

# Cultivating Equitable Food-Oriented Development: Lessons from West Oakland



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Mandela MarketPlace is a nonprofit 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.

<http://www.mandelamarketplace.org>

## Introduction

What began as a grassroots effort in the 1990s to open and sustain a cooperative grocery store in West Oakland has now evolved into a robust network of supports that are fostering a community-owned food system throughout the San Francisco Bay Area. From production to distribution to retail, the Oakland-based nonprofit Mandela MarketPlace (MMP) cultivates a model approach for advancing equitable food-oriented development with an ecosystem of businesses, entrepreneurs, and initiatives firmly rooted in the principles of community-driven solutions and economic self-determination.

This case study, the second installment of a three-part series, explores how the MMP ecosystem has grown and evolved, and the operations, inner workings, and relationships across its tightly woven network. Collectively, MMP's entities, stakeholders, and community players build on and invest in community assets with the goal of transforming neighborhoods like West Oakland into thriving communities. Part III of the case study series will examine the health, economic, and social impacts of Mandela MarketPlace's model and explore implications for expansion and future sustainability.

In the midst of ongoing demographic and economic change that has transformed the region over the last two decades, the organization has maintained its footing as a cultivator while evolving to adeptly respond to residents' needs. This story offers an important lesson to communities across the country that are also trying to bring good food and business opportunities to their neighborhoods. What has it taken—and what does it take moving forward—to operate and sustain the nonprofit, to build organizational and operational infrastructure, and to develop the unique model of food-oriented development to cultivate this network and an inclusive local food economy? These questions and more will be explored.

Now, with proof of concept after more than 10 years of experience, MMP's model offers a path forward for other communities impacted by historical and systematic disinvestment—one that is equity driven, can withstand neighborhood change, and prioritizes investment in the people and places that are most often left behind.

Produce shelf at Mandela Foods Cooperative.



## The Evolving Role of Mandela MarketPlace: A Local Hub for Equitable Food-Oriented Development

For many West Oakland residents, the lack of healthy food options in their neighborhood represented more than just a grocery gap. The issue of healthy food access was an important rallying point around which they could come together and craft sustainable solutions to complex health, economic, and social issues shaping their day-to-day realities. As described in the first case study, *Transforming West Oakland*, a deep community engagement process led by local leaders and facilitated by the West Oakland Food Collaborative in 2000 culminated in a comprehensive five-part roadmap for a food-secure community. This included plans for a community-owned grocery store and a local farmers' market; support for small businesses, corner stores, and local farmers of color; and increased neighborhood green spaces. In developing this collective vision to address food inequity, residents also envisioned a way to tap into the neighborhood's rich culture and history by building a more inclusive local economy through a network of food-related businesses committed to advancing health, sustainability, and community ownership.

### Mandela as a Community Health and Business Development Hub

The barriers that impede access to healthy, affordable food in low-income communities of color mirror the larger barriers to entry that exist for low-income entrepreneurs and those of color, and that have been produced by the same historic and systemic issues. As described in the first case study, the effects of decades of systematic disinvestment and economic and political marginalization are still felt today in West and East Oakland. Despite high levels of interest and potential, underresourced entrepreneurs and entrepreneurs of color face unique challenges due to the systematic extraction of wealth and resources from these communities. The barrier of limited access to knowledge networks, culturally relevant resources, assets, and flexible capital and financing tools, have created an inequitable playing field for such entrepreneurs seeking to launch a food-related business—a sector with notoriously thin profit margins, high development and start-up costs, and long-held misconceptions about the perceived risk of investing in low-income communities.

Mandela MarketPlace's incorporation as a 501(c)3 organization in 2004 was in response to the need for a financial intermediary to direct and leverage resources toward implementation of the West Oakland food system strategic plan. As a recognized nonprofit, the organization served as a vehicle for a coalition of residents, business leaders, and advocates to apply for and receive crucial grant and loan dollars to launch the now-defunct Mandela Farmers Market, as well as to develop and launch the Mandela Foods Cooperative (MFC) grocery store in 2009. Early community buy-in, coupled with these critical, early grant dollars, was key to establishing MMP as a stable community fixture and creating a structure for future organizational growth.

“What keeps community entrepreneurs from launching a business to fill a locally recognized market gap? The reality is that launching a business in a marginalized community correlates with inadequate access to financial, physical, structural resources. Not only are resources limited, but historical systems of extraction have siphoned wealth and uprooted support systems for decades. Because of this, traditional models of access to capital and business development need to be revised—we have to reinvest not just through patient debt capital, but also by restoring extracted wealth and building networks of support.”

—Mariela Cedeño,  
Director of Business Development and Lending

Since MFC's launch, MMP's unique role in West Oakland has evolved. Today, MMP is not only a nonprofit financial intermediary, but also a seasoned community health and business incubation provider. Director of Business Development Mariela Cedeño describes MMP as a hub of localized food-oriented development. In addition to serving as an entity for centralizing resources, investments, and partnerships, the organization has also served as a cross-pollinator of an interlinked, hyper-local food economy. The enterprises in this economic network operate under a broad and more equitable framework. For MMP and MMP-supported enterprises, a commitment to “local” not only considers where food is sourced, how it's grown, or the geographic reach of a farm or retail outlet. Crucially, this commitment also accounts for who is hired, who is borrowing or accessing capital, who is leading a project or owning a business, and who is actively participating in decision making—and whether or not the people who most benefit also own and make decisions that reflect community needs and desires.

## Shifting Toward an Inclusive Triple-Bottom-Line Paradigm

Economic and small-business development researchers and practitioners have characterized the natural trajectory along which businesses grow and change over time. The majority of businesses undergo a common cycle of distinct phases: periods of initial growth and expansion, peaks followed by contraction, and then recovery. Launching a business—and a sustainable one at that—is resource intensive and requires skills, knowledge, capacity, and, above all, an entrepreneurial spirit to navigate complex regulatory and market landscapes to plan, design, finance, and eventually launch an enterprise.

Critical in this process is access to capital, not only in the predevelopment stages, but also throughout other important phases of a business cycle that may require an additional influx of capital; a business may hit a rough financial stretch, need to repair or purchase equipment, or bring on additional staff to expand. For small businesses, some of these expenses can make or break the business and require an injection of capital. For individuals with access to social capital and resource networks, applying for a bank loan, asking for financial support from family and friends, or approaching an investor may seem like the appropriate course of action when seeking additional capital. However, such actions are rarely so easy in communities where wealth and assets have been systematically stripped. Far too often, individuals seeking financial support or expert advice to launch or grow their businesses may instead face a lack of banking institutions in their neighborhoods, discriminatory lending practices based on their background or language, or inflexible loan products with overly burdensome debt that risks further stripping their assets. Compared with more resourced

Local entrepreneur and farmer Maria Catalan signing papers for her loan agreement with Mandela MarketPlace.



“What happens when a Bay Area tech company is ready to launch? Founders tap into a well-established network of angel investors, venture capitalists, or even rich friends. In West Oakland, however, those networks and opportunities simply don’t exist. Even in comparing a West Oakland business to a business in a more affluent Oakland neighborhood, you run into the same issue. If you’re well networked, you know where to go to get a \$50,000 loan. If you’re not and you’re from a disinvested neighborhood, not only do you not have those networks, you’re considered a risky investment.”

—Mariela Cedeño,  
Director of Business Development and Lending

communities, low-income communities are not afforded the same access to resources and tools that support businesses through the phases of building up, testing, and trial and error that are central to refining one’s business model or product.

MMP’s evolution into a local hub for community-based and equitable food-oriented development was in part a direct response to the uneven playing field that West Oakland residents and local entrepreneurs faced as they sought the appropriate resources to develop Mandela Foods Cooperative. The organization’s leadership and MFC worker-owners also recognized the importance of using the resources gathered to invest in local solutions. Bringing in a big-box retail chain or dollar store to address the need for a grocery store wasn’t the solution—such stores may create jobs, but more often than not they are not quality jobs; they may create wealth, but that wealth wouldn’t reach or stay in the community. Prioritizing investment in a business owned by people of color who lived in and reflected the community, and who were committed to their neighborhood, created something more valuable and sustainable. This focus helped residents build skills to run a business, and the business itself has created wealth that has circulated within the community. MMP offers quality job opportunities to local residents and solidifies community members’ social bond to enterprises as part of the neighborhood’s economic, social, and cultural fabric.

Mandela’s work is driven by an explicit commitment to advancing mission-driven business models, one that accounts for the varying vulnerabilities, risks, and priorities that each social and economic actor in a business transaction must consider, while prioritizing the most marginalized position. In a more traditional profit-driven business model, decisions are made solely on the basis of maximizing profits, often with no

transparency, at the whims of volatile market dynamics and at the cost of customer affordability or employees' wages. Within a low-income community, these types of practices can exacerbate inequity. Affordability and accessibility remain major barriers for low-income residents to purchase healthy food. Small family farmers of color often receive prices for their produce that barely cover the cost of production, harvesting, and transport. At the same time, healthy food retailers grapple with balancing pricing strategies that offer affordable food options while setting an appropriate level of markup to sustain business operations and pay workers.

MMP's work and model for food-oriented development aim to shift businesses toward a more inclusive, "triple-bottom-line" paradigm that prioritizes maximizing benefits to people and planet, while also recognizing how profit can be purposed to benefit stakeholders throughout the food system.

- **People:** Prioritizing local culture, living wages, job opportunities, income stability, and healthy food access for those most marginalized
- **Planet:** Supporting locally and sustainably grown produce
- **Profit:** Ensuring that farmers receive the best prices for their produce and that community members are able to earn a stable income while enabling business growth

"It takes an organization that understands how to build community trust and capacity in a way that moves people forward to some end goal. Is it opening a grocery store, operating a food system, increasing food access in community? What's that goal we're working towards, and does the organization have the capacity and skills to build partnerships to move towards that goal?"

—Dana Harvey,  
Executive Director

This holistic system of shared decision making and risk taking enables all three to be prioritized. Though this type of business development can take more time, it also fosters a different kind of entrepreneur and interdependent relationships among farmers, distributors, retail businesses, customers, and others in the network. The approach is forward looking and plants seeds for entrepreneurs to launch their businesses and cultivate leadership skills in the long term. The Mandela Model and Network section explores Mandela MarketPlace's food-oriented development model in depth and the various programs and strategies employed to achieve these goals.

## Cultivating Sustainable Community-Owned Businesses

An important goal of MMP's model is for community-owned and community-driven enterprises to be self-sustaining and profitable businesses that build and retain community wealth. Through the existing network, the larger food-oriented development model, and partnerships the nonprofit has built, the businesses that MMP has incubated are on the path towards this goal.

For example, since launching in 2009, Mandela Foods Cooperative has worked to stabilize itself by increasing sales and its customer base. In 2015, MFC surpassed \$1 million in sales, allowing it to finally achieve profitability. As documented in the first case study, the nonprofit played a critical role in incubating MFC through subsidizing start-up and equipment costs, providing flexible financing, and working with worker-owners to build capacity in business operations and finances. Over the last seven years, MFC has trained 10 residents as worker-owners and is owned and operated by six worker-owners, all of whom are former or current residents of West Oakland. Two employees are interested in becoming owners themselves. A plan is under way to expand to eight worker-owners and additional employees, which would offer residents not only employment opportunities but also pathways to ownership. Most recently, MFC successfully negotiated a lease to expand next door into 6,000 square feet of an 11,000-square-foot retail space, vacated by a 99 Cents Only store in January 2017. For MFC worker-owners, this move offers an exciting opportunity to refine and grow their business model. MMP is already working with MFC to secure the appropriate mix of public and private investment dollars needed to fund the \$1.5 million expansion.

Another incubated enterprise, Mandela Foods Distribution (MFD), discussed in more detail on page 19, is currently housed within the nonprofit and operated by two full-time MMP staff. A crucial 2011 California Department of Food and Agriculture grant to MMP helped to formalize MFD, and since then, MFD has led to \$500,000 in additional revenue to local farmers of color and 950,000 pounds of local produce distributed to food-insecure communities in Oakland. MFD's produce sales have grown steadily over the last few years, with annual revenues surpassing \$200,000 as of 2016. Although MFD is not yet profitable and still relies on grant funding through the nonprofit to subsidize the difference between its revenue from produce sales and operational expenses, it is actively working with the MMP staff to develop infrastructure and a long-term plan to eventually transition into a formal, stand-alone business.

Given the existing uneven playing field that many local entrepreneurs and business owners in historically disinvested neighborhoods like West Oakland face, MMP acknowledges that the path toward business sustainability can be long and demanding. Its model recognizes the real barriers that entrepreneurs of color and low-income entrepreneurs face at every step of the business development process—accessing capital, becoming capital ready, incorporating, and scaling and expanding appropriately—but it is also built upon the fundamental belief that these challenges are not insurmountable. By offering a supportive, culturally accessible, and comprehensive model, MMP has become a launching point for local entrepreneurs who want to take the first big step forward.

Mandela Foods employee, Fekida Wuul, staffing the cash register at Mandela Foods Cooperative.



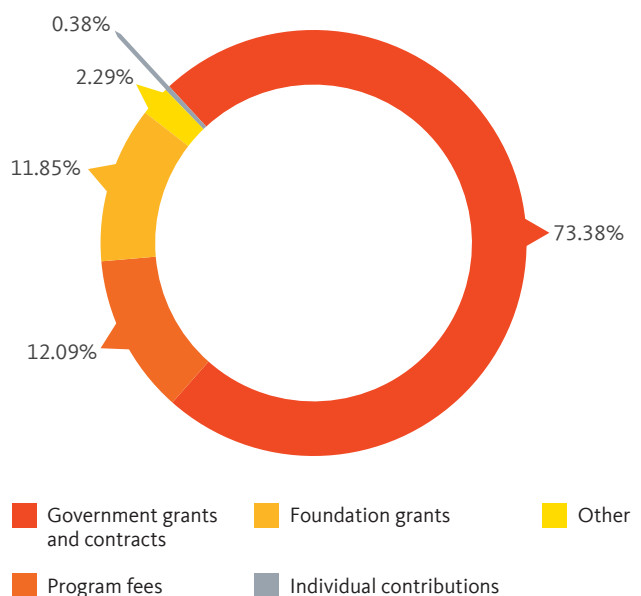
## Building an Organizational Structure for Growth and Sustainability

From its start as a small grassroots nonprofit, MMP has become a \$1.6 million organization with a dedicated team of 15 staff members and growing. With an increasing network of businesses, partners, and staff, the organization's annual revenue has increased steadily over time to match its expansion. And these investments are beginning to yield results as incubated businesses grow and move toward sustainability.

## Investing in Mandela's Mission and Vision

A range of financial investments from diverse sources, along with community buy-in, has fueled the organizational engine that sustains the nonprofit's day-to-day operations that help MMP achieve its larger mission and vision of building health and wealth in West Oakland and beyond. Public investments are critical to supporting the organization: government contracts and grants make up the largest portion of the organization's revenue. Nearly three-quarters of MMP's annual revenue is supported by major federal competitive grants, including the Healthy Food Financing Initiative, United States Department of Agriculture (USDA) Community Food Project, USDA Food Insecurity Nutrition Incentive, and Centers for Disease Control and Prevention (CDC) Racial and Ethnic Approaches to Community Health grant programs.

### Mandela MarketPlace Annual Revenue by Source, 2015



Source: Mandela MarketPlace.

Private foundation grants continue to play an important role in sustaining the organization, serving as key early investors; initial grants from the Walter and Elise Haas Fund, as well as later grants from the California Wellness Foundation and debit capital from California FreshWorks, were pivotal investments and laid the groundwork for what has become the Mandela MarketPlace's food-oriented development model and network. Other sources of funding to support MMP's work include individual contributions, program service fees (such as revenue from produce stands and healthy retail outlets), and income from other sources such as community events and fundraisers.

"We are stabilizing ourselves as an organization, an institution. How do we begin to build our own asset base, to help us collateralize investment dollars? The more we grow, the more capacity we have to build, in order to meet the growing needs and demands of supporting this work with and in historically disenfranchised communities. That's key to the sustainability of the organization."

—Dana Harvey,  
Executive Director

## Financing Organizational Capacity Building

The organization's successful record in applying for and receiving large competitive grants has helped it secure local and national credibility and attention. Along with foundation support, grant dollars have enabled the organization to implement its growing array of programs and services. The impact, however, extends beyond the end point of the grant. In MMP's model, grant dollars are utilized as seeds for revolving loan funds, predevelopment costs, and other investments into a business that lead to job opportunities, training, and education for budding entrepreneurs. Even after grants end, that business or job stays in the community.

As MMP continues to become more sophisticated in community business development, the organization is looking toward long-term sustainability and ways to build its assets and organizational capacity to scale its model. All of MMP's programs and services, as well as the associated staffing and operational costs, coexist in a comprehensive ecosystem that has garnered much interest from other organizations and communities. However, most public and private grant dollars fund specific programs or activities within a limited time frame, operate as reimbursements that require the organization to

spend costs associated with grant activities first before being reimbursed, and have different sets of funding and reporting requirements.

Although MMP leadership has been able to creatively leverage existing dollars, a major challenge remains in finding more flexible funding and investment dollars that can be directed specifically toward building MMP's organizational capacity: critical pieces like staffing and professional development, organizational systems, and fund management and development. As is the case for many nonprofits, income that relies primarily on one-time grant funding from multiple sources can constrain the organization's ability to be agile enough to keep up with growing interest from other regions. For each additional program grant that the organization receives, capacity must increase two- or threefold to meet that growth. In addition to its active projects, the organization is in the process of working with or has received interest from partners across the field to support replicating its model in other neighborhoods and cities.

Additional long-term and flexible investments in organizational management and capacity are needed to support the organization in this important period of growth. As philanthropic, economic development, health, and other sectors amass greater interest in comprehensive approaches to economic inclusion and creating healthy communities of opportunity, the local model of food-oriented development that MMP has developed is well poised to serve as a promising and time-tested exemplar that can be effectively scaled and replicated nationally—with the appropriate investments.



## Operations and Organizational Structure

Together, MMP's annual revenue from these important funding sources fuel the central components of the organization's infrastructure. Overall, the nonprofit's revenue supports four major categories of expenses:

1. Staffing, leadership, and community governance
2. Field building and partnership cultivation
3. Operations and marketing/communications
4. MMP food-oriented development model and implementation

The majority of organizational expenses comprise staffing and program costs to operate MMP's food-oriented development model and field-building activities with partners. Approximately 13 to 14 percent of the organization's annual expenses support operational costs, including facilities maintenance, equipment, information systems, marketing, and communications.

### **Staffing, leadership, and community governance**

MMP is made possible by a dynamic and diverse staff of 15 employees, of whom 75 percent are people of color. The organization has an all-women management team, which includes executive, program, and administrative positions. Dana Harvey has served as MMP's longtime executive director, working closely with Mariela Cedeño, director of business development and lending; Christine Kuo, finance and operations director; and Trisha Chakrabarti, program and policy manager, to inform the strategic direction of the organization. An additional 11 staff members work in close partnership with leadership to design, implement, and refine the array of healthy retail and business development programs and services that comprise the MMP model. The next section describes this comprehensive model in depth. Two staff members, Yuro Chavez and Erick Ismael Sanchez de Leon, co-manage and lead the sourcing, distribution, and operations of Mandela Foods Distribution, a social enterprise that is currently housed as a program under the nonprofit. The Mandela Model and Network and the Mandela Model in Action sections describe MFD in further detail.

MMP's investment in staffing does not just reflect salaries, wages, and benefits, but also opportunities for professional growth and leadership development. MMP is governed by an equally diverse six-member board of directors that is two-thirds people of color and a mix of community stakeholders, longtime partners, and content experts in the field of public health, healthy food access, and community economic development.

### **Field building and partnership cultivation**

The organization's ongoing efforts to build and cultivate partnerships have been critical to ensuring that the MMP model and its array of programs and services are timely, relevant, and responsive to the dynamic landscape of neighborhoods and local communities. As the organization strengthens and expands its business incubation and financing efforts, it has further broadened partnerships with key leaders and experts in the business development and finance space, such as California FarmLink, Centro Community Partners, La Cocina, Credibles, Self-Help Credit Union, Kiva, NonProfit Finance Fund, Capital Impact Partners, and other economic development accelerators. The organization also invests staff and resources to ensure that MMP remains at the table for critical community conversations around local and regional trends, proposed policy decisions and development projects, and other pressing issues to serve as a voice for traditional residents. MFC worker-owners were involved in efforts to pass a worker cooperative ordinance in the city of Oakland that could foster worker-owned cooperatives through city incentives and policies. MFC is also part of the Business Association for Black Business Owners, and MMP is actively involved in partnerships seeking to develop Seventh Street, as well as other business development groups.

MMP staff have been in conversation with partners to tackle the issue of commercial displacement that has run parallel to regional trends of residential housing displacement that are impacting communities of color in the Bay Area. Business owners of color in MMP's network are facing challenges not only in finding affordable housing options, but also affordable commercial space, as rents increase on both fronts. Given that most small food businesses rent their spaces, any investment into equipment or space upgrades is financially risky due to the lack of certainty as to how long they can remain in the rental. Affordable food production, warehouse distribution, and manufacturing spaces continue to be harder to find in places like West Oakland. MMP is exploring ways to engage with commercial, market-rate, and affordable housing developers around this critical issue, as well as city and public officials to invest in policies and resources that support local businesses and thriving economies.

### **Operations and marketing/communications**

Other resources are invested into operational and material costs to implement programs day-to-day, encourage partner cultivation, and support staff. This includes the cost for facilities and rent, utilities, information and financial systems, supplies and equipment, and marketing/communications activities to expand the organization's reach and narrative.

### **MMP food-oriented development model and implementation**

As described earlier, Mandela's food-oriented development model has combined community economic development and place-based programs to link a network of food-based enterprises spanning the entire spectrum of the food system. In response to the systematic barriers that many West Oakland

and other low-income residents face in accessing not only healthy food but also economic opportunities, MMP's five-part model offers comprehensive services that help local businesses in historically disinvested communities grow into self-sustaining enterprises. The full scope of organizational resources—staffing, operations, field building, and program dollars—is devoted to the ongoing work designing, implementing, refining, and scaling the model. The following section describes this model in depth.

Mandela Foods Cooperative worker-owners and employees, L to R: Erin Clark, Fekida Wuul, James Bell, and Adrionna Fike.



Photo courtesy of Michael Short Photography.

## The Mandela Model and Network: Linking a System of Supports to Build Community Capacity

Over the years, Mandela MarketPlace has tested and fine-tuned a model for food-oriented development that builds a community-driven local food system and economy—rooted in people, place, and partnerships—in low-income, historically marginalized communities. Through its unique status as a nonprofit and financial intermediary, the organization can multiply the value of public and private grant dollars through a system of supports, comprising five interlocking components, meant to be flexible and adaptable to the local context. These components build capacity among and link together new and emerging community-based food businesses.

The five value-driven and complementary components of the model offer a comprehensive set of programs and services, including community engagement, workforce development, leasing and spacing agreements, various forms of full and partial subsidies or cross-subsidies, education and training, and flexible loan products and terms. The model's key components include:

1. community engagement;
2. place-based healthy food retail, including access to Mandela Foods Distribution;
3. business incubation and technical assistance;
4. access to capital and financing; and
5. training and education.

“It takes time to build the trust, relationships, groundwork in the community to engage people in the idea that their personal investment is going to lead to something. It's not coming in and dropping out quickly. It takes the perseverance to stay with a community to make sure that at the end of the day, the thing promised is going to happen.”

—Dana Harvey,  
Executive Director

Collectively, this system of support serves as the initial launching point for engaged and mission-aligned entrepreneurs of color, many of whom are at the early stages of development or initial engagement, with the long-term goal of positioning and preparing these businesses to tap into more traditional business development resources and capital. For example, the model's incubation services focus on building financial equity in communities where entrepreneurs find themselves with fewer opportunities and resources, for reasons previously highlighted, than those in more affluent communities. The mix of access to training and education, technical assistance, patient capital, and direct investment from the nonprofit helps these enterprises get to a place of capital readiness. The goal is to sufficiently build entrepreneurs' skills so that they are able to apply for and successfully secure financing from more traditional yet supportive capital systems. This could be through community development financial institutions, credit unions, community-based lenders, or other investors who understand the dynamics of profit and social impact among community-based businesses.

“Mandela MarketPlace’s success isn’t in developing grocery stores, it’s in creating a model founded on deep community engagement, elevating community assets, and providing continued support to ensure sustainability.”

–Mariela Cedeño,

Director of Business Development and Lending

## 1) Community engagement

MMP’s model begins with deep community engagement to build trusting and accountable relationships with local leaders and residents. Drawing from the community-driven process that first launched Mandela Foods Cooperative, MMP has refined a participatory approach to ensuring stakeholder buy-in and participation for healthy food retail or economic development projects, as well as policy efforts to support community change. This critical predevelopment phase, often overlooked or insufficiently financed in many development projects, has emerged as an essential first step to ensuring success. Projects must be aligned to local context and community stakeholders must collaborate to produce and make decisions for sustainability. This process involves identifying local leadership, cultivating buy-in, conducting need and asset assessments, and working closely with stakeholders on visioning, setting goals, identifying solutions, and prioritizing action.

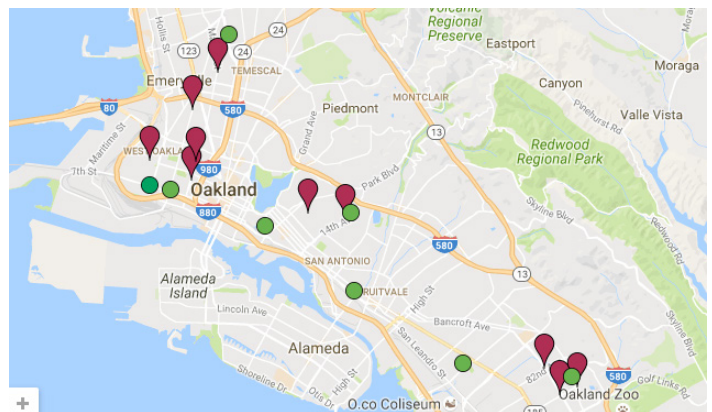
Once a project or effort has launched following a community engagement process, MMP works closely with networked partners to sustain ongoing participation and decision making with community stakeholders driving implementation. This involves activating and building a strong coalition among members of MMP’s network. The unique coalition that MMP has built includes not only advocacy organizations, leaders, and residents, but also important stakeholders such as farmers, corner-store owners, entrepreneurs, and local vendors who bring unique perspectives and voices to the table. In this ecosystem, every player counts—the farmer growing strawberries, a business owner hiring a local resident, and a worker-owner actively engaged in policy advocacy are all part of a collaborative group of people working toward a common vision.

## 2) Place-based and culturally relevant healthy food retail

A cornerstone of MMP efforts is an array of programs created to increase access to healthy food through established retail outlets in low-income communities of color. MMP works through a diverse network of outlets—produce stands at schools, clinics, and hospitals; neighborhood corner stores; and the co-op—to distribute and sell produce sourced from local farmers of color who are part of the Mandela Foods Distribution network. These programs collaborate with place-based institutions that offer important resources and services, maximizing community reach and impact and complementing efforts to create a healthier environment. These retail partnerships, also described in the first case study, include:

- ongoing incubation of the Mandela Foods Cooperative grocery store;
- the network of neighborhood corner stores that are part of the Healthy Retail Network, formerly the Healthy Neighborhood Store Alliance; and
- weekly community produce stands at senior centers, health clinics, Oakland Unified School District schools, and Highland Hospital in Oakland to increase access to fresh fruits and vegetables sourced from MFD farmers.

A map of members that make up Mandela MarketPlace’s healthy retail network, spanning the city of Oakland.



The organization works with partners to distribute and sell affordable and fresh produce, and also to encourage the consumption of healthier food options through a mix of community nutrition education, marketing supports, and in-store improvements such as product mix or produce shelf displays. To further incentivize healthy eating habits, create a regular customer base for small neighborhood retailers, and extend the purchasing power of CalFresh Supplemental Nutrition Assistance Program (SNAP) dollars (the state's nutrition assistance program for low-income residents and families), MMP recently partnered with Credibles to launch an innovative new program, FreshCredits. Supported through a USDA Food Insecurity Nutrition Incentive grant, FreshCredits enables residents using SNAP benefits to receive a 50 percent credit for every dollar spent on fresh, canned, frozen, and dried fruits and vegetables, which can be redeemed at any participating MMP network retailer.

Grant investments play an important role in maximizing the three goals of people, planet, and profit in each of these retail partnerships. In order to ensure MFD farmers receive fair prices for their local, organic, and sustainably grown produce while keeping the cost of fruits and vegetables affordable for distributors, retailers, and customers, grant dollars serve as direct subsidies to offset any differences. Distributors and retailers typically make little profit from selling fruits and vegetables; grant dollars enable Mandela Foods Distribution to provide a fair price to farmers, while offering lower markup costs to the co-op and Healthy Retail Network and produce stand customers. This system maximizes affordability, access, and sustainability for everyone in the transaction.

Maria and Julio Catalan of Catalan Family Farms, members of the MFD network.



### 3) Business incubation and technical assistance

Characterized by deep investment and long-term support for local food enterprises, MMP works closely with a range of mission-aligned entrepreneurs and food businesses—cooperatives, individually owned businesses, micro businesses, and budding start-ups—through three levels of business incubation:

1. Comprehensive business incubation
2. One-on-one coaching and technical assistance
3. Education and training

This body of programs and services spans the entire entrepreneurship process, from idea generation to predevelopment, development, testing, growth, and expansion. A full menu of targeted tools and services helps entrepreneurs build skills to transform an idea into reality. MMP's comprehensive business incubation and one-on-one coaching and technical assistance programs are described below. Its education and training components are described in depth on pages 16-17.

MMP brings three areas of expertise to its business incubation programs:

1. Close engagement with community stakeholders
2. Identification and vetting of trusted partners
3. Design of culturally relevant tools that resonate with underresourced entrepreneurs

These capacities fill an important equity gap created by mainstream financial or professional service sectors that offer traditional business development tools that insufficiently address the unique needs and challenges faced by entrepreneurs of color. Many of the small-business tools available through city or federal economic development agencies are designed for small businesses with 15 employees and more than \$250,000 in annual revenue. The entrepreneurs and communities that MMP works with are largely micro-businesses still in the earlier stages of stabilization. They need support building the foundational skills to understand the language of business development and the steps they need to take to grow and/or formalize their businesses.

## Comprehensive business incubation

Currently, MMP is providing in-depth comprehensive business incubation to three enterprises: Mandela Foods Cooperative, Mandela Foods Distribution, profiled on page 19, and Zella's Soulful Kitchen, profiled on page 20. This means that MMP is actively working with the entrepreneur(s), providing substantial support around business design, implementation, and expansion, in the following areas:

- **Predevelopment and business planning:** To launch a business, entrepreneurs must create a business plan; incorporate, permit, and license the business; and file sales taxes. MMP works closely with incubated businesses wherever they are in this process to support ongoing planning and implementation.
- **Workforce development and human resource needs:** As an incubated business expands and seeks to hire additional personnel, MMP collaborates to execute workforce development strategies and identify potential partners in the sector. These strategies are driven by a commitment to hiring locally, offering good jobs and wages, positive work experiences, and providing opportunities for growth. MMP has partnered with a number of workforce intermediaries and pathway programs that prioritize employment opportunities for local youth and residents. At key points, MMP has also invested in consultants, subsidized the cost of employees, or directly hired personnel to build additional capacity—for example, hiring a manager at MFC to work with the worker-owners on issues of sourcing, pricing, and marketing.
- **Financial planning:** MMP provides free bookkeeping services and financial information systems for all incubated businesses, and manages insurance and liability requirements. Although the enterprises manage their own day-to-day operations, they meet regularly with MMP's bookkeeping staff to settle and approve bills, review profit and loss sheets, examine growth and cash-flow issues, and discuss budgeting.

Local entrepreneur Bilal Sabir of Delightful Foods preparing a batch of his “No Cookie” cookies.



- **Leasing, space, and equipment:** As master tenant of the Bridge Housing facilities in which these incubated businesses reside, MMP works in partnership with each business to implement the appropriate leasing or rental agreements that can support incubation. Grant investments fund these strategies. For example, MMP subsidized the first year of rent for MFC and Zella's Soulful Kitchen, which are subtenants located in the same space, to help the businesses stabilize before gradually increasing the rent to market rate. Grant and loan dollars through MMP have provided critical capital for equipment purchases, repairs, or upgrades, as well as other tenant improvements.
- **Pricing strategies and subsidies:** MMP partners with businesses to identify pricing strategies that can maintain their commitment to affordability, access, and viability as a business. For example, the co-op employs a method of cross-subsidizing, ensuring that staple foods like produce, bulk grains, and dairy products are affordable, but pricing more luxury items or high-end packaged goods such as chocolate-covered almonds or artisanal almond butter higher to balance markup costs.
- **Referrals to vetted community partners and resources:** MMP has evolved over the years into a resource hub and launching pad, establishing a whole network of partners and content experts who support its commitment to investing in entrepreneurs of color. The organization connects businesses and entrepreneurs, when ready, to existing resources that offer more extensive tools and expertise in business development, marketing, workforce development, and legal matters.

### **One-on-one coaching and technical assistance**

Over the years, local entrepreneurs and vendors, many living or working down the street, have approached MMP and MFC for support in developing their independently owned businesses. Mandela Foods Cooperative emerged as a natural testing ground and information hub for entrepreneurs who have approached the store to market their products on the co-op shelves or to ask worker-owners for business advice. Three years ago, MMP began to tap into this budding ecosystem and formalize coaching and technical assistance services for these entrepreneurs. In these cases, MMP provides subject matter expertise and one-on-one guidance. Each engagement begins with an assessment of needs in the following areas:

- developing a business plan
- understanding business income and expenses
- understanding personal budgets and connection to business choices/ strategies
- developing strategies to create and market test products
- building a website and establishing a social media presence
- identifying sources of “patient,” long-term capital, and loan application support
- connecting to partner-entrepreneur development resources

In this capacity, MMP mentors five local food-based entrepreneurs whose businesses range from a small family-run restaurant to a healthy-product business creating bean pies or vegan cookies. Most of these businesses were referred through MFC as vendors at the store. MMP staff generally meet with entrepreneurs over a few sessions to discuss needs, challenges, and potential strategies. The nonprofit also works with them to identify appropriate resources or community partners that can provide them with additional information or more in-depth services. This may include MMP's own loan funds or other entrepreneur training programs, such as Centro's Entrepreneur Readiness Program.

Efren Avalos of Avalos Farm, a member of Mandela Foods Distribution and Harvest to Market borrower.



## 4) Access to capital and financing

To address the significant barriers to accessing debt capital that many underresourced entrepreneurs face, MMP offers three types of flexible loan products available to incubated businesses, entrepreneurs, local farmers, and others seeking to launch food-related businesses in low-income communities. These products complement low- and no-cost financial tools, technical assistance, and in-depth business incubation, and include the following:

- **Kiva:** MMP serves as a Kiva trustee, allowing Mandela-endorsed entrepreneurs to access an online crowd-lending platform for thousands of peer-to-peer lenders. So far, Mandela MarketPlace has endorsed \$26,000 in microloans for entrepreneurs. This process involves a thorough review of an entrepreneur's business and personal finances and ongoing mentorship, followed by underwriting that enables borrowers to receive loans from \$5,000 to \$10,000.
- **Mandela Ladder Up Fund:** With seed capital from the California FreshWorks Fund and the Healthy Food Financing Initiative, MMP established a \$117,000 revolving loan fund available to eligible retailers, producers, growers, and distributors.
- **Harvest to Market:** In partnership with California FarmLink, a nonprofit lending institution that helps local farmers access land and financing, MMP co-established the Harvest to Market loan fund, building off a \$25,000 loan reserve to offer \$100,000 in loans to farmers of color who are part of Mandela Foods Distribution's farmer network. Since Harvest to Market's launch, over \$70,000 in loans has been deployed.

“Our loan repayment rate is 100 percent because we're working with people who are not only an integral part of our network, but also have the mentality of 'I don't have the privilege of failing, I'm going to make this work.' They're communicative. We know what's going on with their business, and we see them regularly. We're not just giving them capital, we're invested in the success of their business.”

—Mariela Cedeño,  
Director of Business Development and Lending

The fact that all of these loan products see 100 percent repayment is no surprise. MMP strives to develop trusting relationships with each borrower, regularly communicating about challenges that arise and engaging in collective problem-solving. This dynamic has created a relationship between lender and borrower that is not purely transactional, but instead exhibits mutual commitment to the mission at hand and a value for reciprocal growth.

## 5) Training and education

Recently, MMP has launched a series of trainings and workshops to educate budding or potential entrepreneurs in the community about the nuts and bolts of business development, institutionalizing another form of capacity building of knowledge and skills. The series emerged to support budding entrepreneurs who were finding traditional business development resources inaccessible. The first set of workshops was held at the Afghan Coalition in Fremont, California. The group of food vendors attended a series of foundational business development workshops, followed by workshops on food safety and production. More recently, Mandela MarketPlace partnered with the Castlemont Community Market, a monthly community market in East Oakland. The market organizers approached MMP to develop and facilitate the workshop series, funded in part by the Alameda County Public Health Department. To connect entrepreneurs with additional vetted resource providers, Mandela MarketPlace partnered with Centro, the Sustainable Economies Law Center (SELC), and Mandela Foods Cooperative. The goal of the workshops is to help people understand the language of business and connect them to resources after the training.

East Oakland workshop graduates.





The modules are less didactic than they are interactive, using small-group discussion and culturally relevant discourse encouraging attendees to brainstorm and problem solve. The four main modules focus on:

- concept developing, mission, and visioning;
- understanding your customer and distribution;
- understanding income and expenses; and
- developing a business plan.

Other components of the series include:

- branding and marketing at low cost, facilitated by Adrionna and James, two of MFC’s worker-owners;
- food-safety and cottage-law information for participants interested in food businesses;
- legal café hosted by pro-bono attorneys at SELC for one-on-one consultations; and
- one-on-one coaching sessions on attendee-selected topics.

Afterward, the Mandela facilitators connect attendees to appropriate resources depending on what additional information or topics an entrepreneur is interested in: legal resources around incorporation, licensing, or taxes; capital resources; or processing. The cohort dimension of the series also helps encourage peer learning, allowing participants to connect and share ideas.

“The value that sets apart our entrepreneurship workshops is that we provide a culturally relevant space for people to exchange ideas, while connecting them to tangible resources. We do our best to understand where the participants are coming from, understand challenges, and then employ a teaching methodology that supplies information in a way that makes sense for where they are. That’s what relevancy in those workshops looks like.”

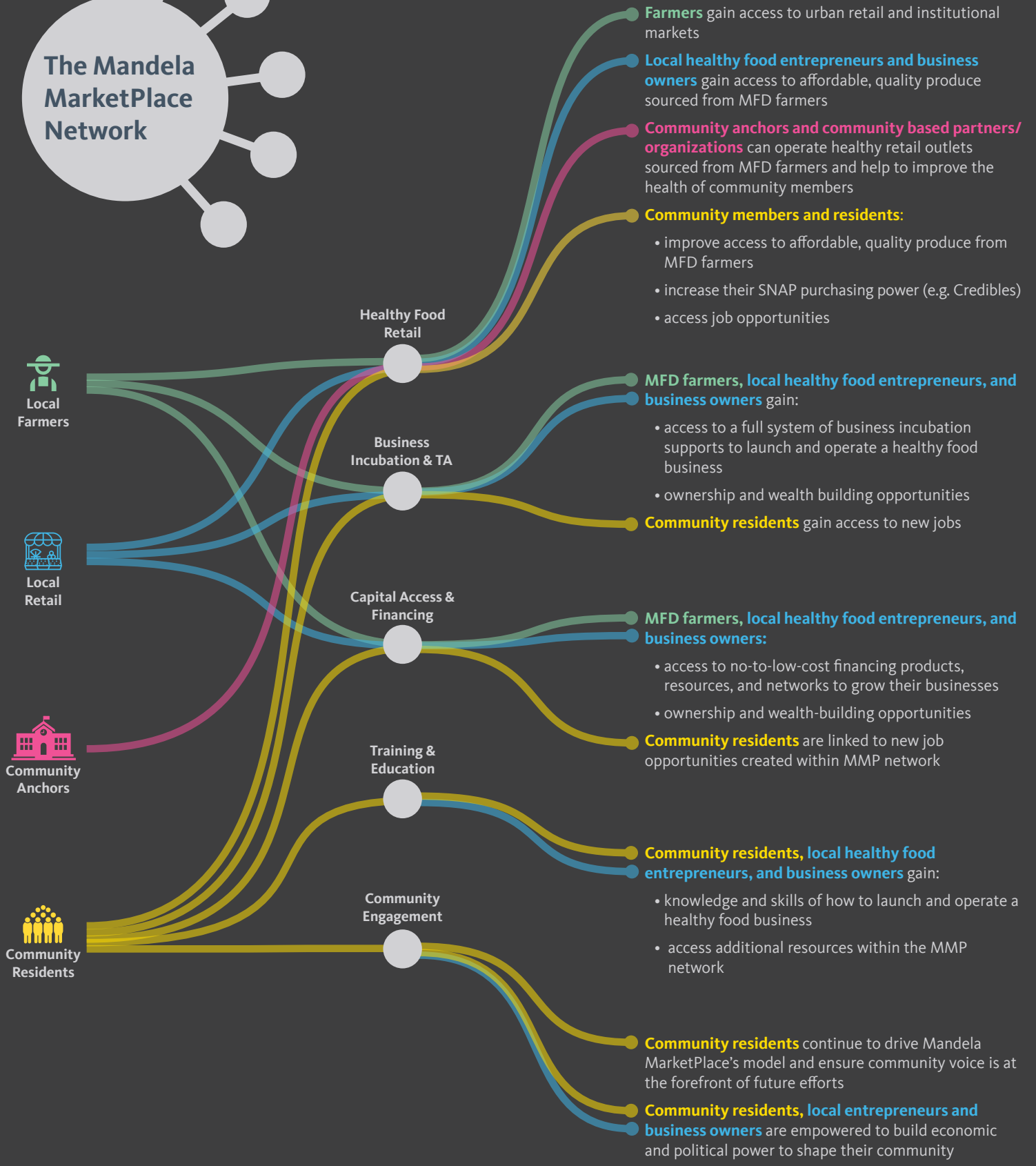
–Mariela Cedeño,  
Director of Business Development and Lending

## Linkages Across the MMP Network

MMP’s comprehensive model to build community capacity across diverse food enterprises ensures that its network of farmers, entrepreneurs, retailers, partners, residents, and entities is supported by the organization’s array of programs and services, directly or indirectly, at varying levels and areas of focus. The graphic on the following page describes the recirculation of resources and connections that are institutionalized within the network through this model of food-oriented development. Each dollar of investment into MMP, each connection or partnership facilitated by MMP, is leveraged and extended, resulting in mutual growth and multiple co-benefits.



# The Mandela MarketPlace Network



## The Mandela Model in Action: Incubated Businesses in the Spotlight

### Mandela Foods Distribution

Mandela Foods Distribution grew out of the need for better infrastructure to connect underresourced farmers of color to urban markets in need of fresh, healthy produce. Starting with the early Mandela Farmers Market, as MMP programs like the community produce stands and the Healthy Retail Network expanded, and the co-op opened and grew, this need for distribution channels became even more apparent. Although MFD was entering one of the sectors in the food system with the most difficult profit margins—with large distributors operating with a 1.5 percent margin—MFD aimed to do something different than other distribution models. Instead of working with medium to large farms that make logistics and sourcing more streamlined, MFD aimed to work with genuinely small, minority farmers—farmers with 10- to 60-acre farms, farmers of color, and farmers whose primary language was not English; in short, those farmers facing larger barriers to entry into mainstream markets.

Although housed as a program under MMP, Mandela Foods Distribution functions in many ways as an autonomous enterprise. The dynamic two-person team of Yuro Chavez and Erick Ismael Sanchez de Leon has led and managed the business, and has developed over the years a smooth and efficient system of operations: working with farmers, sourcing, pricing, distributing to retail markets, invoicing, managing inventory, and conducting other day-to-day activities. MFD staff also provide auxiliary support to the nonprofit, including

Yuro Chavez of Mandela Foods Distribution loading produce from a local farm.



“We were able to create something new. A different business, a symbiotic relationship, that supports local farmers, cares about the farmers, works with them, provides them with resources and helps them grow their business. It’s so rewarding. I can see us developing a business that is rewarding for employees, for us, for the community, and the farmers, all around.”

—Yuro Chavez,  
Mandela Foods Distribution

logistics for the healthy retail programs, training and education to staff about produce, answers to customer questions, and data collection.

Chavez, who leads the sourcing and collaboration with farmers, has worked with MMP for over nine years. He got his start working with farmers to provide produce at the Mandela Farmers Market. Sanchez de Leon, who started out as a produce stand operator for MMP before joining Chavez as MFD expanded, heads the warehouse and operations of the businesses. The work is not easy and is full of surprises, but regular communication, flexibility, transparency, and trust, as well as passion and commitment to their goals, make it possible. Chavez and Sanchez de Leon know they are part of a larger ecosystem, and that their relationships with farmers, the nonprofit, the co-op, and other retailers are symbiotic.

Today, the two work closely with a network of seven anchor farmers, as well as another 18 farmers depending on the season, placing weekly orders, meeting them at their farms to check in and pick up produce, or connecting with them at local farmers’ markets. Member farmers often refer them to other farmers who might be interested in being part of Mandela’s distribution network. MFD’s recent milestone of establishing fair annual set prices, which offers farmers, MFD, and MFD’s clients and customers consistency and stability to plan for the year, has been a testament to this ongoing relationship building.

MFD is also able to connect farmers to the nonprofit’s array of business incubation and capital resources. The Harvest to Market loan product is particularly popular, given its low cost and flexible terms. Farmers receiving a Harvest to Market loan collect a cash advance collateralized against previous sales track records with the nonprofit and then repay in the currency that they operate with—produce. The 5 percent loan fee is absorbed by MFD, which is subsidized through their markup costs to the customers who are able to pay higher prices. These loans have helped farmers invest in assets like a new tractor

or batch of seeds, which yield benefits for MFD and its clients through a healthy crop of cantaloupes or a successful harvest of leafy greens.

To remain profitable, most distribution companies that source sustainably grown and organic produce generally have two options: 1) pay farmers a fair price for produce, but mark up costs to retailers and customers; or 2) pay farmers subpar prices to keep the price of produce affordable. Given MFD's commitment to the three goals of people, planet, and profit, MMP plays an important role in subsidizing the cost difference and enabling MFD's work with farmers to set a fair annual price, offer fair wages to workers, and keep affordability a priority in its programming.

As an incubator of MFD, MMP works closely with Chavez and Sanchez de Leon to build their skills and strengthen MFD's business infrastructure, leveraging the nonprofit's space, system of supports, and opportunities for professional development and career advancement. MMP is also utilizing its capital and grant resources to help the distribution hub meet its needs. MFD has outgrown its current space due to sales growth (it is currently housed at MMP's headquarters) and is seeking a bigger warehouse space and facilities for processing. Chavez and Sanchez de Leon's goal is for the distribution business to branch off into an enterprise outside the nonprofit when it is ready and can be self-sustaining. Although they are still

exploring the appropriate business model—whether a cooperative or independently owned enterprise—they are well on their way toward this goal.

## Zella's Soulful Kitchen

A locally owned café incubated by MMP and located inside the MFC grocery store, Zella's Soulful Kitchen is another symbol of what's possible when community ingenuity, a commitment to healthy food, and economic opportunity come together. Owned and operated by Chef Dionne Knox, Zella's is a tribute to Knox's family history, named after her grandmother who was a chef and community leader and taught Knox the value of quality food made from fresh ingredients. The café is also the culmination of Knox's long history of youth development and community advocacy and passion for bringing people together through food. After a successful career managing youth programs and leadership development trainings, her first foray into catering—a dinner for 200 at a friend's wedding—helped her decide that this was what she wanted to do. She sought out the Women's Initiative and participated in its six-week course to develop a business plan, which eventually led her to join La Cocina, a San Francisco-based incubator program that cultivates entrepreneurship among women from communities of color and immigrant communities.

The counter at Zella's Soulful Kitchen, a locally owned café inside Mandela Foods Cooperative.



This program helped her develop skills to formally launch her catering business, connecting her to technical assistance and affordable commercial kitchen space. While at La Cocina, Knox also took on the role of reviving Youth Uprising's youth-run café for two years, an experience that let her pair her love for providing youth a positive work environment with her love for running a kitchen.

When Knox and MMP staff first connected through colleagues at La Cocina, the timing could not have been better. After a successful engagement providing prepared meals for Whole Foods, including her famous scalloped potatoes and spinach au gratin, Knox was looking to take her business further by expanding into her own space and offering a café menu, prepared meals, and catering services, all using seasonal, quality ingredients. However, affordable retail spaces already equipped with a commercial kitchen were hard to come by, and accessing a commercial loan, even if she found a reasonable space, seemed out of reach.

Around the same time, MMP was actively searching for a tenant to run a café inside the co-op and had equity available to build out the kitchen space to meet a tenant's needs. The location inside a grocery store was very appealing to Knox; customers coming to purchase grocery items could also pick up prepared meals or order food from Zella's. The setup allowed her to continue her catering business, which was a major source of income. Knox would also have access to the MFD distribution network and could readily source local, sustainably grown produce for her menu of healthy Southern-style recipes. She and the co-op could also co-purchase items wholesale, enabling her to maintain her commitment to quality, fresh ingredients while keeping the prices affordable to customers. After a year of conversations, Knox and MMP staff agreed upon the appropriate equipment upgrades—a reach-in refrigerator, deli bar, prepared-food case, convection oven, and additional sink—and after renovations were complete, Zella's opened for business in fall 2014.

Chef Dionne Knox and Lee Levy, of Zella's Soulful Kitchen.



Celebrating two years since her café opened at MFC, Knox continues to work closely with MMP through ongoing capital support, one-on-one coaching, and technical assistance to explore various business and marketing strategies. She has implemented a number of creative ideas: first the café and prepared-foods menu, then a rotating Southern Comforts dinner menu, as well as ready-made grab-and-go sandwiches. As it has done with other incubated businesses, MMP provides Zella's free bookkeeping and support with a workforce development strategy, and is exploring ways to develop a line of credit for the business under the nonprofit. MMP has also connected Knox with Centro's business development programs, including resources to conduct a customer survey among Bay Area Rapid Transit (BART) users; accordingly, both the co-op worker-owners and Knox are exploring strategies to better capture this potential customer base. Zella's is still early in the path of becoming self-sustaining, but the first two years have indicated steady growth in Knox's café and catering sales.

Since her café launched, Knox has already made a mark in the local food scene—she knows her regulars by name, including Port of Oakland workers, residents from around the block, employees of surrounding local businesses, and other local chefs. And they notice the care, quality, and fresh taste of her food. Everything is homemade, from her famous biscuits and sausage sandwiches to salad dressings, macaroni and cheese, and vegetable dishes. Knox often shares her recipes with customers interested in making these meals at home, directing them to the ingredients she uses that are available at the co-op for purchase.

Knox hopes she can continue this symbiotic relationship with MFD and MFC as all three interlinked businesses grow together. The mutual support she receives from the community of entrepreneurs MMP has cultivated, as well as with MMP staff, is preparing her for the next step she hopes to take with her business. Her goal is to eventually open a deli-style marketplace café, where she can have an array of soups, salads, fresh-baked goods, and desserts, as well as maintain her café menu, prepared foods, and catering business and hire additional staff from the community. Whether that is in a larger space with the co-op, or in another space of her own, she says she plans on partnering with them “forever,” sourcing from MFD or selling prepared food at the co-op, sustaining and deepening her connections within MMP’s network.

## Conclusion

Central to the goal of economic inclusion is equity: shifting the way that resources and investments are made and how the economy operates to guarantee that everyone is included and benefits. In places like West Oakland, this means ensuring historic residents who have built up the community can stay and thrive. Fostering businesses owned by these residents cultivates wealth that will allow them, their families, and their employees to make a livelihood, build their capacity to pay their rent or mortgage, and remain in the neighborhood.

As Mandela MarketPlace’s network of interconnected local businesses and partners mature and solidify their roots, and the targeted system of supports that nurtures this ecosystem evolves, the key question of the organization remains: How do we increase bandwidth to keep up with the growing need for this framework in other communities? Starting at the farm and ending at a produce stand, MMP has been able to build a solid foundation, ensuring that community stakeholders remain at the table and can hold decision-makers accountable.

“The primary glue for the people in a neighborhood is that they own a network and economy. How do you invest in the people, culture, and history of place, so that if new money comes into a neighborhood, it does so without stepping on the dignity and culture of the people who live there? If the people who historically would be marginalized own that network and economy, then new people that come in end up supporting the existing community instead of displacing them.”

–Dana Harvey,  
Executive Director

In MMP’s most recent endeavor, the organization is working with partners in Ashland and Cherryland, a low-income, unincorporated neighborhood in Alameda County, on a number of community-driven efforts to address food security and economic opportunity for residents. MMP is working with Resources for Community Development, an affordable housing developer, and the Alameda County Community Development Agency to launch a 2,141-square-foot retail space housed in a new 85-unit affordable housing development. Envisioned as a food hall, market, and café with space for local vendors to sell products, the concept emerged from a community engagement process that MMP facilitated, where residents pointed to the need for both economic opportunities and access to healthy

food and other basic needs. Partners in the city of Stockton, California, as well as San Francisco, have also approached the organization for their support.

Looking across the Bay to the demographic and economic shifts that are impacting San Francisco's culture and economy, as racially diverse communities are uprooted by skyrocketing costs, the organization hopes that its work in West Oakland inspires others to build sustainable infrastructure for small businesses and entrepreneurs to access resources, and for the current residents, in their rich tapestry, to stay and benefit. As MMP continues forward in its mission, it seeks more partners who can invest in its capacity as much as it has in others', and who can put faith in the food-oriented development model Mandela has proven effective time and time again. As Mandela MarketPlace traverses this juncture of organizational growth and neighborhood transformation, the organization knows it is not alone—it is part of a larger movement committed to revitalizing local economies, building community capacity, and creating healthy, thriving communities with dignity and honor, ready and eager to forge onward.



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