



Northwest Area
Foundation

Reducing Poverty. Building Prosperity.



2019
ANNUAL
REPORT

OUR MISSION

The mission of the Northwest Area Foundation is to support efforts by the people, organizations, and communities of our eight-state region to reduce poverty and achieve sustainable prosperity.

OUR APPROACH

We support organizations anchored in the culture of the people they serve across our region of eight states and 75 Native nations. Our grantees are dedicated to expanding economic opportunity in under-resourced communities by advancing good jobs and financial capability. They draw on the untapped potential within our priority communities: Native Americans, communities of color, immigrants, refugees, and people in rural areas.

Through grantmaking and mission investments, we focus on four portfolios of funding:

- Opening **Access to Capital** with a focus on connecting people to resources in their community in order to build the local economy.
- Expanding **Work Opportunity** so people have pathways to quality jobs that allow them to thrive.
- Supporting **Enterprise Development** that drives entrepreneurship and provides ownership, jobs, and training opportunities to people who have been denied them in the past.
- Promoting **Financial Inclusion** so families have the tools they need to climb out of poverty and stay there.

ON THE COVER

Teree Caldwell-Johnson

Oakridge Neighborhood CEO and
The Directors Council Board Chair,
Des Moines



FROM OUR PRESIDENT AND CEO

Community led and rooted in culture.

Maybe you've noticed these concepts on our website, in our blogs and profiles, in our social media posts, and in our annual reports over the past several years.

Through program planning and the explicit commitment to diversity, equity, and inclusion (DEI) we announced last year, we've been working toward describing these concepts in greater detail and clarity.

This year's annual report's cover story features the African American Financial Capability Initiative (AAFCI). It's an effort we funded in recent years to overcome the racial wealth gap by supporting community-led collaboration in six major cities in our region.

It's estimated that, at current rates, it would take more than 200 years for African American households to match the wealth of White households in today's America. This is simply unacceptable to us.

For decades, anchor organizations in African American communities have been addressing the racial wealth gap and other disparities with successful practices and ideas. But to prosper to their full potential, these organizations need the support of philanthropy and other funders. The AAFCI took flight from this premise.

The initiative funded a three-year commitment for cohorts of African American nonprofits in Des Moines, Minneapolis, Portland, Seattle, St. Paul, and Tacoma. But the initiative is about more than just funding.

We've followed the cohorts' lead, listened to their ideas, learned as they led a process of building collaboration on projects tailor-made to their community needs, and stood alongside them as they've implemented the projects.



We're featuring the work of the Des Moines and Seattle cohorts, particularly the African American communities these cohorts serve and the unique projects they built in response.

Another story follows our internal DEI journey, including a description of the 28-point action plan we created during the past year and began implementing this spring. We think this DEI push can make us a more useful partner and ally to our grantees and their communities in the long run. Margie Andreason heads up the DEI work, and she comments in this story about the journey so far and what lies ahead.

Speaking of which, this year's annual report is the beginning of a process to become even more explicit on what it means to support community-led and culturally grounded grantmaking. Look for much more from us on these concepts in our communications in the year to come.

With our heartfelt appreciation for your interest in our work,

Kevin Walker
President and CEO

OUR DEI JOURNEY

We're two years into our journey toward **diversity, equity, and inclusion (DEI)**. At the core of that process is our understanding that the Foundation itself needs to reflect the changes we want to see—namely, overcoming the policies and systems that create barriers to equity and supporting work that leads to sustainable prosperity for all.

Transform from the inside out.

We've been especially focused these past two years on transforming our internal culture and organization. If we don't intentionally address our own systemic biases, we can't effectively advance a culture, an environment, and systems that support DEI.

Our DEI manager **Margie Andreason**, backed by an internal steering committee of staff members, is leading the way for our DEI transformation. This effort lands squarely at the heart of the Foundation's mission. Infusing DEI into all of our work, Foundation-wide, will help us be a more equitable ally to our grantees and the communities we serve.

Articulate the journey.

An essential first phase was to detail what we mean by DEI and our rationale for advancing it. Otherwise, DEI efforts can seem abstract and philosophical rather than tangible and urgent.

With this in mind last year, we clearly defined our understanding of DEI, the purpose behind our journey, and our approach in pursuing these efforts. We want our staff, board members, grantee partners, the communities we serve, and our philanthropic colleagues to know what we're exploring and why. Transparency about how we're working is one way to model constructive change.

Craft a multiyear game plan.

One of our first decisions on the DEI journey was to bring in the consulting firm **Frontline Solutions Inc.** to help us achieve organizational change. With its help—in the form of surveys, interviews, and recommendations—we began crafting a multiyear plan.

Earlier this year, we finished drafting the plan, a living document that will continue evolving to reflect our growing understanding and progress. It touches on all our functional areas and describes the outcomes we seek. As Margie puts it, "Looking at where we want to go informs how we'll get there."

The plan includes 28 specific recommendations tied to the particular circumstances, composition, mission, and operations of the Foundation. The recommendations are task oriented (for example, create an HR recruitment toolkit that reflects a DEI approach to hiring). They merge our broader aspirations to advance equity with concrete actions we can take individually, as a team, and as an organization.

WHAT'S DEI?

DIVERSITY

The presence of individuals with various identities.

EQUITY

Just and fair inclusion into a society in which all can participate, prosper, and thrive on their own terms.

INCLUSION

The act of creating environments in which any individual or group can be and feel welcomed, respected, supported, and valued to fully participate.

To see a fuller description of our DEI definitions and the reasoning behind them, visit nwaf.org/dei.



SEVEN CORE FUNCTION AREAS OF OUR MULTIYEAR DEI PLAN

The multiyear plan to transform our internal culture and organization covers all seven of our core functional areas and includes 28 task-oriented action steps.

Human resources and organizational culture

Review and adapt employment policies, practices, and workplace culture, beginning with a commitment to racial equity, so staff and the organization can better understand and advance equity.

Communications

Leverage our interactions—written and visual—with external audiences to equitably create opportunities for grantees and represent our priority communities.

Finance and administration

Deliver support, services, and resources in ways that make everyone feel welcome, valued, and appreciated, inclusively seeking and incorporating feedback from key stakeholders.

Grantmaking

Advance equity in our priority communities through funding that addresses the root causes of disparities and how we share power with grantees.

Investments

Reflect the Foundation's DEI commitment in investment decisions by building a portfolio free of conscious and unconscious bias.

Leadership and governance

Ensure our board reflects the region's diversity and our commitment to our priority communities, while staff leaders help spread and sustain DEI across the Foundation.

Tracking progress and learning

Systematically track progress, and make changes accordingly, so we're accountable and transparent to ourselves and stakeholders.

Lead with learning.

One way we're working to implement the plan is through learning opportunities to develop shared knowledge and competencies among the entire staff. For example, DEI sessions are part of every all-staff meeting, and optional lunch meetings focus on DEI content suggested by staff members.

We're also using all-day learning summits for staff to go deep on DEI-connected topics. We held two learning summits during the first half of 2019. The most recent one focused on building our collective understanding of structural racism and how to apply a racial equity framework to our operations, policies, and practices.

Go all-in.

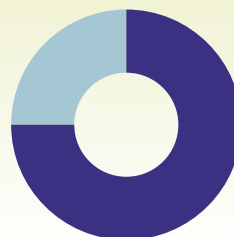
Addressing the entrenched racism and inequities that create barriers for our priority communities—Native Americans, communities of color, immigrants, refugees, and people in rural areas—requires an encompassing commitment.

Margie reflects, "Our journey so far has taught me that you need to go all-in on DEI efforts. Change that truly supports diversity, equity, and inclusion can only be effective if resources and time are invested throughout the entire organization."


Follow our DEI journey.

Join our mailing list to hear about updates to the DEI section of our website. And follow our blog, nwaf.org/news, which has frequent updates about community-led groups we fund and the ways they're advancing equity.

OUR GRANTMAKING REFLECTS STRONG COMMITMENTS TO GROUPS LED BY NATIVE AMERICANS AND PEOPLE OF COLOR



Approximately three-quarters of all 2018 grantmaking went to nonprofits with executive directors who self-identify as Native Americans or people of color. Grantmaking is included within the context of our DEI multiyear plan.

A portrait of Andrea Caupain Sanderson, a Black woman with shoulder-length dark hair, wearing a bright pink blazer over a white top. She is standing in an office with a wooden conference table and chairs in the background. A blue poster is visible on the wall behind her.

Andrea Caupain Sanderson
Byrd Barr Place CEO, Seattle

Andrea served four years on the Washington State Commission on African American Affairs.

HOW AFRICAN AMERICAN COMMUNITIES ARE LEADING FINANCIAL INCLUSION EFFORTS TO CLOSE THE RACIAL WEALTH GAP

By Clay Scott



AFRICAN AMERICAN FINANCIAL CAPABILITY INITIATIVE (AAFCI)

In response to daunting and persistent economic inequality, we developed the three-year AAFCI in 2016 to address the racial wealth gap in cities with the largest African American populations in our region: Des Moines, Minneapolis, Portland, Seattle, St. Paul, and Tacoma. The initiative funded cohorts made up of African American-led organizations in each of these six cities to develop and implement innovative financial capability pilot projects centered on community-led collaboration.

The African American Financial Capability Initiative and its Des Moines and Seattle cohorts build citywide collaboration on tailor-made solutions led by African American communities.

Redlining has torn Black communities apart.

Andrea Caupain Sanderson, CEO of [Byrd Barr Place](#) in Seattle, calls it the “dark shadow” in her city’s history.

She’s referring to the discriminatory and unethical practice of [redlining](#). Banks and other financial institutions either refused outright to offer mortgage loans to African Americans, or charged exorbitant rates, based solely on the ethnic or racial makeup of a given neighborhood.

In a 1930s map from the Home Owners’ Loan Corporation, the Central District, where Byrd Barr Place is located, is marked in red with the legend: THIS IS THE NEGRO AREA OF SEATTLE. That shadow of discriminatory lending fell on Black communities in every major US city.

The enduring, unjust legacy of redlining.

Though redlining was outlawed decades ago, its legacy is still very much in evidence. In Des Moines, African Americans endured a double indignity.

They were targeted through redlining, relegated to a small, tightly circumscribed neighborhood known as the Center Street Neighborhood. Despite being unable to expand its boundaries, the neighborhood flourished for many years and became a mecca of Black culture and music in the Midwest. Then, in the 1960s, a

highway was built through the center of the neighborhood, tearing the heart out of Black Des Moines and scattering its inhabitants.

Seattle’s African American community, like that of Des Moines, was pushed by racist housing policies into a single neighborhood: Central District. Despite most residents having limited access to economic mobility, Central District developed a robust business and cultural life.

But, in recent years, gentrification has fragmented that community, with the Black population plummeting from 70% to under 20% in less than a generation.

In the 1960s, a highway was built through the Center Street Neighborhood, tearing the heart out of Black Des Moines and scattering its inhabitants.



Regarding the results of the One Economy study by the Des Moines AAFCI cohort:

“I think even the Black community didn’t realize how stark the racial divide is.”

*—Teree Caldwell-Johnson
Oakridge Neighborhood CEO and
The Directors Council Board Chair,
Des Moines*

We’ve trusted communities to design responses that work best.

Both Seattle and Des Moines show striking disparities in economic opportunity between Whites and people of color. But Black-led groups in both cities—along with cohorts in Minneapolis, Portland, St. Paul, and Tacoma—are developing community-based approaches to rectify those historic social and economic injustices.

Funded through the Foundation’s [African American Financial Capability Initiative \(AAFCI\)](#), members of cohorts in each of these six cities have used a variety of innovative and collaborative strategies to address systemic racial inequities, while helping build financial capability and assets among individuals and businesses in Black communities.

One member of the Des Moines cohort is [The Directors Council \(TDC\)](#). As part of its funded work through the AAFCI, the group authored a report, *The State of Black Polk County*, based on a yearlong study through its [One Economy](#) program.

There’s plenty of research on the racial wealth gap on a national level. But One Economy’s study was designed and led by the community and has a local, rather than national, focus. The study’s final report paints an astonishing picture of the racial wealth divide in the Des Moines area.

Teree Caldwell-Johnson chairs the TDC board, and she explains why the group chose to undertake the study.

“We felt the need to do research that went beyond assumptions and anecdotal stuff,” she says. “I think even the Black community didn’t realize how stark the racial divide is.”

One Economy’s study calls out Des Moines’s disparities.

The study reveals two separate communities within the city limits of Des Moines—in sharp contrast, and in many ways invisible, to each other.

While Des Moines continues to receive national recognition as a desirable place to live, buy a house, work, or retire, Blacks in the county where Des Moines resides, Polk County, face a different reality. Des Moines ranks first, for example, as a city for millennial homebuyers, but only 1.4% of mortgage loans are made to African Americans; and while the city was voted the second best for finding a job, unemployment among African Americans in Polk County is 10.5%.

BLACK HOMEOWNERSHIP AND EMPLOYMENT DISPARITIES IN DES MOINES



Ranks first in the nation as a city for millennial homebuyers, but only 1.4% of mortgage loans are made to African Americans.



10.5%

Voted second in the nation for finding a job, but has 10.5% unemployment rate among African Americans in Polk County.

"It is truly a tale of two cities," Teree says. "But this study was our opportunity to bring those data into the light in a way that couldn't be ignored."

For independent massage therapist LaTonya Shook, the One Economy findings were a wake-up call.

"It shouldn't have been a shock to realize that there's such a huge disparity," she says. "But as a Black businessperson, you get so used to things being unfair that you eventually stop noticing. And that's not good."

"That's why it was crucial to get this study out into the light of day."

Conversations and collaborations sparked by One Economy's report are truly amazing.

One of the partners of the AAFCI in Des Moines is the Evelyn K. Davis Center for Working Families, and that's where LaTonya headed for a Financial Fitness Bootcamp. She was looking for ways to expand her business into the mainstream.

"For many of us Black businesspeople," she says, "there's a lot of negative conditioning to overcome. It was cathartic to acquire both the tools and the confidence to enter a world I had assumed was closed off to me."

"Sometimes it just takes one person to step up to effect change. Sometimes that's just one little old citizen out there, who says: 'You know what? Not on my watch.'"

—Teree Caldwell-Johnson

"You get so used to things being unfair that you eventually stop noticing. And that's not good. . . . It was cathartic to acquire both the tools and the confidence to enter a world I had assumed was closed off to me."

—LaTonya Shook
*The Zone of Comfort Owner
and Licensed Massage Therapist,
Reflexologist, and Relaxation Coach,
Des Moines*





Jacqueline Vincent
Byrd Barr Place
Food Bank Volunteer,
Seattle

“One Economy’s report isn’t intended to sit on a shelf. It’s intended to make a difference—both in practical terms and in attitudes . . . to make sure that we come together as a community, and that no one’s struggles are overlooked.”

—*Elisabeth C. Buck*
NWAF Board Member and President
of United Way of Central Iowa

The One Economy report made an immediate impact and reached a broader audience than TDC envisioned.

Elisabeth C. Buck, a member of our board, is president of United Way of Central Iowa. When the report came out, she says, many people in Des Moines were shocked at the starkness of the racial divide in their city, but the shock was soon transformed into positive energy.

“One Economy’s report isn’t intended to sit on a shelf,” she says. “It’s intended to make a difference—both in practical terms and in attitudes—and it already has. It challenged all of us from all backgrounds to make sure that we come together as a community, and that no one’s struggles are overlooked.”

“I don’t think it’s an exaggeration to say One Economy’s report really moved the needle,” adds Teree. “It’s given rise to conversations among people of all races—regular folk, business leaders, political leaders. Now we’re hoping it will start to give people a seat at the table who didn’t have a seat before.”

“Sometimes it just takes one person to step up to effect change. Sometimes that’s just a little old citizen out there, who says: ‘You know what? Not on my watch.’”

Byrd Barr Place’s model stems from providing direct services.

For 55 years, Byrd Barr Place has provided Seattle residents with essential human services. Once known as Central Area Motivation Program (CAMP), the organization was renamed to honor the legacy of Roberta Byrd Barr, the journalist and educator who was a leader of the civil rights movement in Seattle.

Today, Byrd Barr Place serves 20,000 people a year, and its programs and services include a food bank and food truck, housing assistance, and personal finance programming, with special attention given to clients at risk of eviction or of having their power shut off.

Jacqueline Vincent, a professional woman with a doctorate in communications, found herself in that situation. “I got laid off, and got sick, and suddenly I was in danger of being on the street. It all happened so quickly.”

Jacqueline made her way to Byrd Barr Place and filled out an application for assistance. “A half hour later I walked out the door with a bag of groceries and a smile in my heart.”

Today, Jacqueline is one of the volunteers at the Food Bank. One reason Byrd Barr Place is so effective, she says, is that the staff is rooted in the community.

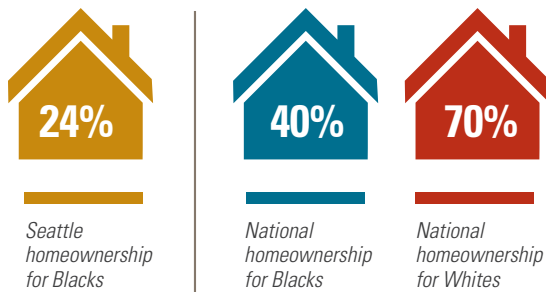
Andrea puts it this way: “There’s a sort of natural weaving and interweaving of our experiences with the clients’ experiences.”

Byrd Barr Place evolved to address the root causes of injustice.

In addition to the crucial safety net of services the organization provides, Byrd Barr Place has been at the forefront of the fight to retain and create affordable housing in the Central District.

Black incomes in Seattle have been historically low in recent years, with a [homeownership rate](#) of 24%, compared to national homeownership levels of 40% for Blacks and 70% for Whites. These trends make the city's Black residents vulnerable to displacement through gentrification.

HOMEOWNERSHIP INEQUITY FOR BLACKS: SEATTLE AND NATIONAL



“You can talk about community all you want,” says Andrea, “but that community needs somewhere to live.”

That’s why the Seattle cohort’s [Africatown Community Land Trust \(CLT\)](#) is timely and vital. Earlier this year, the Africatown CLT completed a restoration of the Liberty Bank Building, which offers 115 apartments for low-income residents.

“You can talk about community all you want, but that community needs somewhere to live.”

—Andrea Caupain Sanderson
Byrd Barr Place CEO, Seattle

In 1968, Liberty Bank became the first Black-owned bank in the Pacific Northwest, and it was founded as a direct response to redlining. Today, in its new incarnation, the building is bringing new vitality to Seattle’s African American community, and the Africatown CLT is working on several more residential projects.

The impact of community-led collaboration stretches beyond one community.

In Des Moines, Tere is taking notice and brainstorming with colleagues about how to adapt the community land trust model to their city.

“It’s inspiring what they’re doing out in Seattle,” she says. “What all the cohorts are doing around the country.”

“When you’re working in isolation, it’s easy to feel stuck. But when you realize that you’re part of a community, that you have similar history, and face similar challenges, and everybody is pushing together to arrive at a collaborative solution—then nothing seems insurmountable.” ♦

Semandwa Ruhumuriza

Financial Fitness Bootcamp Attendee, Evelyn K. Davis Center for Working Families, Des Moines

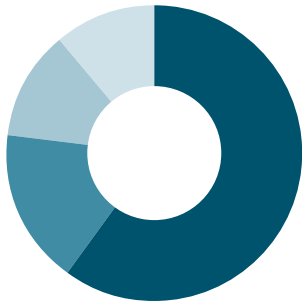
An immigrant from Congo, Semandwa acquired tools at the bootcamp to launch a small nonprofit that will provide services to Congolese and other African immigrants and refugees in Des Moines.



FINANCIAL REPORT

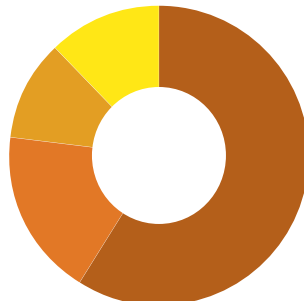
January 1–December 31, 2018

The Foundation paid out grants totaling \$18,780,537 in this fiscal year.



TARGET ASSET ALLOCATION

- EQUITIES – 60%**
(includes US large and small cap, non-US equity, and private equity)
- FIXED INCOME – 17%**
- DIVERSIFYING STRATEGIES – 12%**
- REAL ASSETS – 11%**



ACTUAL ASSET ALLOCATION

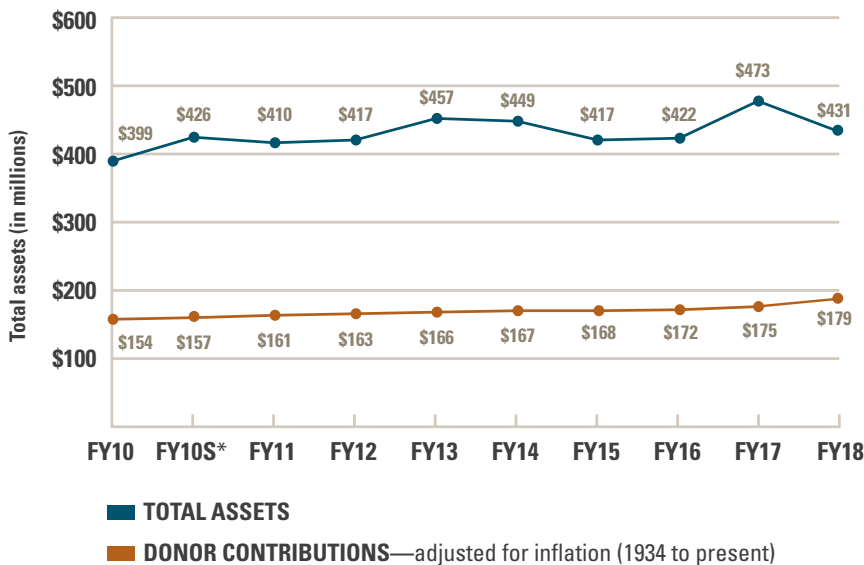
- EQUITIES – 59%**
(includes US large and small cap, non-US equity, and private equity)
- FIXED INCOME – 18%**
- DIVERSIFYING STRATEGIES – 11%**
- REAL ASSETS – 12%**



ALLOCATION OF EXPENSES

- FUNDING ADVANCING MISSION – 70.6%**
(includes grants – 59.9% and program-related expenses – 10.7%)
- NONQUALIFIED EXPENSES – 19.9%**
(includes investment-related, depreciation, and tax expenses)
- ADMINISTRATIVE EXPENSES – 9.5%**

GROWTH IN TOTAL ASSETS



- TOTAL ASSETS**
- DONOR CONTRIBUTIONS**—adjusted for inflation (1934 to present)

*In 2010, the Foundation changed its fiscal year-end from March 31 to December 31. FY10S denotes the stub period from April 1–December 31 of 2010.



LEARN MORE

Find complete listings of all grantees, 2018 and current, at nwaf.org/grant-listing.

Review our 2018 audited financial statement, available online in November 2019, at nwaf.org/financial-reports.



MISSION INVESTING

As of December 31, 2018, we've committed a total of \$55.5 million to mission investments since we issued our first mission investment in 2004: \$38.9 million for mission-related investments (MRIs) and \$16.6 million for program-related investments (PRIs).

Our 2014 mission-investment strategy called for us to commit \$30 million to MRIs and \$10 million to new PRIs. With our \$38.9 million commitment, we've exceeded our goal for MRIs. We've also made new PRI commitments that total \$5.075 million toward the \$10 million goal. We're delighted with the social *and* economic outcomes. See our [website](#) for more.

TWO TYPES OF INVESTMENTS

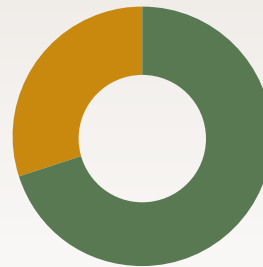
MISSION-RELATED INVESTMENTS (MRIs)

MRIs are designed to achieve market-rate investment returns while also advancing our grantmaking's positive social goals: to increase good jobs and financial capability.

PROGRAM-RELATED INVESTMENTS (PRIs)

PRIs prioritize social outcomes over profit and provide less-than-market-rate returns. We issue PRIs as low-interest loans to community development financial institutions (CDFIs), which relend the funding to organizations whose work aligns with our grantmaking goals to increase good jobs and financial capability.

OVERALL: JANUARY 1, 2004–DECEMBER 31, 2018

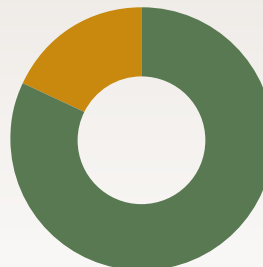


\$55.5 MILLION
committed to mission investments

\$38.9M
to 8 MRIs

\$16.6M
to 25 PRIs

FY18: JANUARY 1–DECEMBER 31, 2018



\$8.83 MILLION
committed to mission investments

\$7.25M
to 2 new MRIs

\$1.575M
to 3 new PRIs



Members of the NWAF board and staff at the 2019 board retreat in Seattle

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Duane Carter, EDD, Minneapolis, MN

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Maria Valandra, Helena, MT

Jennifer C. Williams, Seattle, WA

Find our annual report—plus detailed descriptions of what we do, how we do it, and why—at nwaf.org.

WRITING Northwest Area Foundation and Clay Scott

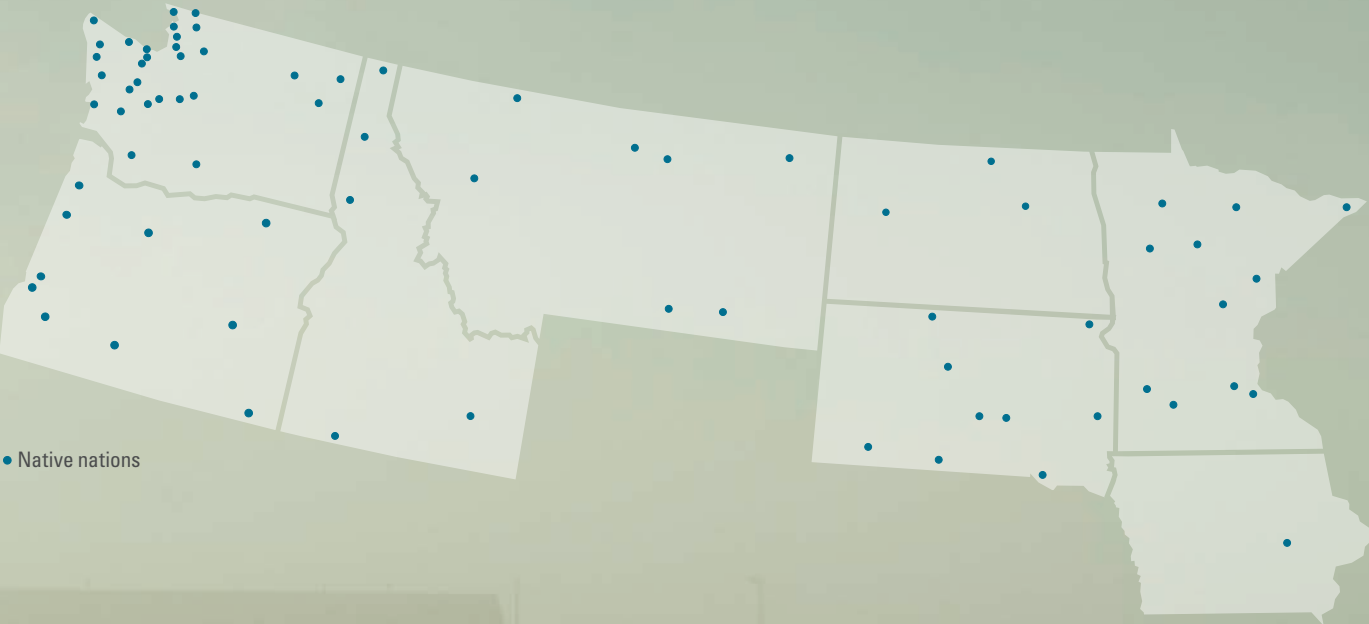
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DESIGN Evology

PHOTOGRAPHY Uzoma Obasi and Steve Wewerka

OUR REGION

Idaho | Iowa | Minnesota | Montana | North Dakota | Oregon | South Dakota | Washington | 75 Native nations



• Native nations





Northwest Area
Foundation

Reducing Poverty. Building Prosperity.

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