Fuerza Cooperativa: An Innovative Resource Generation Case Study

Julie Miles & Tony Perlstein
Make the Road New York (MRNY) launched community-based financial services for its members in 2010, providing significant benefits to their members while providing the group with a new source of revenue to sustain its organizing work.

Weathering the (Super) Storm: Building Power in the Wake of (Un)Natural Disasters

Helena Wong
Given the history of low-income and communities of color being left out of relief efforts, the Committee Against Anti-Asian Violence (CAAAV) knew they needed to take care of their own in the wake of Hurricane Sandy. Read how they were able to leverage over 500 volunteers and raise thousands of dollars to serve those in need.

Organizational Assessment: Developing an Earned Income Strategy that Works for You

Andy Robinson
Use this worksheet to determine whether or not your group is ready to develop an earned income strategy.

On Our Cover
Monthly network gatherings such as Young Nation’s The Alley Project (TAP) Gallery facilitate deep relationship building and cross pollination of network participants and their communities. Young Nation is a partner organization of Detroit Future Youth (DFY) Network. Read DFY’s story of cutting-edge resource mobilization on page 6 of this issue.
The relative calm of the beginning of the year—a time when many of us returned to work clear headed and ready to (re-)engage in planning processes for the rest of the year and beyond—has quickly devolved into the rapid pace we’re accustomed to of running from one deadline to the next. It can be difficult to reenter that reflective space when we’re feeling buried under so much work, but when we do, we can return to the work with fresh perspective and increased productivity.

Signs of spring are popping up all over in Oakland right now. Birds are busy gathering materials to build their nests. Delicate pink and white blossoms are emerging on the cherry and plum trees. These signs of new life are a source of inspiration and renewal, reminding me to come up for breath from each day’s activities to reflect on the larger meaning and direction of our work.

I experienced similar feelings of hope and inspiration when I first read the articles in this issue of the Grassroots Fundraising Journal. We kick off the issue with an article from Make the Road New York, an organization that launched a new program in 2010 that provides financial services to its constituents while bringing in an additional $100,000 in revenue each year to sustain MRNY’s organizing work.

Next, Dakarai Carter, member of the Detroit Future Youth (DFY) Coordinating Collective, describes how when government funding shared by the DFY network members dried up, the groups collaboratively created a “Curriculum Mixtape”—a collection of videos and

HAPPY SPRING!
training curricula developed by youth—the sales of which have helped them become less reliant on grant funding.

The Committee Against Anti-Asian Violence (CAAAV) Executive Director Helena Wong follows with the story of how they organized relief efforts in the wake of Hurricane Sandy, bringing together over 500 volunteers and raising $90,000 from individual donors.

We round out the issue with an updated tool from long-time Journal contributor Andy Robinson. The worksheet walks you through the questions you need to answer to determine whether an earned income program makes sense for your group.

The stories in this issue of the Journal describe communities taking matters into their own hands to address the systemic inequities facing them. They are fighting against the systems that oppress them while at the same time creating new systems that nourish and sustain them. I hope these out-of-the-box revenue strategies are as much a source of ideas and inspiration for you as they are for me!

Jennifer

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IN 2010, MAKE THE ROAD NEW YORK (MRNY) launched a new program to provide community-oriented financial services to its low-income, primarily Latin@ immigrant members. The program sets up an easy way for members to pay their dues while providing vital funding for MRNY’s organizing work. Such individuals and households face multiple barriers in accessing financial institutions, including language, lack of information about the U.S. financial system, incomplete legal documentation, and disinterest on the part of most financial institutions in serving these customers. The goal of MRNY’s program, Fuerza Cooperativa, or Cooperative Strength, is to meet these challenges through a strategy that pro-
vides each person with a bank account, a debit card, and a credit history, as well as training and information on each of these.

Fuerza Cooperativa was developed with critical seed funding from the Mertz-Gilmore Foundation and the Donor Development and Diversification Initiative (New World Foundation, Open Society Foundation and Unitarian Universalist Veatch Program at Shelter Rock). This innovative revenue generation program is now being replicated in different parts of the country in partnership with the Center for Popular Democracy (CPD).

Through Fuerza Cooperativa (Fuerza C), MRNY is able to provide a vital service to its members, while increasing membership dues collection, which in turn funds expanded organizing. Fuerza C seeks to:

- generate more than $500,000 in new revenue over five years to sustain Make the Road New York’s organizing work;
- connect thousands of low-income immigrant New Yorkers with low-cost, non-predatory banking services, financial counseling, loans and other services; and
- create the infrastructure necessary for MRNY to build on this revenue stream by instituting a member donor program.

In its successful New York City pilot, MRNY partnered with a local credit union and long-time partner, the Brooklyn Cooperative Federal Credit Union, to link more than 1,200 MRNY members to non-predatory financial services.

Through the program, members are provided a free bank account, an optional ATM/debit card, on-site financial services, and access to an array of tailored financial products, including a specialized loan to enable MRNY members to finance the $675 fee required to initiate the process for U.S. citizenship. Meanwhile, the program enables members to pay their MRNY dues with a microloan, thereby building the strength of an organizing force they depend upon while creating a credit history.

Additionally, dozens of members have established Individual Taxpayer Identification Numbers (ITIN; important for those who are not eligible for social security numbers), taken other small loans, and accessed financial counseling through the program.

MRNY’s member response to Fuerza C has been enthusiastic. When a family emergency drew her back to Ecuador for several months, Gloria Mejia missed payments on bills in the US and damaged her credit. She credits the Fuerza C membership loan for giving her a small window to reenter the financial world. “I am very grateful for the opportunity to start over. Having a good credit and financial...
worthiness is one of the most important things in this country to build stability and regain control of your life.”

**How We Make It Happen**

*Fuerza C* staff are bilingual, well-versed in the language of financial services, and rotate through each participating MRNY office weekly. *Fuerza C* staff have all necessary forms, technology and authority to complete the MRNY membership process, open bank accounts, and issue the $100 membership loan on the spot.

The execution of the program has three key elements:

1. Provision of dedicated personnel to assist MRNY members in opening a savings or checking account at any MRNY office, and to communicate account basics such as how to use an ATM card or apply for loans.
2. The installation of full-service ATMs at the offices that don’t have a nearby branch location to allow members to complete account transactions conveniently.
3. Creation of a preapproved specialized loan product that allows Fuerza C participants to get a guaranteed $100 loan to pay their MRNY membership dues and, for many, to begin a credit history.

The primary way that *Fuerza Cooperativa* has helped increase membership dues at MRNY is by increasing dues collection. Prior to launching *Fuerza C*, most members made an initial down payment (most commonly $10) toward their $100 lifetime membership. However, without a resource-intensive collection system in place, many members did not make additional payments. Through the membership loan, the financial institution essentially does membership collection for us.

**Creating Accessibility to Banking Services**

Using this structure, *Fuerza Cooperativa* addresses the main barriers to providing non-predatory financial services to traditionally unbanked people and raises vital funds for organizing. The commitment on the part of the financial institution to meaningfully offer financial services to MRNY members at MRNY’s offices makes the program extremely convenient for members. Hundreds of community residents pass through each of MRNY’s offices each day for campaign meetings and actions, English as a Second Language and citizenship classes, youth development programming, and legal services.

Furthermore, the introduction of a guaranteed microloan is groundbreaking. From the point of view of a MRNY member skeptical of formalizing their financial affairs, it is a reason to open an account. To a low-income worker, $100 is a
significant amount, especially if paid as a lump sum. The ability to finance this fee is novel and attractive. It opens the possibility of establishing credit history. Every loan, regardless of size, is reported to all three credit bureaus. In this way, even $100 serves to establish credit history, a crucial facet of economic life in the United States. Any immigrant, regardless of legal status or country of origin, runs up against a lack of credit history as a real obstacle to acquiring assets and ensuring economic stability in this country. Getting a credit card, putting one’s name on a utility bill, or buying a cell phone are made difficult, if not impossible, by a lack of credit history. Of course, getting an automobile or mortgage loan is entirely dependent on one’s credit score, and those without it are relegated to the often predatory alternatives to mainstream financial institutions.

Yet credit history is a peculiar thing. It cannot be established without a creditor willing to take the initial risk. In developing a loan product that meets an immediate need of a prospective MRNY member, *Fuerza Cooperativa* offers an unbanked or underbanked individual a concrete incentive to get banked. In extending to someone without credit history a little bit of faith in the form of $100, *Fuerza C* invites the trust of a community long ignored by most financial institutions.

About one-third of MRNY members come to *Fuerza Cooperativa* with no prior bank account in the United States, but even for those with accounts, like Fabio Hincapie, who came from Columbia five years ago, it can be difficult to access credit. His bank had rejected his credit card application even though he had money in his account. After he joined *Fuerza C* and paid off his initial loan, he took out and paid off two additional small loans. “I feel much more secure and tranquil knowing that if I ever have to use my credit score for renting an apartment or signing a contract for a cell phone, I have something good to show,” says Fabio. “Also, my job is seasonal and it is good to know that if I would ever need a loan to help me through the slow time, I have a real possibility.”

**Moving Forward**

As MRNY heads into the final year of *Fuerza C*’s three-year pilot phase, it is planning to switch to a larger financial partner, Amalgamated Bank, which shares a commitment to low-income and immigrant community members, has branches near MRNY’s main offices, and offers many services for low-income customers.
Amalgamated Bank is owned by Workers United, a labor union affiliated with the Service Employees International Union (SEIU), and was founded by the Amalgamated Clothing Workers Union in 1923 to enable unions and other progressive organizations the opportunity to bank with an institution with a commitment to their causes.

*Fuerza Cooperativa* continues to be a dynamic program, which changes as the needs of MRNY and its members change. In addition to now being linked to a larger financial institution, MRNY now trains all of its organizers and administrative staff to do intake for the program, thereby increasing the rate of new members who are able to enroll.

Foundation funding has been vital during the pilot phase to help cover hard costs of the program, such as ATM construction and leasing, and to provide a cushion as the program grows over time.

**Replicating Success: A National Model for Community Banking Partnerships**

*Fuerza Cooperativa* has attracted interest among movement building organizations across the country. The program’s core goals of creating an alternative means of organizational revenue generation while providing low-income immigrants with access to non-predatory banking services have sparked the imagination of groups like the Colorado Progressive Coalition, which is currently exploring *Fuerza C* as it envisions its 2013 work.

*Fuerza C* is innovative because it provides a clear path for a financial institution to serve customers new to banking. It puts banking within a familiar context—the offices of a trusted community organization already serving their interests. If an individual takes a leap of faith in opening an account, the credit union or bank, in its guarantee of a $100 loan, reciprocates in a way that is attractive and meaningful.

*Fuerza C* is replicable because there are hundreds of trusted community institutions providing services to the unbanked, but few of them have brought financial services to their members. The incentive structure of *Fuerza C* is simple:

- Dedicated staff with accurate knowledge of how financial institutions work;
- Immediate help on ITIN applications, a process that intimidates many;
- Continued easy access to the account through the group’s office; and
- Access to instant credit and eventual credit history.

The Center for Popular Democracy (CPD) is coordinating the replication and
implementation of the program with partners across the country by providing surveys, staff time, and other tools to help tailor the program to the needs of individual organizations. Founding staff members of CPD developed the model for *Fuerza C* when they were co-directors of MRNY and now coordinate the work with MRNY and organizations across the country to devise similar programs to provide vital services, build community economic development, and find new ways to raise money for organizing.

*Note: As part of the switch to a new financial partner, MRNY has rebranded the Fuerza Cooperative program to be called Fondo Sin Fronteras.*
With no shortage of negative media coverage, there is an abundance of amazing work happening in our city that often goes unnoticed. We are at a critical moment in history, experiencing massive crises and possibilities of unimaginable scales. In Detroit these crises play out as school closings, criminalization, community violence, discrimination, and environmental injustice, to name a few. The possibilities are embodied through a great spirit of resistance, resilience and brilliance, of which Detroit youth are the torchbearers. World history has shown that youth are at the helm of organizing every great transformational movement for social justice, and that is truer than ever in Detroit. Detroit Future Youth’s work is to support that imperative youth leadership here in our city, and beyond.

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The Curriculum Mixtape
Raising Funds while Supporting Youth Movement Building
Dakarai Carter

WITH NO SHORTAGE OF NEGATIVE MEDIA coverage, there is an abundance of amazing work happening in our city that often goes unnoticed. We are at a critical moment in history, experiencing massive crises and possibilities of unimaginable scales. In Detroit these crises play out as school closings, criminalization, community violence, discrimination, and environmental injustice, to name a few. The possibilities are embodied through a great spirit of resistance, resilience and brilliance, of which Detroit youth are the torchbearers. World history has shown that youth are at the helm of organizing every great transformational movement for social justice, and that is truer than ever in Detroit. Detroit Future Youth’s work is to support that imperative youth leadership here in our city, and beyond.

Detroit youth leaders are gravitating towards technology and media as tools to
express their visions, address these crises, and transform the situations around them. Sharing youth-produced digital media online helps to shift the false narratives being told about young people and their communities, and sparks dialogue through online forums and social media. Sharing youth-produced digital media offline, through youth-designed and facilitated workshops, can engage and challenge communities to critically analyze the complex problems around them, as well as collectively imagine and implement innovative possibilities for solving them. Combining the power of online and offline strategies creates a synergy that allows for holistic and long lasting change to emerge.

Detroit Future Youth Network (DFY) is a network of 12 youth organizations that focuses on strengthening social justice organizing through the collaboration of youth programs that share a passion for social justice-based education and multimedia creation. All of the partner organizations have a common goal of youth using digital media to transform themselves and their communities.

(For more information about DFY partner organizations, see page 4.)

We developed the network based on these core values and goals: To support the development and strengthening of

- Youth-led interactive programming, curriculum development and facilitation
- Community organizing-based media projects in which youth take action to solve community problems
- Cooperative economics-based earned income strategies towards self-sustainable organizations and sources of income for youth
- Increased online presence, networking, ownership, and access.
- Intersectional movement building across social, media and environmental justice issues
- Youth-created multimedia storytelling centering youth as the experts of their communities and experiences
- Internal capacity, communication systems, and healthy work culture within organizations
- Deepened relationships, shared resources, and respectful communication amongst youth-serving organizations in Detroit, working towards citywide youth movement building

Detroit Future Youth Network began through support from the Federal Broadband Technology Opportunities Program (BTOP) in 2010. The BTOP grant awarded the Detroit Digital Justice Coalition with $1.8 million that had to be split be-
between all of the Detroit Future programs (which includes Detroit Future Youth, Detroit Future Media, Detroit Future Schools, and Public Computer Centers). However, this funding period ended in October 2012. DFY had to build in a plan from the beginning to sustain ourselves beyond this significant chunk of funding. We came together as a network to identify how they could best leverage that limited funding in ways that aligned with the network’s values.

Through a collaborative curriculum development process, we created the DFY Curriculum Mixtape. The expertise and collective wisdom of our partners allowed us to create a network-wide exchange of media skills, workshops and movement building strategies. These combined into a Curriculum Mixtape, an earned income strategy that would not only help us sustain the network, but also build our collective power.

Detroit Future Youth Network’s Curriculum Mixtape is a compilation of workshop curricula and supporting media developed by each of the 12 DFY partner organizations. The Mixtape—which is actually a USB flash drive—highlights media (mostly videos and photos) created by youth, with a book of accompanying lesson plans that were co-designed by youth leaders and their adult allies. The workshops and media contained on the Mixtape cover a wide range of issues and skills from a youth-led, media-based, and social justice movement perspective. Along with the Mixtape, we also offer technical assistance, consultation, train-the-trainer sessions, and facilitated workshops by any of the Detroit Future Youth partner organizations. Not only does the Mixtape provide us with a source of income that allows us to rely less on grant funding, it also creates a unique opportunity for youth to step up as trainers and apply their skills in facilitation, organizing and leadership.

DFY’s Curriculum Mixtape is a unique tool. Youth applied the skills they learned through partnering with other DFY organizations to put together one-of-a-kind workshops and media all in one place in an accessible format for youth organizers to utilize. Whether it’s putting together an interview-based screen printing project with Detroit Summer, setting collective principles with 5e Gallery and the HERU Organization, or developing transformative approaches to addressing violence by Strong and Beautiful, Detroit Impact, and the Ruth Ellis Center, DFY’s Mixtape covers a broad range of workshops to choose from. Through the Curriculum Mixtape, DFY is able to connect with a wide range of people, organizations, schools, and universities who are interested in social justice issues. To date, we have facilitated trainings out of the curriculum for the Allied Media Conference, Oakland University, Blanche Kelso Bruce Schools (an alternative school district), Flint’s youth sexual health coalition, and Detroit Future Media, among others.
For example, DFY led a workshop for Oakland University’s teacher’s graduate program. We were able to introduce our curriculum to these teachers who will now be implementing aspects of the Mixtape into their classrooms. The Curriculum is available at the school library and multiple teachers can access it.

While serving as an effective fundraising tool for DFY, the Curriculum Mixtape also has the potential to have a much broader impact for individuals, organizations and our communities. Additionally, the curricula on the Mixtape can be easily adapted for many situations and audiences, making it more likely to benefit both facilitators and participants. We hope to not only initiate dialogue, but also foster deep new relationships within the Detroit community by connecting people to this one of a kind network sparking change in Detroit. Ultimately, the Curriculum Mixtape is a movement-building tool, not only for Detroit but for communities across the country as we share this new model.

Dakarai Carter is an adult ally and former youth participant in Detroit Summer and now serves as a member of the DFY Coordinating Collective, a decentralized leadership team moving the Network through a transition toward self-sustainability. For more information about the DFY Curriculum Mixtape, including sample curriculum, visit mixtape.detroitfuture.org.

Detroit Future Youth Network Partner Organizations

**Detroit Asian Youth (DAY) Project**

Detroit Asian Youth (DAY) Project is a group of Asian Americans in Detroit developing leadership skills and awareness for social justice by engaging in community service, learning and other programs that foster appreciation towards Detroit and its Asian American community. uixdetroit.com/projects/dayproject.aspx

**Earthworks Youth Farm Stand program**

The Youth Farm Stand program allows 12- to 17-year-olds to engage in farming, marketing, personal development and learning about our community food system. Participants work in a greenhouse, harvest and prepare vegetables for the market, attend market days, and learn about plant lifecycles.

**5e Gallery & HERU’s Business Program**

5e Gallery and the HERU Organization have partnered create “the BUSinESS Program”(™) for the youth of Detroit as a youth entrepreneurship, digital media arts and literacy, and social justice initiative. Our collective purpose is to use media to confront the various issues facing youth in the Detroit community. 5egallery.org & theheru.org
Detroit Impact
Detroit Impact’s Youth Leadership program provides the integration of reading, writing and speaking skills for youth ages 13 to 17. The program provides life skills, summer youth employment, and recreational activities, providing opportunities for leadership development and building mentoring relationships to guide youth into adulthood. detroitimpactcenters.org

Detroit Summer
Detroit Summer is multiracial, intergenerational collective in Detroit that has been working to transform communities through youth leadership, creativity, and collective action since 1992. The Live Arts Media Project (LAMP) of Detroit Summer is a youth-led response to Detroit’s drop-out crisis, which uses music, poetry, media, and visual art to investigate community problems and generate community-based solutions. detroitsummer.wordpress.com

East Michigan Environmental Action Council
EMEAC seeks to empower youth to craft their own solutions to systemic environmental justice issues and provide them with methods for creating a platform for their collective voice. Participants develop their civic engagement and community advocacy skills as they learn to contribute to community sustainability through informed action. emeac.org

Michigan Roundtable for Diversity and Inclusion
The Michigan Roundtable youth program works throughout the greater metro Detroit region in collaboration with school districts, community organizations, and cultural institutions with the goals of providing paid work experiences that will develop youth as effective movement builders in their communities and creating a regional network of youth leaders that will facilitate connections between urban, suburban, and rural youth. miroundtable.org

Real Media (a program of Urban Neighborhood Initiative)
Real Media is a multimedia after-school program that provides opportunities for middle and high school youth in southwest Detroit to use film and other forms of
multimedia to build community connections, address social injustice, enhance their academic, research and digital literacy skills, create original multi-media works, and gain valuable preparatory experience for college and the workplace. unidetroit.org

**Rosa Parks Youth Program**

The Rosa Parks Children and Youth Program seeks to stretch the minds of young people, stimulate their creativity, and explore alternatives to violence. This is accomplished by means of after-school tutoring and art therapy sessions for children ages 6-14, a garden club, and a lending library of over 15,000 books. cskdetroit.org/programs/childrens_program/

**Ruth Ellis Center**

The Ruth’s House has two residential programs serving LGBTQ youth in need of safe and supportive living conditions. The Center includes several services and programs including the Out and Upfront project, which is a youth leadership and advocacy program that focuses on ending bullying of LGBTQ youth and empowering the voices of youth to transform not only their lives, but their communities. ruthelliscenter.org

**Vanguard CDC Fame Program**

Vanguard Community Development Corporation (CDC) is a comprehensive, holistic community service and development organization that works to facilitate, coordinate and ignite education development, economic development and community development. Vanguard CDC has programs and services that encourage and engage economic growth and investment in these areas. Founded in 1994, Vanguard Community Development Corporation is the non-profit development arm of Second Ebenezer Church. vanguardcdc.org

**Young Nation & Inside Southwest**

Young Nation's mission is to promote holistic development of youth in urban settings through building relationships, community education, and passion-driven projects. Young Nation believes in the vision that quality, culturally and developmentally competent programs for youth can develop, grow, and flourish in our urban communities with minimal and efficient investment of limited resources and liberal investment of value created from participation in social networks. YoungNation.us
ON OCTOBER 29, 2012, the electricity went out for over half a million residents in New York City as Hurricane Sandy descended as one of the strongest storms the City had ever seen. Many of us were glued to our television sets and computers watching as different parts of the City were flooded and devastated by the storm.

In CAAAV’s neighborhood of Chinatown, cell phones, television, and internet were all down. There were no signs of police officers, elected officials, or emergency personnel. Given how low-income communities of color and immigrant communities have historically been left out of recovery efforts, we knew we were going to have to organize among ourselves.
Our First Responder Operations
We began our operations with the goal of providing information and some basic supplies for Chinatown residents in need. On the first day even before we opened up the CAAAV office, there was already a line of people outside our door. Community members heard what we were doing through word of mouth and the Chinese language press and flocked to our office.

We were able to secure a generator to charge people’s cell phones. We set up a system where our allies who lived outside of Chinatown could text us to give us the latest information the City was providing, such as when the electricity would come back on, when schools would reopen, and when public transportation would be running again. As soon as we received updated information, we would write it up on chart paper outside our office and ask people in the community to pass the word along. Some buildings had no water, and all buildings were without electricity. Tenants had to climb anywhere from six to forty stories in pitch black darkness to get home. In a building next to the CAAAV office, an elderly woman fell down the stairs and was severely injured. Meanwhile, the New York Stock Exchange was open and in business after only being closed for two days.

On the third day, we heard that our elected officials were holding a press conference with FEMA only a few blocks away. We knew that even though they had finally shown up, they were not going to be going into the buildings where people were most impacted. As a result, we shifted our strategy to going into these buildings to support residents who had a hard time leaving their homes, such as the elderly, people with disabilities, and those with children. Chinatown and Lower East Side residents played a key role in helping each other out. They cooked and donated food, checked in on the elderly, and helped to carry donations back to their buildings.

Trust Isn’t Built In a Day
There really is no amount of gratitude we can express to all the people in New York City who organized their friends to volunteer and support these community-driven relief efforts. We weren’t even able to collect the names of all the people who dropped off car loads of donations and volunteered every day. Former CAAAV members made multiple trips to buy supplies, find gas, and drop off people to our office. Individuals from Occupy Sandy and CAAAV’s closest ally organizations from all over the City came to help for multiple days, many of whom walked back and forth from Brooklyn in the cold. Many spent their entire days helping with these relief efforts. At the height of our relief work (Days three to five), we had over 500 volunteers each day. We see this success as result of our movement and relationship building work over the last 27 years.
Because there were so few organizations putting information out, CAAAV’s daily updates were often the only information people in New York City and around the country were getting around direct relief efforts.

**Fundraising and Meeting People’s Needs**

Taking time to fundraise during the relief efforts didn’t even cross our minds at first. The first couple of days, staff and volunteers just used the money we had in our pockets to buy the basic essentials and asked for donations of supplies. A former board member offered to draft a proposal for a rapid response grant from North Star Fund, and in less than 24 hours we got our first grant for $5,000. A few days later, we received an unsolicited check for $5,000 from a former funder.

Additionally, we created a donate link for all of our email and Facebook communications. The response was overwhelming. Since the storm, we have raised $90,000 in individual donations from over 500 people from around the country, almost all received within two months of the storm. We have also received $75,000 from foundation grants to do ongoing outreach, education, advocacy, and organizing work.

The importance of our day-to-day work organizing low-income Asian communities around access to affordable housing and calling for accountable policing was magnified during this crisis. As an organization that has struggled to raise money for our day-to-day work, we had mixed feelings about so much coming in the door in such a small amount of time for relief work. What we were able to do during the storm was a direct result of the work we do all the time, and we didn’t want to be known just for our relief work. Furthermore, while the funds came in quickly at first, they also stopped quickly.

When the electricity came back in Chinatown, we knew our direct relief work was not going to go on for much longer. We were also on the cusp of the national elections and had made it an organizational priority to learn how to organize around the local elections in 2013. So we had to shift some of our energy back into the elections.

Nevertheless, we made an effort to send supplies and other donations to neighborhoods and relief efforts in Brooklyn and Queens. We rented vans and sent people out who wanted to volunteer their time. We also worked with the Urban Justice Center to provide weekly legal clinics for people to access FEMA and other benefits provided by the state. We continued to do outreach and education in our community, talking to people about their experiences and answering their questions.

This moment was a time for us to organize our community members as well as
a broader network of allies and supporters. While we have been doing outreach in the community, we have also been building on the systems we had in place to follow up with our donors. It was important for us to acknowledge the individuals who gave generously, entrusting us to do this work. It was also important for us to keep in touch with the hundreds of individuals who gave their time to us. We sent thank you letters to all the people who donated and added everyone who volunteered to our database and email list.

**Was Sandy a Superstorm or Hurricane, and Does It Really Matter?**

In the aftermath of the storm, we heard stories of insurance companies denying claims to people because Hurricane Sandy was downgraded to a superstorm before it touched ground. We saw public housing residents who were left to fend for themselves for weeks without electricity while generators sat unused in Central Park as Mayor Bloomberg debated whether to cancel the New York City Marathon.

2012 was the hottest year on record ever in the United States. We have seen an increase in tornadoes, droughts, wildfires, and hurricanes, not to mention changes in the environment that have affected animal and plant species. As the global command center for capital in the world, many of the decisions that are made every day on Wall Street are responsible for global climate change. And as many of our elected leaders have chosen to protect and defend Wall Street, they have also exacerbated human-made disasters by choosing to continue to neglect low-income communities of color in priorities around rebuilding.

Since Sandy, CAAAAN has participated in a number of conversations with other advocates, city and state officials, and business leaders. While the frame about rebuilding to take climate change into consideration is the right one, the disheartening solutions provided by our elected leaders include privatizing public utilities, increasing our reliance on technology for communication during disasters, and creating private sector emergency response corps. These so-called solutions rely on market mechanisms that make us believe we can go about living our lives in the same unsustainable ways. We simply cannot “invent or invest” our way out of future disasters.

**Looking Forward**

These are the main lessons we took away from this experience:

- There is no such thing as a natural disaster. These human-made disasters exacerbate racial, social and economic inequality.
■ We are not prepared for what climate change will bring us.
■ These crises—like all crises—give us opportunities to organize. Mutual aid and support is what will save us.
■ There needs to be an investment in communities BEFORE crises hit, with government agencies taking leadership from the community in determining what kind of relief we need.
■ We need to proactively fight back against disaster capitalism, demanding that we build based on the social values of equity and meeting the needs of the community.

What we do know is organizing and building community is time consuming and all-encompassing work that is necessary to our survival. In doing this work, we center humanist social values and believe people can come together and give more of themselves even when faced with great challenges.

While we are grateful for the donations and the grants that have come in for us to continue to do Sandy-related work, that well has dried up considerably. We are under no illusions that this work will continue to be funded in the same way. What we do know is that through organizing, we will build and sustain the necessary resources (beyond money) to take care of our communities.

Regardless, CAAAV is having conversations that move beyond environmentalism to tackling the questions about the kind of world we want to leave for the future. It is still imperative for us to be connecting bread and butter and civil rights issues to neighborhood-based organizing and building power for changes that are both concrete and broad. In that process we are also building CAAAV to be able to continue to be nimble, responsive, and flexible to people’s needs while holding our elected leaders accountable when we have to rebuild.

Ultimately, we are working to build organizations and communities that can withstand all storms, however they may come.

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Helena Wong is currently the executive director at CAAAV Organizing Asian Communities. She joined the organization as a high school intern at the age of 15 and hasn’t looked back since. For more information about CAAAV, visit caaav.org, or follow us on Twitter (@caaav) or on Facebook (facebook.com/CAAVnyc).
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Starting an earned income program can seem like a daunting task. But diversifying and expanding your income streams will increase your group’s financial sustainability. Some common examples of earned income are curriculum toolkits, fee-based trainings, T-shirt sales, videos, food, consulting, and artwork. Use this worksheet to assess your “organizational readiness” and determine whether an earned income strategy makes sense for your group.

1. **People.** List anyone involved with your group—board, former board, staff, active member, key volunteer—with skills in the following areas:

   - Sales:

   - People and communication skills:
• Marketing, including communications, media & advertising:

• Graphic design:

• Financial management:

• Business planning and other planning skills:

• Fundraising, including grants and individual gifts:

Who are the best candidates to manage your earned income project?

2. Leadership. Does your board have any entrepreneurial skills? Do you have a plan for recruiting more board members or volunteers with useful expertise or relationships?

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Strengths of board or volunteers re: earned income:

Areas where you need to get stronger:

3. Outside help. List any external resources available to help with your venture. The list could include books, libraries, ally organizations, consultants, college classes, community businesses, training programs, etc.
4. **Infrastructure.** Rate your management systems.

Financial systems. Can you keep accurate track of your finances? Do you produce monthly reports? If you were to start a venture, could your accounting system handle the billing, and keep track of payables and receivables?

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Strengths of financial system:

Areas where you need to get stronger:

Time management. Do you have a system for tracking people’s time? How do you evaluate whether you’re using staff and volunteer time effectively?

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Strengths of time management system:

Areas where you need to get stronger:

Data management. Does your database meet your needs? Do you schedule consistent staff or volunteer time for updates? If you were to start a venture, is the database designed to keep track of relationships, ordering and inventory?

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Strengths of data management system:

Areas where you need to get stronger:
5. **Current earned income projects.** What, if anything, are you selling now? List all goods and services that you currently offer for a fee.

Which ones are most popular? Why?

Which ones net the most money?

How much money do you generate each year from earned income? $________

What percentage of your budget is earned income? _______%

What lessons have you learned from your earned income program?

How have you applied those lessons to other aspects of your work?
If funding weren’t an obstacle, what would you be achieving right now? Let’s find out.

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Raps that Raise Money featuring Mark Toney
Making a fundraising pitch at a special event, house party, or other gathering is a far more effective technique to raise money than “passing the hat.” Join fundraising pitch extraordinaire Mark Toney for this webinar to learn practical tips for preparation, making the pitch, and following up to increase your event fundraising by $1,000–$10,000.

Tuesday, April 30th at 10am PT/1pm ET
Building Better Boards featuring Stephanie Roth
Join fundraising expert Stephanie Roth as she walks you through the steps of building a board that is ready, willing and able to raise more money for your organization. More info coming soon!

Cost: $50-$150 per site depending on your group’s budget size.
More than one participant per site is encouraged!

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