Cities rental market. *Minnesota Public Radio*.

⁵ Share of households paying 40% or more of their income for housing: Twin Cities 7-county region, MN, and the U.S., 1990-2012. Minnesota Compass.

⁶ Nelson, E. (2014). Job recovery? Yes. Shorter commutes? Reverse commuters struggle. *Star Tribune*.

resources they need to buy a car, start a business, or pay for their education, despite having few, if any, blemishes on their credit reports. A lack of disposable income with which to create equity or for a down payment on a small business, education, or car loan places self-employment and self-sufficiency out of reach of many.

How MicroGrants Works

MicroGrants awards \$1,000 grants to low-income people of potential in order to help them achieve self-sufficiency. These individuals are identified and recommended by various “partner agencies”—a collection of jobs-focused nonprofits throughout the Twin Cities that help low-income residents. These agencies offer job training, counseling, and other social services, but due to restrictive government and private grants as well as a lack of human resources to create and run their own microgrant programs, they cannot provide direct financial support to their clients. MicroGrants fills these needs by giving grants for three main purposes:

1. **Create work**

Small local businesses not only provide work for the person running them, but also create jobs for others and revitalize communities. Several of MicroGrants’ partner agencies guide entrepreneurs and small business owners through the process of making successful businesses. MicroGrants awards these grantees money to start, expand, or stabilize these small businesses.

Partner agencies nominate clients to receive MicroGrants based on need and potential of the nominee to achieve self-

sufficiency with the help of a monetary boost to push them over the threshold. Upon receiving the nomination, MicroGrants decides whether to award the grant. Grant recipients receive a one thousand dollar check within a week. After grantees receive the grant, partner agencies continue to support them as they build their businesses, complete education programs, or complete their job search.

2. **Train for work**

Helping people of potential to get the human capital and physical capital required for their jobs. MicroGrants awards grants to fund certification and training programs and to purchase supplies such as uniforms or other materials that are needed for jobs.

MicroGrants Mission Statement:
Our mission is to **spur economic self-sufficiency by giving strategic grants** to low-income people of potential through partner agencies.

3. **Get to work**

Many low-income people of potential find their job opportunities hindered by a lack of transportation. Without a car, they may be unable to reliably or punctually show up at their new job, especially as more jobs move to the suburbs. Furthermore, some jobs, such as those in construction or healthcare, require a functional car to be hired. MicroGrants’ transportation grants help grantees with car repairs, vehicle down payments, getting or reinstating driver’s licenses, and paying off driving fines.

II. Grant Purposes

Create Work Grants

Given to help start, expand, or bolster small businesses, these grants help enable low-income people to create work for themselves and others. Grants in this category helped pay the start-up costs for a beauty parlor, replace worn and expensive equipment in a restaurant, and expand a vending machine business, among other ventures.

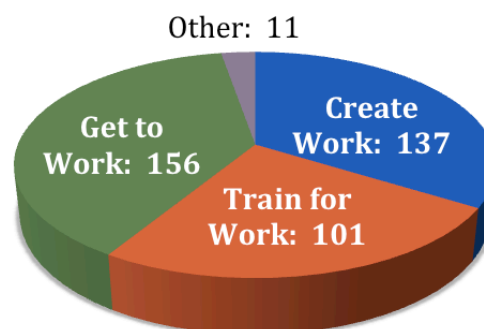
- 137 grants were issued in 2013, making up 33% of the grants.
- 41 (31%) were awarded to start a business.
- 72 (53%) were awarded to expand an existing business.
- 21 (16%) were awarded to stabilize or maintain an existing business.

Train for Work Grants

These grants helped complete training programs, pay for certifications, and otherwise overcome the financial barriers preventing grantees from achieving the human capital needed to acquire a higher-paying job.

- 101 grants (25% of total) were issued in 2013
- 73% were awarded to pay for tuition.
- 27% were awarded for other education-related expenses, such as childcare or computers.
- 63% were awarded for programs that tied directly into a promised job or a promotion at a current one.

Grant Categories



Get to Work Grants

Many of the job opportunities available for low-income people looking for new careers may be located away from public transit lines, requiring a car to successfully get to work. Transportation grants help recipients to purchase cars, get necessary repairs, or pay license fees.

- 156 transportation grants (38% of total) were issued in 2013
- 100 (65%) of the transportation grantees worked in fields such as construction where car ownership is a requirement of employment.

Other Grants

While the vast majority of MicroGrants fall inside of one of the three categories, 11 of the grants (3%) were awarded for special circumstances within MicroGrants' mission. These grants were generally used for employment-related needs other than transportation or job training, such as buying mandatory equipment for a job as a security guard. Two were used by partner agencies to help provide tutoring for several of their clients. An additional 5 grantees (1.2%) split their funds between education and transportation related purposes.

III. Partner agencies

Agency Name	Agency Description
Joe Selvaggio	Founded MicroGrants and the Project for Pride in Living and has years of experience helping low-income residents of Minneapolis achieve self-sufficiency.
African Development Center	Works within the African communities of Minneapolis to start and sustain successful businesses, build assets, and promote community reinvestment.
Summit Academy OIC	Empowers adults and prepares youth to become educated and employed members of their community through educational and vocational training.
Twin Cities Rise!	Trains under- and unemployed adults—primarily men from communities of color—for skilled jobs that pay a living wage.
Project for Pride in Living	Helps lower-income individuals achieve greater self-sufficiency through housing, employment training, education, and support services.
Jeremiah Program	Assists single mothers and children to complete postsecondary education by providing housing, life skills education, empowerment training, and early childhood education.
PRISM (People Responding in Social Ministry)	Provides people in need with financial assistance, transportation, counseling, and other services.
Metropolitan Consortium of Community Developers	Expands the wealth and resources of neighborhoods through economic development initiatives and offers business consulting and loans to local small businesses.
Wilder Foundation	Promotes the social welfare of persons located in Saint Paul by all appropriate means, including social services, education programs, and housing services.
Goodwill Easter Seals of Minnesota	Provides comprehensive employment, education, and independence services.
Neighborhood Development Center	Helps entrepreneurs in low-income communities to develop successful businesses and revitalize their communities.

Ten or fewer grants were awarded through following organizations:

- Partnership Academy
- MEDA (Metropolitan Economic Development Association)
- Emerge Community
- Women Venture
- Daily Work
- Midtown Global Market
- Habitat for Humanity (FL)
- Women Achieving New Directions
- Sister Joan Tuberty
- Salvation Army Booth Brown House
- Saint Matthew’s House (FL)
- Providence House (FL)
- Goodwill/Easter Seals (FL)
- Migizi Communications
- Bolder Options
- SCORE
- American Dream Law

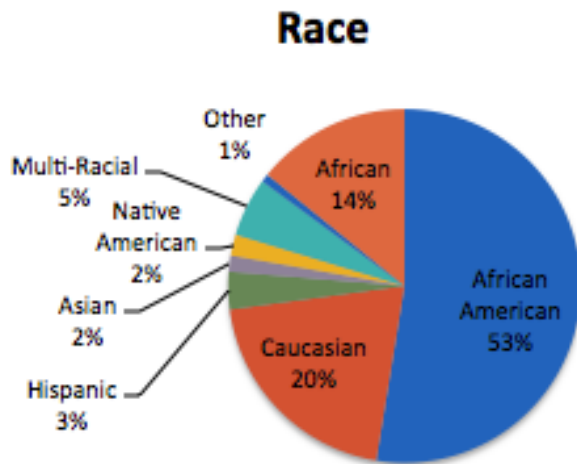
IV. Demographic Information

Gender:

- 68% of grant recipients were women
 - 32% of grant recipients were men
- The higher number of female than male grantees reflects the fact that several of our partner agencies, such as the Jeremiah Program, work primarily with single mothers and women.

Number of Dependents	
0 dependents	131
1	94
2	77
3	40
>3	31
Not reported	43

37% of grantees were single parents



Education

- 10% have no high school diploma or GED
- 25% have a high school diploma or GED
- 39% have some college
- 11% have a 2-year degree
- 12% have a 4-year degree
- 3% have a graduate degree or higher

Income and employment

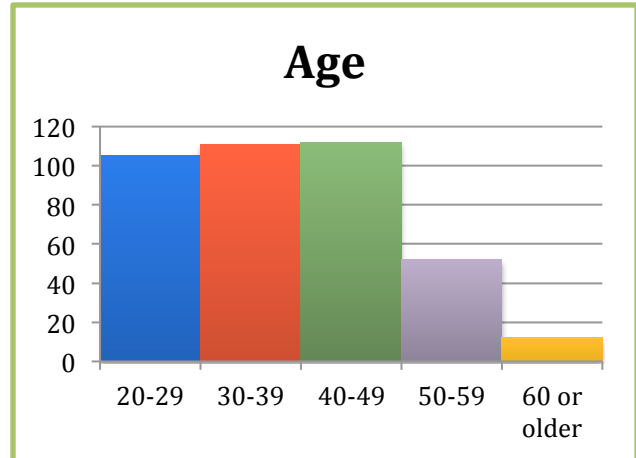
The method of income data collection left income levels difficult to compare across the board, with some applicants reporting hourly wages while others reported weekly, monthly, or annual income. However, almost every grantee earned less than \$36,000 annually at time of applying.

- Of the grantees reporting hourly wages, the average wage was \$11.68 per hour
- Of the grantees reporting weekly, monthly, or annual income, the average annual income was \$19,093
- 24% were unemployed at the time of receiving the grant.
- 38% reported receiving some form of public assistance at the time of receiving a MicroGrant

Geography

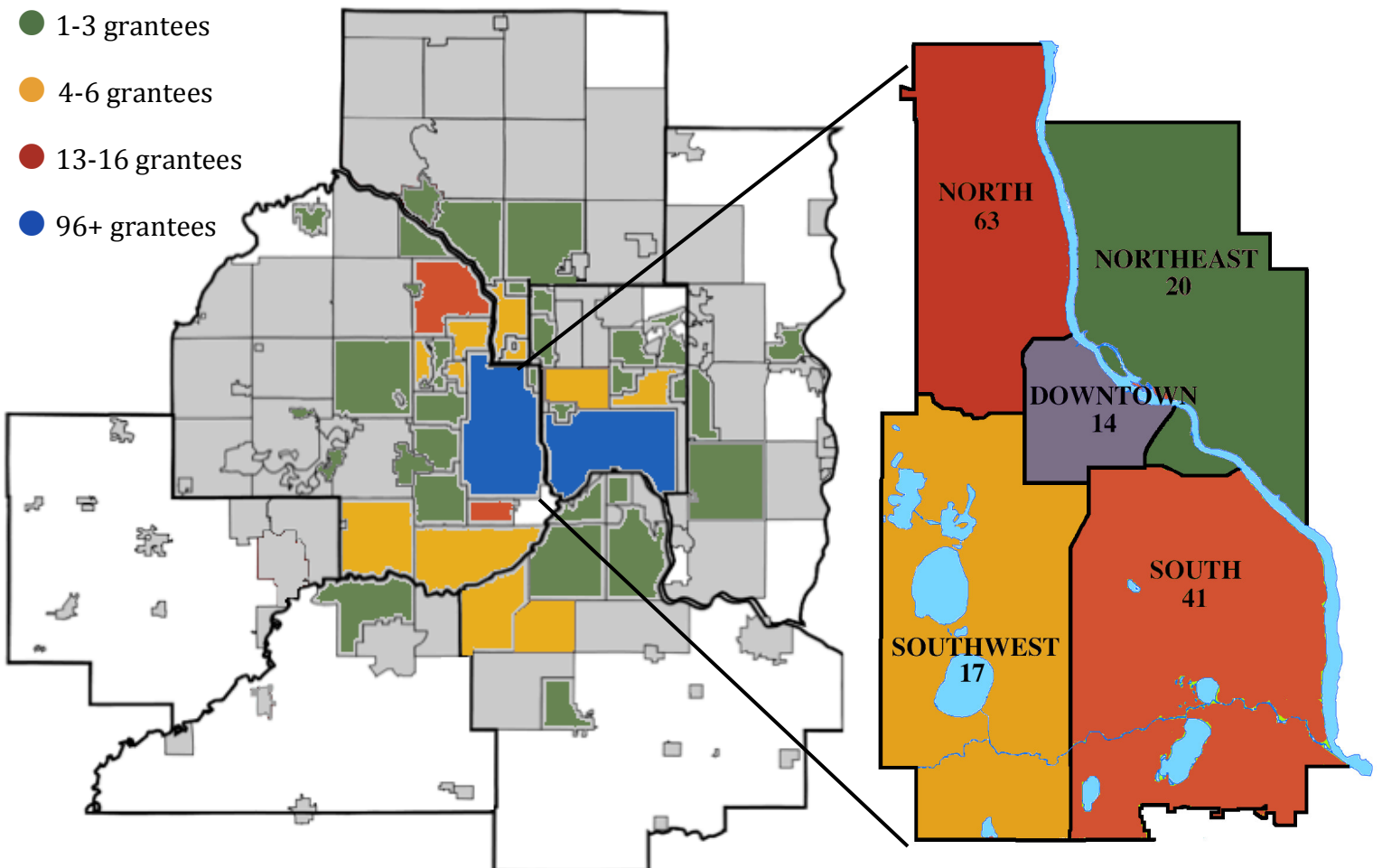
Most of the grantees reside in the Twin Cities metro area, with 155 and 96 in Minneapolis and Saint Paul, respectively. The distribution across the suburbs is shown below.

Additionally, 22 grants were issued to partner agencies in the Naples and Fort Myers area of Florida, 2 grants were issued in Saint Cloud, 1 grant was issued in Duluth, and 3 grants were issued in other cities in Minnesota.



Seven-County Metro Area

- 1-3 grantees
- 4-6 grantees
- 13-16 grantees
- 96+ grantees



V. Methodology

The impact and effectiveness of last year’s grants were evaluated using two sets of information: one broad and wide-ranging, the other specific and with a smaller sample. The first, the Four Questions, was taken from a written survey distributed through the partner agencies, and this contained broader-ranging questions about how the grants were used. The second, the telephone survey, was more specific and limited to only a portion of the grantees.

The Four Questions

Six months after a MicroGrant has been awarded, partner agencies reach out to the grantees to request them to fill out the Four Questions (4Qs) questionnaire. This survey is intended to help us understand how grantees used the funds and whether they achieved some degree of accomplishment, and it consists of the following questions:

1. What did you state that you wanted to accomplish when you applied for a MicroGrant?
2. What did you actually achieve or accomplish?
3. Would you please explain the differences, if any, between what you said you wanted to accomplish and what you actually did accomplish?
4. Please write your own story—in your own words on one sheet of

paper. Tell us how the MicroGrant changed your life, impacted the lives of your family and/or your community.

We reach out to grantees through the partner agencies because the agencies form deep relationships with their clients; this in turn increases response rates and encourages honest responses. In some circumstances, however, the partner agencies lost touch with some of their clients in the six-month period between receiving the grants and conducting the 4Qs follow-up. In total, we received 4Qs questionnaires back from 232 of our grant recipients, in some cases after calling or emailing the grantees ourselves.

Grantee voices:
“I stated I wanted to get a **vehicle** so I could get a job, but I actually **got a career**.”
-Herbert Baker, transportation grant recipient

The responses we received to the 4Qs survey were largely qualitative, with levels of detail in the responses varying among respondents. These qualitative

responses helped provide insights into the role MicroGrants played in grant recipient’s paths to self-sufficiency, as well as the challenges that they continue to face and the roles that our partner agencies play in overcoming those challenges.

In order to obtain quantitative data from the 4Qs surveys, we derived answers to the following questions:

1. Did the grant improve their quality of life somewhat, substantially, or not at all?

2. Did the grant help make them more self-sufficient?
3. Did the investment lead to the recipient's expected impact? (i.e. If they intended to use advertising to gain at least 5 more clients for a cleaning business, did they gain those clients?)
4. Did the grant fully meet the recipient's financial need?

For *Create Work Grants*:

1. Were the grants used to start, grow, or maintain a business?
2. What situation did the grantees predict the business would be in without a grant?
3. What is the current state of the business?

For *Train for Work Grants*:

1. Was the grant used for tuition or for other training-related expenses?
2. Was the education intended to help get a specific job, or was it general accumulation of human capital?
3. Is the educational program completed, on track, or discontinued?

For *Get to Work grants*:

1. Is their car fully operational?
2. Was having a car essential for their job or merely helpful?

These questions were filled in where respondents gave enough detail in their 4Qs responses to answer them, and were otherwise not included in the sample.

Telephone survey

The telephone survey was conducted in June of 2014, six to eighteen months after recipients received their grants. Of the 416 grantees included in this evaluation, 100 were selected for the survey via a random number generator in order to minimize bias. Given that only a fraction of recipients would respond to the survey with little prompting, calling all of last year's recipients would lead to only those eager to respond—most likely the most successful or most displeased with MicroGrants—to answer. In order to remedy this problem, only this smaller sample was surveyed in order to focus our time on maximizing the response rate, thus minimizing response bias.

In the first round, all recipients received calls on their home phones, if listed, or their cell phones if they did not provide a home phone number. A few days later, unresponsive grantees received calls on their secondary phones, should they have indicated one. After they answered the phone, we first explained the purpose of the survey and explained that their answers would remain anonymous; then we asked the grantees the following questions:

1. Since receiving the MicroGrant, has your quality of life increased substantially, somewhat, or not at all?
2. Since receiving the MicroGrant, has your stress level increased, decreased, or stayed about the same?
3. After receiving the grant, do you now feel more optimistic about

life, pessimistic about life, or about the same as before?

4. Are you currently employed or self-employed?
5. Are you currently on government assistance?
6. As a result of receiving the grant, has your annual income decreased, increased, or stayed about the same?
7. Has your partner agency worked with you since you received your MicroGrant?

They were then asked questions specific to the type of grant they received.

Create Work:

1. Is your business still in operation/Has your business opened?
2. Is your business making a profit?
3. Has your MicroGrant helped your business substantially, somewhat, or not at all?

Get to Work:

1. Have you become employed maintained employment, or increased your hours since purchasing/repairing your vehicle?
2. Is your transportation in reliable condition?

Train for Work:

1. Have you graduated or are you on track to graduate?
2. (If graduated) Have you found a position in the field for which you received training?

Those whose phones had been disconnected or were incorrectly written were sent emails, provided that an email was indicated on their application. (One

applicant whose phone was disconnected and had no email listed was contacted through LinkedIn.) Following this, only five of the selected grantees had neither working phone numbers nor working emails; these grantees were marked for later review in the evaluation.

Those who had not returned calls within a week received a second call, this time in the evening under the assumption that they likely worked during the day. Following this round, emails were sent out with the more detailed survey to all those who had not yet answered. A week later, unresponsive grantees received one final round of phone calls and emails.

After this, we assumed that the 40 unresponsive grantees were unlikely to respond in future rounds of calling and emailing, so they were marked for review alongside the grantees without working phone numbers or email addresses. In order to ensure evenness, we compared the demographics of and types of grants given to the responses and non-responses.

VI. Results

The combination of responses to the 4Qs and the telephone survey provided us with a more complete set of data, from which we were able to effectively evaluate last year's grants. While most of the questions coded from the more qualitative 4Qs resulted in data with little meaning, we were able to draw conclusions about the statuses of grantees' basic goals. Meanwhile, the telephone survey provided us with more objective answers from the grantees themselves.

4Qs Results

After collecting the data, we determined that the following questions were objective enough to provide us with meaningful information:

- 96% (232/241) spent their \$1,000 as they stated they would on their application.
- 83% (195/234) indicated that \$1,000 was sufficient to push them over their financial hurdle.
- 82% (175/214) already achieved their intended goals at the time of the survey.

Additionally, due to lack of response to the telephone survey, the graduation statistics for the *Train for Work* grantees (50 responses) are:

- 20 respondents (40%) had graduated.
- 27 respondents (54%) were on track to graduate.

94%

graduated or on track to graduate

Telephone Survey Results (74 responses)

Our pool of telephone respondents proved to be representative of the larger sample. Race, age, location, and partner agency numbers were similar to that of the larger sample, with only education levels differing slightly. Furthermore, statistics derived from the 4Qs for the telephone survey respondents yielded similar results to the overall pool of 4Qs respondents.

Quality of life:

95%

- 70 respondents (95%) indicated their quality of life had increased since receiving the MicroGrant.
- Of those 70, 37 respondents (53%) indicated their quality of life had "increased substantially" since receiving the MicroGrant.
- 49 respondents (66%) experienced lower stress levels since receiving the grant.
- 63 respondents (85%) reported being more optimistic after receiving the grant.

Employment and income (67 respondents, currently enrolled students were excluded):

- 34 grantees (51%) reported an increased annual income since receiving the grant.

- 82% of previously unemployed grantees found jobs¹.
- Of the 27 respondents who were receiving public assistance prior to receiving a MicroGrant, 10 (37%) no longer receive public assistance.

Termination threatened them due to jobs requiring travel, ability to get to work on time, etc.

- 3 respondents (9%) were able to increase their hours due to their MicroGrant.
- 20 respondents (69% of 29³) have functional transportation.

Create Work Grant questions (30 respondents²):

- 28 businesses (93%) have opened or are still open.
- Of those 28 businesses, 17 (61%) are earning a profit.
- Overall, 23 of the 29 who answered (79%) indicated that the MicroGrant “helped [their] business substantially” while the remaining 6 indicated it “helped [their] business somewhat”. (One respondent declined to answer this question.)

93%

of businesses are currently open

Train for Work Grant respondents:

For this information, see the responses to the 4Qs above. The sample size of respondents was too small to reveal meaningful results.

Get to Work Grant questions (32 respondents):

- 28 respondents (88%) were employed at the time of the survey.
- 16 respondents (50%) became employed after receiving their MicroGrant.
- 9 respondents (28%) were able to avoid termination due to their MicroGrant.

88%

of Get to Work grantees are now employed

¹ Not statistically significant due to only 11 interviewees being unemployed. However, 4Qs data did not collect information on employment.

² One respondent received a grant to create a documentary that has not yet been released and was therefore excluded from this sample.

³ Three interviewees declined to answer this question.

VII. Discussion and Analysis

The above results show that MicroGrants is meeting many of its goals but still has room for improvement. Last year, grantees spent the money as intended and more than 80% successfully achieved their original stated goals. A majority of grant recipients stated that their income had increased since receiving the grants, and the number of clients on public assistance noticeably declined—clear indicators that MicroGrants helps clients toward self-sufficiency.

Furthermore, grantees reported significant improvements in their quality of life, and in general, grantees experienced less stress and more optimism since receiving their grants. In general, responses to the Four Questions and conversations with grantees repeatedly indicated that MicroGrants made grantees more hopeful, inspired, and ready to face the challenges keeping them from self-sufficiency.

1,107

family members of grantees impacted by 2013 grants

grantees repeatedly indicated that MicroGrants made

Create Work grantees already showed early signs of success only six to eighteen months after receiving grants. Already, 61% of grantee businesses are making a profit, a large percentage considering that most businesses do not earn profits in their early years. Moreover, most of the grantees not yet earning profits received grants to start, rather than expand, businesses and verbally indicated approaching profitability status soon. Overall, the majority of survey

respondents indicated that the MicroGrant had substantially helped their businesses, and the high rate of businesses still open points toward future success.

Train for Work grantees are achieving high rates of success in their programs. Around 94% of *Train for Work* grant recipients have graduated or are on track to graduate. Due to low response rates to the telephone survey, the impact of the education grants on job searching was difficult to quantify. However, the 4Qs responses showed that the majority of education grant recipients, especially those in career-targeted education programs like certified nursing assistant programs or construction programs, were easily able to find jobs in their fields upon graduation.

Get to Work grants show a powerful impact on grantee's lives, with 87% of grant recipients reporting becoming employed, expanding hours, or keeping at-risk jobs since receiving their grants. These grants played key roles in helping low-income individuals in the Twin Cities overcome geographic employment barriers. However, 31% of grantees reported transportation that did not remain functional by the time of the survey, indicating the need for long-term transportation support. MicroGrants and partner agencies could provide grantees further support by connecting them to services such as subsidized car repairs and helping grantees create savings plans for future repairs.

VIII. Recommendations

1. Replace application with new Google Form that will reduce applicant errors. The new income question specifies annual income, allowing more consistent comparisons compared to the current option of choosing hourly, weekly, monthly, or annual. The new application also requires applicants to fill certain fields correctly (e.g. not leaving off telephone number digits) and removes default answers for unanswered questions.
2. Replace 4Qs and telephone survey with a single more specific survey sent to every grantee. This will simplify the follow-up process for grantees and partner agencies while providing MicroGrants with more complete data from each year.
3. Phase in a 2- or 3-year follow-up survey, at least for *Create Work* grantees, to reveal more meaningful results about whether grantees are earning profits. Many businesses still are in their start-up phase at the time of the one-year follow-up, so a follow-up that occurs some months after the grant is received could better measure the grant's long term impact on the enterprise.
4. Limit education grants to those which fit MicroGrants' mission of pushing someone over the threshold toward self-sufficiency. MicroGrants are less effective as "drop in the bucket" scholarships toward general education when many other resources exist.
5. Work with partner agencies to determine best strategy for car repairs and car purchasing so as to ensure long-term benefits for recipients. Some grantees encountered difficulties with their cars months after receiving the grant, which they were in some cases not able to repair without outside assistance.
6. Either have partner agencies assist with or for the application require creating a savings plan for car repair grantees to avoid creating dependency.

Grantee voices:

“Receiving the MicroGrant really helped me see that people like me can **go as far as they want in life** and move to having a stable career.

-Josette Robinson, business grantee

IX. Grantee Stories

Yussuf Yahya

Summit OIC

Yussuf Yahya had always dreamed of working in construction. “Since I was a kid, I had always wanted to do this sort of work since I was a little kid,” he explained, sitting on a bag full of grass seeds destined to turn the currently bare earth around him into a new park. “I like it because I get to work with my hands, work out in the sunshine, and make something like a house or a stadium. That has always been my dream.”

Yussuf’s first step towards his dream came when he moved to the United States from Somalia in 2008. After graduating high school, Yussuf worked for several years as a security guard. The work was easy, but “it didn’t pay enough to support me or my family,” Yussuf explained. Last year, Yussuf decided that as he was getting older, he wanted to shift from simply working a job to having a real career. When his friend told him about Summit Academy’s construction job training program, he decided it was the perfect fit. He spent 22 weeks learning the trade he had always hoped to pursue, and he excelled at it.

However, as Yussuf’s graduation from Summit approached, he still faced a significant barrier to getting a job in the construction industry: he needed a car. He had previously made do with walking, biking, or taking the bus to his security guard job and to Summit. However, construction companies require employees to have their own cars since the work often requires employees to reach multiple distant sites over the

course of one day. “No car, no job,” Yussuf shrugged. “It’s that simple.”

With his MicroGrant, he was able to purchase a dependable used Camry and found a job in construction shortly after. Yussuf has dedicated himself to his new job, working five to six days a week for as



long as thirteen hours a day. He lays sod, works equipment, and eagerly learns even more about his chosen construction trade. His current worksite is in southern Rosemount,

where his team is constructing a picnic site for a new park. When asked if he could get to work by bus, Yussuf laughs. “It would take me, probably, four hours to get here by bus,” he estimates.

Yussuf works hard, but he accepts the difficulties as necessary to become successful. He is proud of his job, glad that he finally earns an adequate wage to support himself and his family. Yussuf has bigger dreams, however, to someday become a supervisor or even run his own business. For now, though, he intends to work hard at his job to continue developing his skills as a construction worker. “MicroGrants helped me out a lot,” he said. “I have just started with my job, but I think my future keeps looking better.”