



UMEZ Delivers \$500,000 to Acción New York

The Upper Manhattan Empowerment Zone Development Corporation (UMEZ) and ACCION New York announced the capitalization of a \$500,000 micro-loan fund dedicated to small entrepreneurs and local businesses in East Harlem. The micro-loan fund subsidized by UMEZ will provide loans to small businesses located in East Harlem ranging from \$500 to \$50,000 at a favorable annual interest rate.

The UMEZ/ACCION East Harlem micro-loan program will be administered by ACCION New York and offers a unique 7% - 9% per annum rate on its loans for East Harlem businesses located in Community Board 11. The low rate is made possible through a separate grant that was also provided by UMEZ to cover many of the direct costs of providing credit to micro-lenders. ACCION New York will continue to administer its lending program outside of Community Board 11 under its normal parameters and fee structure.

"This is a great partnership and will get much needed capital into the small business community of East Harlem," said Kenneth J. Knuckles, CEO and President of UMEZ. "ACCION New York offers us a partner with a proven track record in providing micro-loans to area businesses that would otherwise not qualify for conventional financing or may be forced into an informal lending market known for usurious rates."



"ACCION New York is very excited about this first step toward a larger partnership with UMEZ," said ACCION New York President and CEO, Robert A. Espailat. "We have been lending to East Harlem and Upper Manhattan for many years but the lower rate, combined with the joint marketing and outreach efforts of the two organizations, will greatly enhance our ability to provide funding to local businesses."

The UMEZ/ACCION East Harlem micro-loan fund will be directed by a team leader who will coordinate five loan consultants that will be based at UMEZ's offices located at 290 Lenox Avenue, 2nd Floor, New York, NY 10027. To contact a loan officer about the micro-loan program, please call the Loan Inquiry Line at (212) 387-0494.

About ACCION New York

ACCION New York works with self-employed individuals who lack access to traditional forms of business credit. By providing credit and other support services to micro-entrepreneurs, ACCION New York seeks to increase business and family incomes, create jobs and revitalize the economically disenfranchised neighborhoods of New York City. Founded in 1991, ACCION New York has emerged as the city's largest micro-lender, having disbursed over 5,000 loans totaling more than \$25 million to 3,100 small business owners and entrepreneurs.

East Harlem Healthy Food Festival

The East Harlem Food for Life Festival, a joint effort of the NYS Department of Health, Mount Sinai School of Medicine, the



US Department of Health and Human Services, and the East Harlem Diabetes Center of Excellence (with the support of the Upper Manhattan Empowerment Zone) held on July 22, 2004, showcased healthy traditional meals served in local restaurants throughout Central and East Harlem with ingredients that readily available to Upper Manhattan consumers. Free samples of delicious healthy foods were prepared by Amy Ruth's,

US Department of Health and Human Services, and the East Harlem Diabetes Center of Excellence (with the support of the Upper Manhattan Empowerment Zone) held on July 22, 2004, showcased healthy traditional meals served in local restaurants throughout Central and East Harlem with ingredi-

Candle Café, City Pizza, La Fonda Boricua, La Hacienda, Lenox Lounge, Mi Mundo, Native, Orbit East Harlem, Piata d'Oro, El Sabor Borinqueño, Sisters, Subway, Up-town Juice Bar, and more!

Along with samples of showcase meals prepared by local



chefs, the festival provided free recipes, diabetes screening, health information, live music and dancing, exercise lessons gifts and other entertainment.

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Mission Statement
The Upper Manhattan Empowerment Zone Development Corporation's ("UMEZ") mission is to sustain the economic revitalization of all the communities of Upper Manhattan through job creation, corporate alliances, strategic investments and small business assistance.

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Submissions and inquiries should be sent to mortiz@umez.org	

UMEZ Provides \$120,000 Grant to Manna House Workshops

The Upper Manhattan Empowerment Zone is proud to announce a \$120,000 grant to Manna House, an East Harlem performing arts center with an emphasis on Jazz.

Manna House Workshops was founded in 1967 by Gloria DeNard, an alumna of the Juilliard School of Music when DeNard – along with a handful of East Harlem residents and local church members – decided to form a 501 (c) 3, not-for-profit cultural center.



by providing a life-long learning experience, primarily through America's classical music, Jazz, and the visual and performing arts.

Ms. DeNard believes that music training develops character, and empowers everyone to succeed in their endeavors. Manna House offers music lessons on a one-to-one basis, while group instruction are offered at low cost to all ages and ethnicities. Manna House is

located at 338 East 106th Street in East Harlem.

Manna House's mission is to meet the needs of talented persons in an economically deprived community

For more information, please call (212) 722-8223, or visit: <http://www.mannahousejazz.org>.

List of UMEZ Grants and Loans (July-October 2004)

Closed Transactions – First and Second Quarter

Katrina Parris Flowers (\$50,000 Loan to finance florist located on Adam Clayton Powell and 112th Street)

Harlem Textile Works, Ltd. (\$235,400 Grant to art and design organization for capital improvements and expansion)

The MAMA Foundation for the Arts, Inc. (\$272,400 Grant to enhance staff, marketing and production at theatre company located on W. 126th Street)

ACCION New York, Inc. (\$117,300 Grant for development & implementation of a micro-loan program to provide loans to businesses in Community Board 11)

ACCION New York, Inc. (\$500,000 Loan for development & implementation of a micro-loan program to provide loans to businesses in Community Board 11)

West Harlem Piers - Phase II (\$5,000,000 Grant to New York City Economic Development Corporation for the development of the West Harlem Waterfront between St. Clair Place/125th Street & W. 133rd St.)

Manna House Workshops, Inc. (\$120,000 Grant to music education and performance organization to finance hiring and renovation of building facade)

Audubon Partnership for Economic Development Local Development Corporation (\$320,000 Grant to organization providing services to small businesses in Washington Heights and Inwood)

UMEZ Provides Renewal Grants to APED and EHBCC



The Upper Manhattan Empowerment Zone recently provided renewal grants to the Washington Heights-based Audubon Partnership for Economic Development (APED) and the East Harlem Business Capital Corporation (EHBCC) to continue their technical assistance program for small business owners. For more information on these and micro-lending programs, call (212) 410-0030.



UMEZ CEO Meets With South African Delegation



On June 22, 2004, UMEZ President & CEO Kenneth Knuckles welcomed a government delegation from Johannesburg, South Africa interested in learning about UMEZ's programmatic history and funding strategies.

Mr. Knuckles outlined UMEZ's strategies for the next five years while the delegation detailed community development initiatives in Johannesburg.

Delegation members also met with representatives from the Harlem Business Alliance and the East Harlem Business Capital Corporation during their stay and toured the sites in and around Upper Manhattan.



Who's at the Helm? Maurine Knighton: Senior Vice President of Program and Nonprofit Investment



The Upper Manhattan Empowerment Zone is pleased to announce that Maurine Knighton joined the UMEZ team as the Senior Vice President of Program and Nonprofit Investment on September 7, 2004.

Ken Knuckles, UMEZ's President and CEO commented, "Maurine brings a wealth of experience and creativity to the table, and I look forward to working with her to promote Upper Manhattan as one of New York's primary cultural districts."

Ms. Knighton is currently working to help adopt new priorities and strategies for UMEZ's Cultural Industry Investment Fund correlative to the agency's mission of community-building through a cultural and economic lens.

"We are looking for more innovative ways to celebrate the area's rich past and to create and promote new cultural legacies," said Maurine.

The Cultural Industry Investment Fund is designed to:

- *Re-Invent/Envision Cultural Historic Sites* to help create natural economic anchors for future cluster developments and to position Upper Manhattan as an exciting place in which to live and work;

- *Stabilize and Sustain Primary Institutions*, many of which are the largest and best-known African-American and Latino cultural organizations in the U.S.
- *Develop and Build the Next Generation of Mid-sized Organizations* for city-wide and national recognition, consistent funding support and to service underserved and specific cultural arenas
- *Nurture and Grow Service Organizations* with support mechanisms and to help develop stronger links across arts/culture and other sectors
- *Create a Cultural Opportunities Fund* to enhance the arts/Cultural landscape and help build a cultural economy

Ms. Knighton is also responsible for overseeing the organization's nonprofit sector funding in the Upper Manhattan communities of Central and West Harlem, East Harlem, Washington Heights and Inwood.

We welcome Maurine on board and hope for a long and successful career with UMEZ.

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The Juan Pablo Duarte Foundation's Fifth Annual El Carnival del Boulevard (Washington Heights, August)

UMEZ Provides \$272,000 Grant to The Mama House Foundation for the Arts



RESTAURANT SERVICE WORKFORCE PROGRAM (CO-SPONSORED BY UMEZ)

In our efforts to create employment opportunities for community residents, the Upper Manhattan Empowerment Zone recently held a Restaurant Training Initiative (RTI). The RTI represented a collaborative venture between community stakeholders and UMEZ. Specifically, two organizations – the local One Stop Career Center and the soon-to-open Dinosaur Bar-B-Que restaurant – worked with UMEZ to identify, train, and help place workers interested in jobs in the restaurant industry.



large dish trays, and ordering sales techniques.

One particularly exciting component of the Restaurant Training Initiative was the participation of Dinosaur Bar-B-Que. Working closely with Dinosaur's ownership, UMEZ designed its RTI with a detailed knowledge of the Bar-B-Que business. What is more, UMEZ assumed a pivotal role in attracting Dinosaur Bar-B-Que to the Harlem community.



The Restaurant Training Initiative provided participants with an introduction to the restaurant industry as well as training, skills development, and a career tool kit, to help them develop employable competency for the workplace. The Restaurant Training Initiative was held over a four week period (late August through early September) at the local One Stop Career Center. Seminars consisted of topics that emphasized but were not limited to the following: proper silverware wrapping techniques, proper table settings, safety tips for carrying

large dish trays, and ordering sales techniques. One particularly exciting component of the Restaurant Training Initiative was the participation of Dinosaur Bar-B-Que. Working closely with Dinosaur's ownership, UMEZ designed its RTI with a detailed knowledge of the Bar-B-Que business. What is more, UMEZ assumed a pivotal role in attracting Dinosaur Bar-B-Que to the Harlem community. In the future, UMEZ hope to replicate efforts that allow it to link job creation to its business development activities.

The graduating class of 2004 celebrated their efforts during a ceremony held last October at the Workforce offices on 125th Street. During the ceremony, program coordinator Alex Saavedra and instructor/ restaurateur Steven Lynn, highlighted the students' achievements and then capped off the graduation ceremony with class rendition of "Happy Birthday" – restaurant standard for party groups.

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For information about this and other training programs, contact: the Upper Manhattan Workforce I Career Center at 215 West 125th Street, 6th Floor, New York, NY 10027 or call (917) 493-7000 (Monday - Friday: 8:30 am - 5:00 pm).