

Innovations in Healthy Food Access and Finance

December 14, 2015



FEDERAL RESERVE BANK
OF SAN FRANCISCO



Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, CA 94105

Innovations in Healthy Food Access and Finance

Innovation in healthy food access is sprouting up all over the place. With vacant lots being replaced by urban gardens and apps that help home gardeners get their bumper crops to a food bank, examples of innovative strategies that promote access to healthy and affordable food continue to grow (no pun intended). These strategies also provide much needed employment and job skills for hard to employ individuals, as well as earned income for their nonprofit sponsors.

This symposium will highlight a range of projects that are on the cutting edge of increasing access to healthy food. Attendees will hear about the challenges and opportunities to support the local economy, benefit small farmers and eradicate food deserts. Presenters will discuss how they are looking to scale their projects to meet the growing demand for fresh and healthy food. Everyone will be inspired by the unique range of strategies that are culturally relevant and adaptable for any community.



Agenda

9:00 a.m. Opening remarks

Lena Robinson, Regional Manager, Community Development
Federal Reserve Bank of San Francisco

9:10 a.m. Community Building and Urban Farms

Moderator: Jennie Goldfarb, Mills College
Ariel Dekovic, City Slicker Farms
Doria Robinson, Urban Tilth
Heather Smith, People's Community Garden

10:00 a.m. Farm to Plate: Making Cooked Food Accessible

Moderator: Susana Morales, Communities in Collaboration
Rabbi David Azen, Fresher Sacramento
Angela Hadwin, Hope Collaborative

10:45 a.m. Technology driven resources

Video: By Any Sweets Necessary: Luke Tailor (<http://youthspeaks.org/thebiggerpicture/home/>)
Jason Mickela, The Stalk Exchange
Arno Hesse, Credibles
Allison Hagey, Policy Link online resources clearinghouse

11:45 a.m. Break for lunch

12:30 p.m. Employment Centered Models

Moderator: Lena Robinson, Federal Reserve Bank of San Francisco
Patricia Johnson, Game Theory Academy
Gavin Raders, Planting Justice
Viola Gonzales, Anew America
Dana Frasz, Food Shift

1:30 p.m. Financing Healthy Food Access

Moderator: Allison Hagey, PolicyLink
Todd Hansen, The Health Trust
Olivia Rebanal, Capital Impact Partners
Dana Harvey, Mandela Marketplace
Catherine Howard, Northern CA Community Loan Fund (NCCLF)

2:30 pm. Adjourn

Program Description



anewamerica
community corporation

AnewAmerica (San Jose, CA)

AnewAmerica manages the entrepreneurial training and technical business assistance components of the Fresh Carts program, training local residents to own and operate their own mobile fruit and vegetable carts. The Health Trust, as part of its Healthy Eating Initiative, launched The Fresh Carts Silicon Valley Program, to increase access to healthy foods in low-income neighborhoods as well as create income generating opportunities for those in the community. AnewAmerica provides economic empowerment through entrepreneurship, asset building and social responsibility. We help people create good jobs, increase income and build wealth.

Contact: Viola Gonzales (vgonzales@anewamerica.org)



The California FreshWorks Fund

The California FreshWorks Fund is a public-private partnership created to provide financing for healthy food retail and distribution projects in low-income communities that lack access to affordable, fresh foods. The California FreshWorks Fund is administered in partnership among California Endowment, Capital Impact Partners, and Emerging Markets, Inc. Through the FreshWorks fund, Capital Impact provides direct financing to borrowers building projects that achieve social impact goals including:

- Increased access to healthy food as a means to improve health outcomes
- Economic development and local job creation that support healthy communities
- Innovation in healthy food retailing and distribution

To date, FreshWorks has deployed \$57.8 million across 49 loans and grants, which supported the development of over 435,000 square feet of retail space for healthy food, created or retained 1600 jobs, and increased access to healthy food to 818,000 people across California.

The California FreshWorks Fund makes capital available through:

- Loans: financing up to \$5,000,000 is available for healthy food retailers looking to expand into low-access areas;
- New Markets Tax Credit (NMTC) allocations or debt;
- Intermediary Capital: low-interest capital is awarded to intermediaries, who then re-lend capital in smaller amounts to healthy food enterprises;
- Small Grants: grants up to \$50,000 are available to support innovation, predevelopment and workforce development in healthy food projects.

Contact: Olivia Rebanal (orebanal@capitalimpact.org)

City Slicker Farms (Oakland, CA)

Since our founding in 2001, City Slicker Farms has been in the vanguard of the 21st-century sustainable urban farms and food justice movement. We combine skills training, community building, direct service, and a commitment to social, economic and racial justice in one of the most impoverished communities in Oakland, California. Our mission is to empower community members to meet the basic need for fresh, healthy food for themselves and their families by growing food in their own neighborhoods and backyards. By building safe, green spaces in inner-city neighborhoods, where we deliver hands-on training, internships and workshops,

and affordable, healthy food, we have gained national recognition as a leader in engagement of low-income communities to grow food using sustainable agriculture in the city.

In 2016, City Slicker Farms will open a new civic green space that combines outdoor recreation and play space with healthy food and nutrition education: the 1.4 acre West Oakland Urban Farm and Park.

Contact: Ariel Dekovic (ariel@cityslickerfarms.org)



Federal Reserve Bank of San Francisco (CA, AZ, NV, OR, WA, AK, HI, ID, UT)

The SF Fed's community development team works with a wide range of organizations to create economic opportunity for lower income Americans. The Fed's community development function emerged from the regulatory mandate of the Community Reinvestment Act of 1977 but has evolved to examine the range of issues that impact the economic well being of low-income communities and households.

We believe that our economy can only reach its full potential when everyone is educated, healthy, and has an affordable place to call home. Addressing the complex, long-standing challenges that limit opportunity requires collaboration across sectors and disciplines. At the SF Fed, we develop and connect best practices and emerging ideas with organizations best positioned to make meaningful change in our communities.

Contact: Lena Robinson (lena.robinson@sf.frb.org)



Fresh Creds in West Oakland: Edible Credits for Fruits and Vegetables

"With Credibles, customers prepay for food or produce and receive 'edible credits' that they can redeem at a selection of food businesses, while helping their favorite business get the money it needs to grow." (Entrepreneur Magazine 100 brilliant companies 2015) For the Fresh Creds project, Credibles are being prepaid by a USDA grant. Working with Mandela MarketPlace and Oakland's Highland Hospital, Credibles supplies participants with a SNAP match credit account used when purchasing healthy foods at selected

local markets. Using the Credibles App, retailers can easily process transactions and encourage participants. Smartphone apps, now used by people of every economic and health status, are an easy and attractive way to offer incentives for healthy lifestyles.

Contact: Arno Hesse (arno@credibles.org)



Fresher Sacramento (Sacramento, CA)

For the last six years Rabbi David has been building Fresher as a replicable model for empowering youth as agents of constructive change. With funding from The California Endowment, the Silicon Valley Foundation, Sutter, Kaiser Permanente, the Sierra Health Foundation, Wells Fargo, Rabo Bank and others, Fresher (incorporated as a non-profit and working until now as Fresh Producers) has trained over 500 youth to become nutrition educators and advocates, and enabled them to develop workforce skills,

entrepreneurship and financial literacy.

Fresher has pioneered healthy fundraising through produce sales, established produce stands and farmers markets and distributed hundreds of thousands of servings of fresh fruits and vegetables in underserved neighborhoods, as well as putting in garden beds and establishing a gardening curriculum at the Sacramento County Youth Detention Facility. This model of combining entrepreneurial and health education has been demonstrated to lead to healthier choices and workforce readiness, along with a sense of professionalism and greater self-efficacy.

Contact: Rabbi David Azen (rabbidavid1818@gmail.com)

neighborhoods, as well as putting in garden beds and establishing a gardening curriculum at the Sacramento County Youth Detention Facility. This model of combining entrepreneurial and health education has been demonstrated to lead to healthier choices and workforce readiness, along with a sense of professionalism and greater self-efficacy.

Contact: Rabbi David Azen (rabbidavid1818@gmail.com)



Food Shift (Alameda, CA)

Food Shift works collaboratively with communities, businesses and governments to develop sustainable solutions that reduce food waste and hunger. In their quest to solve these challenges they've learned that the community needs a kitchen facility to process the abundance of surplus food. A kitchen facility will also allow for the creation of affordable food products that can generate revenue for more food recovery while increasing access to nutrition.

This led Food Shift to the Alameda Kitchen. The Alameda Kitchen will transform fruits and vegetables that would otherwise be wasted into nutritious, affordable food products and meals for low-income populations. Food Shift will be utilizing the kitchen at Alameda Point Collaborative (APC)- a housing community for formerly homeless individuals and families- and provide job training to their residents. The revenue generated will help Food Shift pay fair wages to these workers and allow for program sustainability and expansion.

Learn more at www.foodshift.net.



The Health Trust's Healthy Eating Initiative (Santa Clara and San Benito Counties)

The mission of the Health Trust's Healthy Eating Initiative is to ensure that every resident in Santa Clara County and Northern San Benito County is able to conveniently purchase and consume affordable, quality, nutritious food. Since 2009, The Health Trust has invested in programs that increase access to healthy food, such as community and school gardens, farmers' markets, farm-to-institution, and CSAs (Community Supported Agriculture). The Health Trust also recognizes the need to challenge policies and systems that create barriers for low-income residents to eat healthy foods.

Current Health Trust investments are organized under the Good. To Go. campaign, which is designed to make healthy foods more available and more desirable to consumers. Good. To Go. simultaneously increases consumer demand and supply by marketing "fun, fast, and fresh" options through the following vendor groups, with an emphasis on low-income neighborhoods:

- Fresh Carts. These mobile produce carts are bringing high-quality fruits and vegetables to San Jose's neighborhoods while providing jobs and entrepreneurship training to the local vendors who own them.
- Corner Stores. Stores participating in the Good. To Go. Corner Store Network undergo healthy "makeovers" and/or upgrades to offer healthier, fun, fast, and fresh options.
- Mobile Market. The Freshest Cargo Mobile Farmers' Market brings fresh, locally grown produce to low income sites.

Contact: Todd Hansen (toddh@healthtrust.org)



HOPE Collaborative (Oakland, CA)

HOPE (Health for Oakland's People and Environment) Collaborative is a community collaborative working to reduce health inequities within the most vulnerable communities of Oakland through environmental and systems changes. Our work centers the leadership of those most impacted by inequality and seeks to address the root causes of problems communities are facing. HOPE Collaborative's Healthy Corner Store Project will support the expansion and improvement of existing small grocers in an effort to increase availability of nutritious, affordable food and improve the built environment, neighborhood safety, and community economic development in Oakland, CA. We connect stores to financing, technical assistance, and community support so they can increase their provision of fresh or prepared healthy food options. We believe investments in quality food markets in underserved areas will directly benefit low-income communities through job creation, access to nutritious and affordable foods, and by establishing community anchors.

This past year HOPE has been piloting 3-6 store makeovers which targeted physical plant, merchandising and product mix, and workforce training. The ultimate goal is to use the pilot to incubate a more comprehensive program and create a localized eco-system where community groups and residents can work with store owners beyond the scope of pilot.

Contact: Angela Hadwin (angela@hopecollaborative.net)



Mandela Marketplace (Oakland, CA)

Mandela Marketplace is a non-profit organization that works in partnership with local residents, family farmers, and community-based businesses to improve health, create wealth, and build assets through cooperative food enterprises in low income communities. Through community engagement, education, business cultivation, and financing, Mandela MarketPlace supports and resources the development and growth of locally owned economies and sustainable food systems.

One of the major barriers that local entrepreneurs face in starting and growing community owned businesses is access to capital. Through its Ladder Up Financing initiative, Mandela MarketPlace offers access to various loan products that make capital more accessible to entrepreneurs throughout the value chain of our local food system, with a special emphasis on food-enterprises serving and/or located in low-income communities.

Contact: Dana Harvey (dana@mandelamarketplace.org)

Northern California Community Loan Fund

Northern California Community Loan Fund provides loans and working capital to food enterprises across the value chain. Our goal is to increase the income, assets, and job opportunities for low-income people, contribute to a sustainable local food system, and increase access to healthy foods in low-income communities with limited food retail options.

Contact: Catherine Howard (choward@nccf.org)



The Stalk Exchange

The Stalk Exchange [thestalkexchange.org] is an online platform seeking to encourage neighbors to provide better access to healthy foods, create relationships, reduce food waste, and help one another out. It is an online marketplace where neighbors can swap excess produce, garden plots or share skills such as carpentry or cooking.

The Stalk Exchange was originally created to help fill gaps in the availability of nutritious foods in low income communities. But, the site can be used by anyone interested in connecting with like-minded neighbors to find or share healthy produce or garden plots.

Contact: Jason Mickela (jason@rootid.in)

Urban Tilth (Richmond, CA)

Urban Tilth's mission is to cultivate agriculture in west Contra Costa County to help our community build a more sustainable, healthy, and just food system. We hire and train residents to work with schools, community-based organizations, government agencies, businesses, and individuals to develop the capacity to produce 5% of our own food supply.

In sum, we farm, feed, forage, teach, train, build community, employ, and give back. We help our community grow our own food; train and employ our own young people as "home grown experts"; teach our local residents about the relationships among food, health, poverty, and justice. We use our 7 school and community gardens and small urban farms to teach and employ community members to grow, distribute, cook, and consume thousands of pounds of local produce each year, to create a more equitable and just food system within a healthier

YouthSpeaks (San Francisco, CA)

The Bigger Picture Campaign is a collaboration between Youth Speaks Inc., and The University of California, San Francisco's Center for Vulnerable Populations designed to combat the rising epidemic of Type-2 Diabetes by empowering youth to change the conversation about the disease, and work to change the social and environmental factors that have led to its spread.

Bigger Picture performance assemblies run from 45 to 60 minutes long and feature some of the most talented spoken word artists in the Bay Area as well a dynamic Power Point Presentation that includes showcasing the PSAs. All assemblies are appropriate for middle and high schools, and are combined with a classroom writing workshop preferably after the School Visit, for a select group of engaged attendees.

Learn more at <http://youthspeaks.org/>



Speaker Biographies

Rabbi David Azen founded and serves as CEO of Fresh Producers, a CA based non-profit which has launched the Fresher initiative to bring healthier prepared meals and fresh produce to underserved neighborhoods. Fresher Sacramento is the first iteration of the model, combining fresher foods sales, nutrition and cooking classes, job training and asset building in one comprehensive model. Rabbi David graduated Princeton University ('80) and was ordained by Hebrew Union College-Jewish Institute of Religion ('86), with awards in Creative Biblical Interpretation, Philosophy and Chaplaincy. Rabbi Azen has had a varied career, serving congregations of various sizes while also working outside of synagogues as a writer, actor and producer. The only man of the cloth to play Adam in Eden in a musical fable he conceived and produced, he also received a Fellowship in Film from Temple University and won a National Educational Media Network award for teacher training tapes. His mantra is: "There is no box outside of which to think."

Ariel Dekovic is a nonprofit marketing and program development specialist with a strong track record of community engagement. For the last five years, she has worked with City Slicker Farms, a food justice organization based in West Oakland, CA, holding positions on their Board of Directors and Fundraising Committee, and now serves on the staff as Interim Executive Director, where she is helping them to construct, fundraise, and develop programming for a new \$1.4M urban farm and public park. Her career in nonprofit program development, marketing and corporate partnerships has spanned across the US and internationally. Before City Slicker Farms, Ariel developed and managed programs at the Collaborative for High Performance Schools; she also worked with KALW public radio in San Francisco to begin a strategic planning and audience engagement process, and has extensive experience with strategic planning, communications and relationship-building. Ariel has an MBA from UC Berkeley's Haas School of Business and a BA from Vassar College. Over the years, Ariel and her partner have raised chickens and turkeys in their own backyard, but are now enjoying a much-needed break from the early morning chicken wake-up calls.

Dana Frasz has spent over a decade working across sectors to advance social innovation for a more environmentally and socially just world. In college Dana launched an award-winning food recovery program while at Sarah Lawrence College in New York. She then spent the next three years as a Project Manager at Ashoka planning, managing and executing competitions aimed at finding innovative solutions to entrenched world problems.

Upon arriving in the Bay Area Dana, was eager to apply her knowledge of social innovation and systems change to the food waste crisis, recognizing this as a gap in the ecosystem. Dana has a unique vision to transform the food recovery sector from a volunteer and charity based sector to one that is financially self-sustaining and provides jobs for those who need them the most. Dana is a bold and experienced organizer, connector, and social entrepreneur with a passion for developing a more just, sustainable, and less wasteful world.

Dana plays an active role in Alameda County's "All In" campaign to end hunger and is currently supporting Santa Clara County as an advisor for their food recovery efforts. Dana was selected by Good Magazines' Good 100 as one of the top global citizens of 2014 for her innovative food conservation efforts.

Jennie Goldfarb is currently getting her Master of Public Policy at Mills College. She was born and raised in New York City where she was living and working until moving to Oakland this fall. Jennie has a strong background in both the for profit and non profit food sector. Most recently, Jennie worked at Good Eggs in Brooklyn, an online marketplace sourcing from local farmers and foodmakers, supporting their food access initiative. Before Good Eggs, she was the urban farm manager at Bed Stuy Campaign Against Hunger, one of the largest food pantries in Brooklyn. She is currently researching the intersection between race and equity, food access, and social missioned business.

Viola Gonzales, Harvard MBA and current C.E.O. of AnewAmerica Community Corporation (www.anewamerica.org), has enjoyed a diverse work history. A decisive executive, Viola has capably managed agencies in crisis or transition and inspired excellence in service to others. Entrepreneurial by nature and collaborative in style, she has owned her own retail business, initiated and managed various self-employment enterprises, worked in city government on local policies supporting community development and managed nonprofits. An economic justice advocate, she has served on a wide number of community boards, addressing needs of underserved communities that face a multitude of barriers: gender, language, culture, education, access to technology or capital.

At AnewAmerica, she sets strategic direction to a multi-cultural microenterprise development agency that from its inception in 1999 through October of 2015, has served over 25,000 low-income individuals through its asset building and other business development services. In its service base, 60% are women. Its immigrant base has come from 52 countries. The agency continues to undertake new initiatives to support its long-term sustainability--strengthening the agency's quality performance and deepening its community relationships.

Angela (Ang) Hadwin is a Project Associate with HOPE Collaborative (Health for Oakland's People and Environment) focused on HOPE's Healthy Corner Store Project and developing strategies to create a more equitable food system and economy. In her work to transform corner stores, Ang supports community and youth leaders, community organizations, technical assistance providers, and government institutions in collaborating to support store owners shift to a healthier business model that stores can sustain in the long run. Prior to joining HOPE, Ang held a one-year healthy planning fellowship at ChangeLab Solutions where she researched innovative policy and program strategies to address health disparities including corner store conversion programs, zoning for urban agriculture, and school wellness policies. While pursuing a Master of City Planning at MIT, Ang explored community-centered economic development strategies and urban food systems and wrote her thesis on corner store conversion programs. Prior to planning school, Ang spent over a decade working as an educator and organizer to promote healthy communities from the Bronx to Oakland. Ang's work has centered on lifting up the leadership of those most impacted by inequity, from environmental justice organizing in the South Bronx to developing garden programs that supported community control over public land.

Allison Hagey, Associate Director, is a member of the PolicyLink Center for Health Equity and Place and leads the equitable food system work, where she works to advance policy promoting health, social, and economic equity. Allison has been a key team member advocating for and advancing the Healthy Food Financing Initiative, a national effort to improve access to healthy food which has distributed over \$169 million in grants to communities across the country. She is leading the effort to create and maintain the nation's first online Healthy Food Access Portal to promote healthy food retail and access efforts.

Todd Hansen is the Chief Operating Officer and General Counsel at The Health Trust, where he has served on the Executive Team since its founding in 1996. The Health Trust is an operating foundation that has served as a catalyst for community partnerships in Santa Clara County that identify health challenges and work together to find innovative solutions. Todd oversees all of the organization's programmatic activity, including grants, direct

services and strategic initiatives. He has led The Health Trust's efforts in convening community stakeholders and fostering collaboration, including formation of the Aging Services Collaborative. Recently he led the Trust's investment in the development and implementation of Project Welcome Home, the first Pay for Success project in California. Project Welcome Home will provide housing and supportive services for 150-200 chronically homeless individuals over six years to improve their quality of life and to reduce reliance on costly government-funded services such as emergency room care.

Prior to joining The Health Trust, Todd served as Senior Vice President and General Counsel at Good Samaritan Health System and as a partner at the international law firm of McDermott, Will and Emery. He received his A.B. degree from Harvard College and his Juris Doctorate degree from the University of Minnesota.

Dana Harvey, Executive Director of Mandela MarketPlace has guided the development and growth of the award winning non-profit organization for over a decade. Mandela MarketPlace creates alternative, community-driven food access and economic development model that integrates local entrepreneurship, business incubation, nutrition education, and access to healthy, fresh and affordable foods.

Under her direction and leadership, Mandela MarketPlace incubated a for-profit, worker-owned grocery retail, Mandela Foods Cooperative, Healthy Retail Program, Zella's Soulful Kitchen, Mandela Foods Distribution, and Ladder Up Fund and Entrepreneurship training programs. These programs have generated over \$5M in new revenue in an enhanced enterprise zone community, distributed over 600,000 lbs of local, fresh produce into a community that previously had no access, created 35 sustained jobs and business owners, and provide job and business training to tens of residents annually, and increased local farmer income by \$250,000.

Ms. Harvey holds a B.S. Degree in Conservation Ecology and Natural Resource Economics, and an M.S. Degree in Soil Science/Sustainable Agriculture from UC Berkeley. She received the 2009 Women of Greatness Award from Mayor Dellums, 2010 Robert Wood Johnson Community Health Leader Award and was recognized by President Obama as a 2012 Champion of Change in Food Security. She attributes her systems thinking approach to her community, her education and a lifetime connection with nature.

Arno Hesse is the founder of Credibles, a new community-funding service for local food businesses. If you eat, you're an investor. As a co-leader and investor with Slow Money Northern California, Arno has led multiple investments in food businesses. He is a frequent speaker and advisor at grassroots initiatives for strengthening local economies. Previously, he was Executive Vice President for Retail Markets at Union Bank. Arno grew up in Europe and is easily distracted by new ice cream flavors and typefaces. For updates: @ahesse.

Patricia Johnson is the founder and Executive Director of Game Theory Academy, which has a mission to improve decision-making skills and provide economic opportunities for low-income youth. GTA serves 300 youth per year in Oakland and Richmond. After receiving her MBA at the Yale School of Management in 2002, Patricia joined Pacific News Service/New America Media, as Finance and Development Director. Over time she became increasingly involved with the organization's youth work, launching two new programs: a youth advocacy collaborative with the California State Library and a youth magazine based in Fresno, Ca. In 2009, Patricia struck out on her own and founded Game Theory Academy to develop a curriculum that would share the strategic decision-making skills she was fortunate to receive in business school with low-income and at-risk youth, taught through the lens of money management. In 2012, in response to student demand for help finding jobs, Patricia partnered with WOW Farm to develop the WOW Farm Youth Entrepreneurship Program, which provides paid internships to Oakland teens who learn about agriculture, ecology, and business by growing food and flowers to sell to local restaurants. Patricia holds a BA in political science from the University of California at Berkeley.

Susana Morales Konishi is a co-founder and Principal at Communities in Collaboration | Comunidades en Colaboración, a consulting firm specializing in developing participatory processes that ensure community development initiatives reflect the values and priorities of the impacted communities. She has a diverse background focused on a deep understanding of community health grounded in the social determinants of health. She has over 15 years of experience in evaluation, community pa+rticipatory planning and research, community economic development, community health, and youth development. Susana is a native Spanish speaker. She received her undergraduate degrees from UC Berkeley in Anthropology and Psychology and received her Masters degree in Gerontology from San Francisco State University.

Catherine Howard is Director of Strategic Initiatives at the Northern California Community Loan Fund (NCCLF), where she leads key organization-wide strategic activities that advance NCCLF's impact in low-income communities in Northern and Central California. This includes the design and implementation of new financing and capitalization strategies and programs; cultivation of strategic partnerships; leading project teams for major initiatives; and contributing to NCCLF's impact evaluation process. Catherine is a member of NCCLF's senior management team.

Prior to joining NCCLF in 2014, Catherine served as Director of Healthy Food Programs at Capital Impact Partners, where she managed the development and implementation of Capital Impact's healthy food financing strategy, initiatives and partnerships and served as the Fund Manager of the California FreshWorks Fund, overseeing the deployment of over \$54 million in financing and investment to high impact projects throughout California. From 1998 to 2011, Catherine held a variety of positions at NCCLF, including Senior Loan Officer, Program Manager and Deputy Director of Lending.

Catherine holds a Masters in City Planning from UC Berkeley, and an BA in Government and Politics from the Honors Program at the University of Maryland, from which she graduated magna cum laude, phi beta kappa. She is a member of the Board of Directors of California FarmLink.

Gavin Raders, Planting Justice's co-founder and Executive Director, is a social entrepreneur, a social justice activist, and an ecological designer/teacher. Gavin received a B.A. with High Honors in Cultural Anthropology at UC Berkeley in 2006 and has led organizing efforts for 12 years on a range of anti-war, anti-nuclear, environmental and human rights issues, locally and globally. Since founding Planting Justice at 25 years old, he has played a major role in designing and implementing the organization's 5 innovative programs: Transform Your Yard, Food Justice Education, Grassroots Canvass, Holistic Re-Entry, and Commercial Farms and Training Centers, which have led to Planting Justice's rapid rise over the past 6 years to national prominence in the fields of sustainable re-entry, social enterprise, and food justice.

Under Gavin's direction, Planting Justice has designed and installed more than 380 urban gardens, established the region's most innovative sustainable urban farm on 5 acres in El Sobrante, grown to 24 full-time staff including 13 formerly incarcerated people, and impacted more than 75,000 local residents through its programs. Through Gavin's leadership as Executive Director over the past 6 years, Planting Justice has grown to invest nearly \$1,500,000 per year in food and economic justice programs in Alameda and Contra Costa Counties, with more than 70% of funding coming from innovative, revenue-generating social enterprises and a diverse and steadily growing base of individual local contributors.

Olivia Rebanal is Director of Loan Programs at Capital Impact Partners (CIP), a CDFI that has deployed over \$2 billion to serve over 5 million people through health care centers, educational facilities, elder communities, cooperative businesses and affordable housing. Olivia manages CIP's loan programs, focused on healthy food financing, and develops strategy, initiatives and partnerships within this sector nationwide and regionally. As fund manager for the California FreshWorks Fund (CAFWF), Olivia oversees business development, product development, funder relationships. Since 2012, CAFWF provided \$55 million for 15 high-impact retail projects in underserved communities, supporting healthy food access for 1.9 million people.

Additionally, Olivia manages CAFWF's Small Grant Program, which awarded over \$1.7 million to 42 organizations statewide to further their work to increase access to healthier food in low-access communities. Olivia administers and coordinates work of the Michigan Good Food Fund, a \$30 million statewide healthy food financing initiative launched in June 2015. Nationally, Olivia works alongside CIP's Director of Policy to continue to advocate for support for federal healthy food financing programs. Olivia regularly collaborates with other healthy food financing program administrators to examine best practices in the field and to refine evaluation efforts with support from research teams.

Prior to joining CIP, Olivia worked at the Grow America Fund, a national CDFI, managing small business lending programs throughout the western US. Olivia holds a Masters in Public Administration from New York University's Wagner School for Public Service and an Applied Baccalaureate in Bio-Medical Ethics from Brown University.



Prior to joining CIP, Olivia worked at the Grow America Fund, a national CDFI, managing small business lending programs throughout the western US. Olivia holds a Masters in Public Administration from New York University's Wagner School for Public Service and an Applied Baccalaureate in Bio-Medical Ethics from Brown University.

Doria Robinson is a third generation resident of Richmond, California and the Executive Director of Urban Tilth, a community based organization rooted in Richmond dedicated to cultivating a more sustainable, healthy, and just food system. Urban Tilth hires and trains residents to develop the capacity to produce 5% of our own food supply.

Raised in a strong church community where her grandfather was the minister, Doria spent weekends and summers on the church's 500 acre ranch in Fairfield California. It was on the ATOT ranch where she was taught her first strong lessons on the power of cooperative economics by her grandfather Elder Vernon V. Robinson. Doria has also worked on organic farms in Western Massachusetts where she attended Hampshire College, at Veritable Vegetable a women owned organic produce distribution company, Real Food Company and Mixed Nuts Food Co-op.

Doria is a Certified Permaculture Designer, Bay Friendly Gardener, Nutrition Educator and Yoga Instructor. She is the founder of Sanctuary Yoga, the "A Girl and Her Bike" BLOG; co-founder of the Richmond Food Policy Council and a collaborator in Rich City Rides and the realRICH- cycling, and civic pride organizations in Richmond, California.

In 2014 she led the charge to develop Urban Tilth's first 3 acre urban farm in Richmond, relaunch the Farm to Table countywide CSA using hyper local produce and seeded the Richmond Food Policy Council's effort to install salad bars in every Richmond school in order to increase access for all Richmond kids to healthy whole foods. Doria currently lives in the neighborhood she grew up in in Richmond with her wonderful 13 year old twins.

Lena Robinson is a regional manager in community development at the Federal Reserve Bank of San Francisco covering the area of northern California. In this capacity she works to increase investments and improve access to capital, credit and banking services for low-income communities and households in compliance with the Community Reinvestment Act. This objective is achieved in part by providing technical assistance and training on successful initiatives and programs, convening key stakeholders to identify community development needs, and facilitating partnerships between financial institutions and community-based organizations. Outcomes from such partnerships may result in increased affordable housing and neighborhood revitalization; environments that promote better health, loans and training for small businesses; and expanded services and facilities that benefit low-income individuals.

Lena serves as a board member for Neighborhood Housing Service East Bay, East Bay Housing Organizations (EBHO), on the steering committee of the Alameda County Community Asset Network (ACCAN) and on the advisory board for the Sustainable Business Alliance—an affiliate of BALLE. Prior to joining the Federal Reserve Bank of San Francisco, Lena managed the housing program for international students at UC Davis Extension. She holds a Master's in international studies from Ohio University and a Bachelor's in Japanese studies from the Monterey Institute of International Studies.

Heather Smith is an urban farmer and an occupational therapist. After over 14 years working in healthcare in Philadelphia, she discovered an urban farm in her community and was immediately impressed with the ways in which sustainable urban agriculture could address the health, wellness, and economic challenges that communities face, especially low income communities, communities of color, and those which have historically been marginalized and oppressed.

In 2014 Heather moved to Oakland and landed at People's Grocery where she is the Urban Agriculture Program Coordinator. People's Grocery manages a quarter acre garden on the grounds of the California Hotel, an affordable housing development in West Oakland owned by the East Bay Asian Local Development Corporation (EBALDC). There she coordinates existing programs such as a weekly nutrition and wellness workshop called Flavas of the Garden and has most recently developed the Food as Medicine program in collaboration with EBALDC and Lifelong Medical Care in effort to find garden based solutions for people who are challenged with or at risk for hypertension. Heather represents People's Grocery on the San Pablo Area Revitalization Collaborative committee (SPARC) as co-chair of the health work group and is currently coordinating the SPARC Heart Health Pilot program which includes a weekly blood pressure clinic, Food as Medicine, and is a place where folks can get information, referrals, or food from the garden. In 2016 they hope to expand the programs beyond the California Hotel and beyond hypertension to address the many other mental and physical challenges that our West Oakland community faces. She is thrilled to be living, working, learning, and growing at the intersection of health care, sustainable agriculture, and affordable housing.





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