



Outcomes Platform

Background

Because Prosperity Indiana's membership spans the gamut of community economic development practitioners, members use varying methods and systems for collecting and analyzing data with likewise varying levels of sophistication and usefulness. As a result, no one way or place exists for member nonprofits to provide outcomes measurement in a cohesive manner. In recognizing the need to more readily and clearly tell the story of comprehensive community development outcomes, Prosperity Indiana's board identified a need to provide a common outcomes tracking system that would have wide appeal and use across its broad membership. Included in the organization's 2015-2017 strategic plan is a goal of providing access to a cloud-based tool for at least 100 nonprofit members with the specific objective of meeting the community economic development sector's diverse data needs.

Overview

Prosperity Indiana values the importance of developing specific, measureable, aggressive yet achievable, realistic and time-bound goals, but realizes that without a dynamic system for collecting, measuring and tracking goals, strategies, actions and accomplishments, it's difficult to determine whether those aspirations were achieved. Shared measurement— a core value of place-based collective impact which Prosperity Indiana champions— is a method for assessing and understanding complex change, community improvement, and economic mobility.

Because data collection and sharing limitations are inherent across the field and clearly identified by a survey of Prosperity Indiana members, Prosperity Indiana seeks to provide a way to overcome the challenges of time, staff and financial resources, and training related to data collection, tracking, and reporting. The Outcomes Platform is that solution.

Prosperity Indiana will provide a cloud-based data collection and reporting platform, utilizing a system called InsightVision, that addresses two critical areas of outcome analysis for itself and its members: 1) organization performance outcomes and 2) collective impact strategy outcomes.

Outcomes Platform

Program Details

Prosperity Indiana will license a data collection and reporting system for use across the membership to collectively measure impact by tracking organizational outcomes and planning initiatives against community-level indicators. Goals of Prosperity Indiana's initiative include:

- Providing access to the system at low- or no-cost, by securing outside funding
- Reducing amount of staff time it takes to track outcomes while improving data collected
- Building in-house capacity to provide training and technical assistance to members on outcomes development, data collection, tracking, reporting, and storytelling
- Collaborating with other associations and funders to develop a system that meets the needs of the field in a way that reporting redundancies can be eliminated
- Providing a clearer picture of impact through strategy maps and data scorecards to help visually depict goals, tactics, and accomplishments, with a web embed option.

Funding Needs

Prosperity Indiana is seeking funding to underwrite the costs of purchasing user licenses on behalf of participating member organizations and to support the staff and contractual capacity needed to deliver and maintain the cloud-based platform. This will enable Prosperity Indiana to keep costs down, so the savings can be passed on to members, while ensuring the effort is sustainable for the organization.



Indiana Assets & Opportunity Network

Background

The Indiana Assets & Opportunity Network was established in 2014 by the Indiana Institute for Working Families (IIWF), Local Initiatives Support Corporation – Indianapolis, and Prosperity Indiana. Today, it is co-led by Prosperity Indiana, a member organization focused on building vibrant communities and resilient families, and IIWF, a program of the Indiana Community Action Association focused on research, policy analysis, and advocacy. Prosperity Indiana provides the staff capacity to backbone the operations of the A&O Network.

Overview

The A&O Network is a statewide coalition aiming to increase asset acquisition for low-wealth Hoosiers and to strengthen local economies through policy advocacy and capacity building, in partnership with local organizations and coalitions. The A&O Network creates learning opportunities for community leaders, advocates on policies that affect low-to-moderate income families, and builds capacity for organizations aimed to increase financial stability. The A&O Network is directed by a diverse steering committee to help establish program and policy goals and to help identify funding sources, opportunities, and additional coalition partners.

Program Details

The A&O Network oversees several initiatives that help Hoosiers pursue economic opportunity and become financially secure. Ongoing capacity building efforts include:

Financial Empowerment Training

The A&O Network organizes in-person trainings on the Consumer Financial Protection Bureau's financial empowerment toolkit, Your Money, Your Goals (YMYG). YMYG contains extensive resources to provide consumers with impartial information about the financial marketplace and tools to help make informed financial decisions. Trainings on the toolkit teach participants how to help clients, students, or staff members reach self-sufficiency.

Indiana Assets & Opportunity Network

The toolkit includes interactive worksheets to guide participants through their own financial empowerment journey using the information and instructions needed to assist them and their clients with assessing their financial situation and steps to build their assets. For example, the toolkits provide instructions on how to set goals and plan for large purchases, pay bills and other expenses, understand credit reports and scores, and choose the right financial products.

Each training includes a pre-survey and a post-survey; and two long-term follow-up surveys will be given to every attendee. The purpose of a pre-workshop survey is to measure the attendees' confidence about financial decision making. The post-survey asks the same questions to see if their confidence has increased. The follow-up surveys sent three months and six months after the workshop help the A&O Network understand the impact of the trainings.

Financial Capability Integration

The A&O Network identified a lack of access to financial planning resources as a major obstacle to achieving financial stability. Integrating financial capability – understood as knowledge + skills + access – into existing programs may be the best way to provide the needed intervention. The A&O Network offers technical assistance to organizations to identify programs into which they will directly integrate financial capability discussions, resources, and tools.

During the process, organizations participate in facilitated workshops and peer learning activities. Each organization assesses current clients' financial capability, the services currently provided to meet the needs of clients, and the tools and mechanisms that can be incorporated to maximize outcomes for clients. Based on these assessments, the programs will be adapted to further meet the goal of helping families achieve financial security.

Predatory Lending Educational Workshops

The A&O Network hosts predatory lending seminars for community organizations, businesses, and universities. The events inform consumers about predatory lending and alternative lending options. Experts discuss current state policies on predatory lending and how to advocate against it; matched savings programs, such as Individual Development Accounts to help save for assets like a home, car purchase, starting a business, and educational opportunities; and community resources like mental/financial stress advocates and pro-bono legal aid services.

Funding Needs

Resources to deliver these and other program initiatives are essential to sustaining the A&O Network. This includes funding for staff capacity to design, implement, and expand program initiatives, including the A&O Network Manager and a dedicated AmeriCorps VISTA.



Solar Uniting Neighbors

Background

The Solar Uniting Neighbors (SUN) program was launched by Prosperity Indiana in 2014 as a financial incentive program for the design and installation of solar photovoltaic (PV) projects to help support increased capacity for community solar projects in Indiana. A settlement agreement between American Electric Power and [Citizen's Action Coalition \(CAC\)](#) provided the source of funds for the program and required that the projects funded through the program be located within the Indiana portion of the AEP Indiana-Michigan service territory, for existing AEP electric customers. The program provided approximately \$328,000 in grant funding for 15 projects in Muncie, Fort Wayne, South Bend, and surrounding communities. Recipients included Muncie Public Library, EcoRehab in Muncie, Fort Wayne Parks Department, South Bend Century Center, South Bend Mutual Homes, and University of St. Francis.

Overview

SUN 2.0 is the second round of funding that Prosperity Indiana will disburse for the Solar Uniting Neighbors program. In 2017, the program will have a different focus and geographic territory than the initial funding. Similar to the first phase of SUN, the funding for SUN 2.0 is the result of a legal settlement, this time between CAC and Duke Energy. Following the settlement, a partnership was formed between CAC and Prosperity Indiana to design and deploy the program to distribute the funds. Total settlement funding for SUN 2.0 is \$500,000, which includes program administration costs.

Program Details

SUN 2.0 differs from SUN 1.0, in that Prosperity Indiana aspires to leverage additional funds to produce a greater overall impact for individual ratepayers and raise the profile of solar across the state overall. To accomplish this, Prosperity Indiana hired its first Director of Sustainability who will ensure the funding criteria is met while accomplishing several new program goals for the organization.

Solar Uniting Neighbors

Per the settlement agreement, the projects funded via SUN 2.0 must meet the following criteria:

- Solar PV installations of less than 0.5 Megawatts
- For community, educational, religious, and non-profit organizations and/or low-income residential customers
- Located in Duke Energy Indiana's service territory
- Additional guidance from CAC states:
 - Priority given to projects benefitting low-income residential customers of Duke Energy, with direct benefit to actual customers, not landlords, via reduced monthly utility bills
 - This does not exclude local units of government
 - Several smaller technologies could be utilized, such as solar hot water heaters, solar attic fans, etc.

Program Goals:

- Leverage additional grant funding sources
- Go beyond a grant program to offer low-interest lending; extend benefit to more people and "recycle" the benefits of the initial cash settlement
- Partner with financial institutions to provide additional low-interest loan capacity and help meet their CRA requirements
- Build a model with low administrative overhead that is easily replicable and scalable
- Build capacity for solar installations in Indiana through deployment of this program (i.e. workforce development for solar installers and construction contractors, organizational capacity and knowledge for pursuing solar energy projects, financial industry knowledge of community solar lending deals, etc.)

Timeline (subject to change):

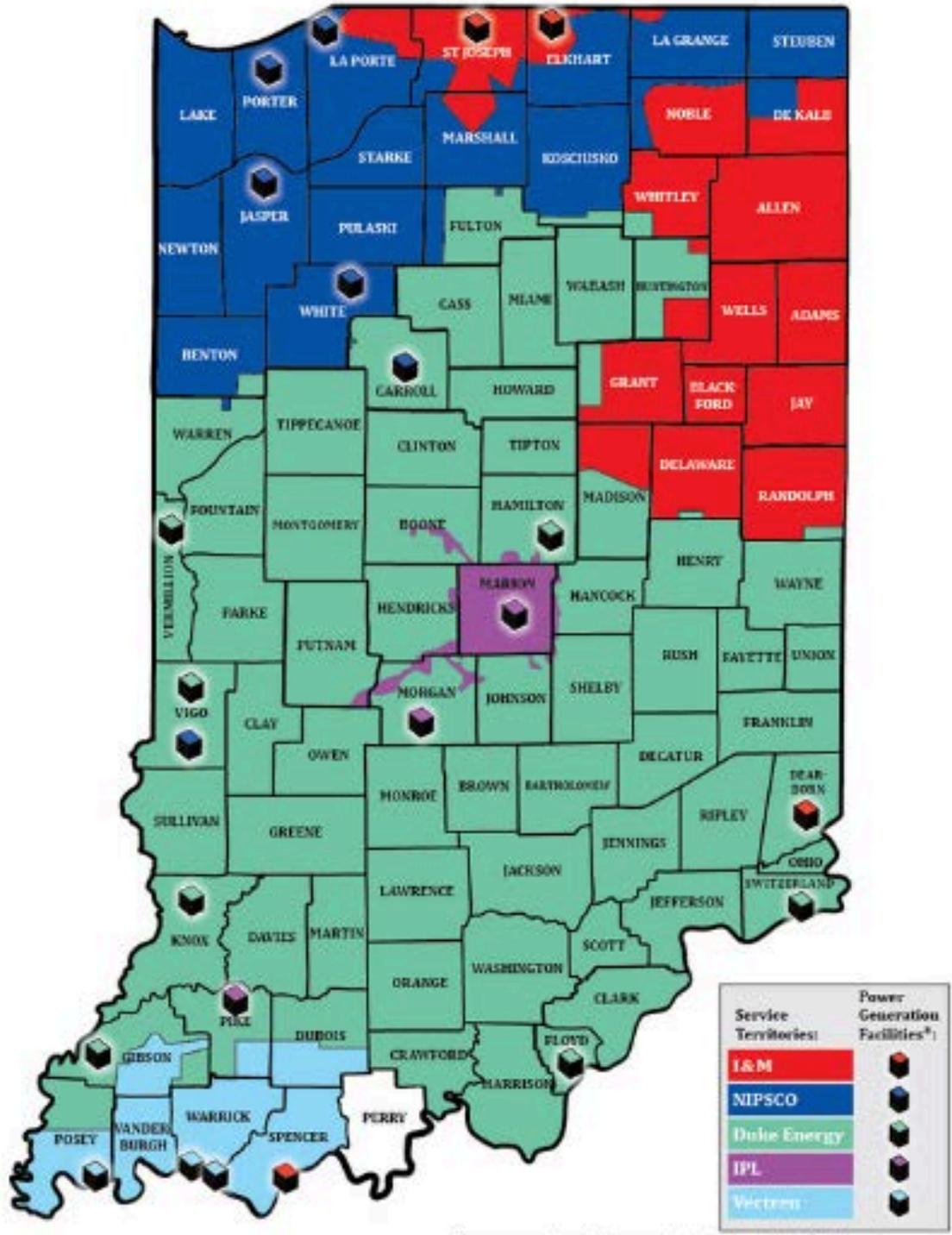
- December 2016 - February 2017: Early Program Design
- March 2017: Create & Publish Requests for Concepts
- April 2017: Write Request For Proposals
- May 2017: Publish Request For Proposals
- June 2017: RFP Due Date
- July 2017 and after: Projects selected and funds distributed; projects constructed

Funding Needs

Prosperity Indiana is seeking capital to expand SUN across the state and into future years and has plans to become a Community Development Financial Institution. Low-interest capital is also needed for potential program beneficiaries to access to make the projects more affordable.

Solar Uniting Neighbors

Service Territory Map



*Power generation stations may be located outside a utility's service area.

Source: Indiana Energy Association (<http://www.indianaenergy.org/electric-utility-service-areas.html>)

NOTE: Map does not denote Rural Electric Membership Cooperatives and Indiana Municipal Power Agencies located within the service territory.



Community Loan Center

Background

The Community Loan Center Affordable Small-Dollar Loan Program (CLC) is an alternative to expensive payday loans. Created by community lenders, the CLC program is designed to be a scalable and sustainable social enterprise. The CLC program allows local lenders to make online loans directly to employees of participating employers. Borrowers apply for a CLC loan online, the loan proceeds are deposited in the borrowers' bank account, and borrowers then repay their loans each payday through payroll deduction to the CLC. Community Loan Center of America (CLCA) is a Texas-based organization that developed the product, online lending platform, and servicing platform for the CLC.

Overview

Prosperity Indiana is the Indiana statewide coordinator for the Community Loan Center payday-lending alternative. Each local lender raises their own loan capital, earns interest and fee income, and pays fees to cover use of the program software, loan servicing, and collections of delinquent loans. As statewide coordinator, Prosperity Indiana is responsible for recruiting local lenders, helping engage employers, raising additional capital for lending by local CLCs, and providing capacity building to mission-based CLC lenders.

Program Details

While payday loans are designed to trap individuals in the cycle of debt, this employer-based model meets the same short-term lending needs without applying the burdensome fees and interest associated with predatory loans. CLC loan features include:

- Up to \$1,000 loan
- 18% interest with up to 52 weeks to repay
- \$20 per loan origination fee
- Employees apply online anytime with fully automated system
- No cost or risk to employers

Community Loan Center

Benefits to Employers:

- Attractive and innovative employee benefit
- Increases productivity, workplace moral and employee retention
- Reduces costs of paycheck advances and loans to employees
- Reduces costs of employee financial stress
- Reduces productivity lost from employee time spent on financial problems at work
- Reduces costs of absenteeism – usually stress-related
- Loan program is easy to administer
- Access to employer portal anytime
- Employee may apply for loan after working hours

Benefits to Employees:

- Inexpensive loans-\$20 fee and 18% interest instead of 391%
- Longer term of up to 12-months to repay instead of 2 weeks
- Low, affordable payments
- Convenient payroll deduction
- User-friendly application website
- Easy approval – no credit checks and no collateral
- Quick loan approval
- Funds transferred directly into employee bank account
- Loan proceeds can be used for any purpose, including pay off of payday loans
- No prepayment penalty
- Improved credit through credit bureau reporting

Funding Needs

Prosperity Indiana is seeking the following:

- Startup capital for local CLC operations
- Capital for local CLC loan pool (grants, lines of credit, etc.)
- Capital for statewide loan pool (grants, lines of credit, etc.)
- State and local loan loss reserve pool