







WFL COLLECTIVE™

PCC Project Community Capital®

2025

IMPACT REPORT

WFL COLLECTIVE™ & PROJECT COMMUNITY CAPITAL® *IMPACT REPORT*

UNLOCKING OPPORTUNITY FOR THE OVERLOOKED AND UNDERESTIMATED

Message from our **Founder**



At the core of our work is a belief in RTA. These qualities exist throughout our communities, even when opportunity does not. When we choose to invest in individuals who demonstrate RTA, we strengthen our workforce, our businesses, and our collective future.

R eliable

T rustworthy

A mbitious

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A DUO

The Duo

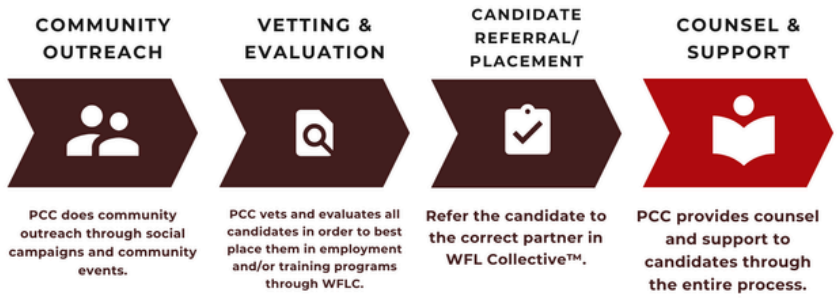
PCC and WFLC work together, seamlessly streamlining care, advocacy, employment, and economic empowerment. The Duo act, through the Collective Impact Model, to boost each other and create large-scale, significant change in lives, communities, and ultimately, entire demographics. Economic Empowerment is not only about employment, upward mobility–PCC & WFLC are also changing lives through mental health, hope, and support.

PROJECT COMMUNITY CAPITAL®

Project Community Capital® is a community development organization that executes community outreach, vetting, and placement, to get underserved candidates employed and on their way to economic stability & prosperity.

WFL COLLECTIVE™

WFL Collective™ is a nonprofit organization that specializes in economic empowerment through partnerships, employment barrier removal, case management, support services, and candidate advocacy.





ABOUT WFL COLLECTIVE™



The WFL Collective™ (WFLC), a 501(c)(3) organization founded by Dr. Gina Merritt, Principal of Northern Real Estate Urban Ventures (NREUV), is dedicated to increasing opportunity and economic mobility in distressed, low-income communities. Leveraging nearly 30 years of real estate development expertise, Dr. Merritt leads WFLC in a holistic approach that unites businesses, employers, nonprofits, educational institutions, and grassroots leaders to drive sustainable career success.

WFLC empowers individuals from underserved communities by connecting them with a robust network of social services, education, and training providers. This network equips participants with essential skills, resources, and professional development for employment readiness, ultimately linking them to meaningful job opportunities and long-term career pathways. Together, we are cultivating pathways to economic independence and professional excellence.

Project Community Capital®

Project Community Capital®, a partner in the WFL Collective is the for-profit organization that connects constituents from the WFL collective to employment opportunities through social capital.

MISSION

The mission of The WFL Collective™ (WFLC) is to limit and disrupt the economic and social barriers and increase employment opportunities for people living in low-income, underinvested communities. WFLC is founded upon values of empowerment, collaboration, and coalition building. WFLC is a group of social service providers that assists, educates, and develops people from low-income communities to elevate themselves and achieve career success. Our network of providers, educational organizations, and training institutions, provide support services, barrier removal and skills development needed to be ready to work, then connect individuals to employers ready to hire.

Economic empowerment originates at the source of success and independence. WFLC increases access to the resources people need to meet their unique background and employment interests. WFLC helps its partners have greater impact by leveraging complementary resources to provide clients with comprehensive support to more quickly secure employment.

VISION

Our vision is to use economic empowerment as the catalyst for generational wealth and stability. We envision a future where individuals are equipped with the resources and opportunities to build a strong financial foundation through education, entrepreneurship, and asset acquisition. This wealth will serve as a legacy, ensuring stability and prosperity for future generations, creating a ripple effect of success within underserved communities. WFL Collective™ is committed to fostering a supportive environment for individuals facing barriers to economic empowerment. By harnessing our strong ties with social service providers, non-profit partners, and grassroots leaders, we strive to empower and connect candidates who lack access to job opportunities with support and resources that empower them to thrive.





THE COLLECTIVE IMPACT MODEL

CREATING IMPACT WITH EFFICIENCY

The WFL Collective™ Impact Model components include: partnership development, community outreach and referrals, employment pre-screening, case management, and a recognition program.

The concept of the WFL Collective™ Collective Impact Model is founded upon the principle that large-scale social change requires a collaborative approach that doesn't focus on a singular problem: each problem is related to several others and this is why they are so difficult to solve (Kania, 2011). By assembling various businesses, nonprofits, government organizations, and individual leaders and working together to address different pieces of the larger problem, large-scale change can be achieved.

The WFL Collective™ Collective Impact Model also offers the opportunity to connect employment candidates to social services, training, and education which addresses the systemic issues that can prevent work readiness. Beyond initial job placement, the model provides a career pathway that enables the employment candidate to earn greater wages over time.

Social Justice has been a core component of all public discourse since the summer of 2020. WFL Collective™ expects to add to that public discourse by focusing on using a collective impact model that leverages technology, private industry resources, and government policy to deliver a solution based on best practices. WFLC will advocate influencing government policies that ensure investments are made in workforce development, education, and training. WFLC will need to create consistent and ongoing messaging targeting politicians, government agencies, and think tanks in an effort to impact the budgeting process.

ABOUT PROJECT COMMUNITY CAPITAL®



Project Community Capital® (PCC) is an economic empowerment platform that connects people in underserved communities with jobs and contracts by leveraging social capital. PCC bridges the social capital of employment decision-makers of companies with individuals in low-income communities. PCC finds, vets, and connects candidates to employers, and entrepreneurs to firms and contractors–compiling exceptional, underserved individuals with unique talents and business acumen.

- The **Workforce Leverage** platform consists of structured employment services through a collective impact model that leverages social capital, social services, and technology.
- The **Heighten The Hustle** Program is all about entrepreneurship elevation, whether through course or counsel, entrepreneurs learn the basics of business development and can even receive grant money to prop up their businesses.
- The **Firm Advantage** arm consists of avenues for subcontracting opportunities and business advice.

We unlock economic opportunity for the overlooked and underestimated

MISSION

Project Community Capital® (PCC) serves as an economic empowerment platform, connecting underserved communities with employment and contracts through social capital. Project Community Capital® (PCC) is an economic empowerment platform that connects underserved communities with employment and contracts by leveraging social capital and technology, offering structured employment services and business guidance through its Workforce Leverage and Firm Advantage arms. Through PCC, individuals are matched with suitable employers, while entrepreneurs gain access to subcontracting opportunities and business advice.

VISION

In the short term, our economic empowerment platform with a key emphasis on social capital, but in the long term, Project Community Capital® aims to foster experience and job stability for underserved individuals. PCC utilizes our network and social capital to employ low-income individuals who struggle to find work otherwise, ultimately growing their social capital as well.

We connect ready-to-work candidates in low-income communities to entry-level employment, serving as a bridge to long-term careers. With a focus on innovative solutions, PCC aims to address unemployment issues nationwide. With a remarkable employee retention rate of 94%-98%, we not only secure employment but also ensure its longevity. Our vision is to streamline the hiring process for employers through the Workforce Leverage™ application, reducing costs and turnover while providing stable employment opportunities for individuals in need.





THE POWER OF SOCIAL CAPITAL

ESTABLISHING YOUR NETWORK

Fifty-six percent of jobs are found using social capital, and seventy percent of jobs are not publicly marketed. PCC's goal is to get low-income residents employed through the most effective employment tool: social capital. Affluent and connected people often have extensive networks and get employed easily. Underserved people rarely have that opportunity. PCC tips the scale.

"I have leveraged my social capital to assist over 100 low-income people, including public housing residents and formerly incarcerated individuals, in obtaining employment with people I know."

- Dr. Gina Merritt, MBA | Founder

Social capital is capital based on relationships that provide useful support when needed and those relationships are built on trust.

PCC helps build social capital for low-income individuals. By leveraging social capital under a collective impact model, PCC can be a stepping-stone to long-term job opportunities, a bridge to building social capital for its members, and a means to reduce extreme economic inequality. If PCC can accomplish this, it will change employment practices in general and could help increase the income of more than 15 million people.

A lack of social capital has impacted generations of families who have been unable to access employment opportunities. Once underserved and underestimated ready-to-work residents get started on a more stable employment journey, their social capital networks will grow as well, sustaining the power of social capital and boosting employment.

Message from the PCC Leader

Dear Stakeholders, Partners, and Community Members,

As we close another year and look forward to the next, I am filled with gratitude for the collective efforts that make Project Community Capital a force for change. Our mission to empower communities by fostering economic opportunities continues to guide everything we do through innovative services like the Workforce Leverage platform, which connects individuals with structured employment opportunities, and the Heighten The Hustle & Firm Advantage programs, which provide subcontracting avenues and business advice–and it is thanks to your unwavering support that we are able to make a meaningful impact.

Vision for the Future

This year, we celebrated milestones that are a testament to the power of collaboration. From connecting underrepresented entrepreneurs with resources to creating pathways for job seekers in underserved areas through unique platforms like the database of 'Ready-To-Work' job candidates and resources for small or BIPOC businesses, our work has touched lives and built bridges where they are needed most.

Thank you for believing in our vision and standing with us on this journey. Your support fuels our mission and inspires us to aim higher every day. Here's to a new year filled with possibility, progress, and partnership.



Dakotah Jennifer
Chief Creative Officer,
Project Community Capital

Message from the WFLC leader

Dear Friends, Supporters, and Partners,

At WFL Collective, we believe economic mobility is not an abstract goal, it is a practical pathway that must be built intentionally through access to opportunity, stability, and sustained support. Our work is grounded in a simple but powerful belief: when individuals and families are equipped with the right resources, guidance, and opportunities, entire communities can transform.

Across the communities we serve, structural barriers have historically limited access to stable housing, meaningful employment, entrepreneurship, and wealth-building opportunities. WFL Collective exists to help dismantle those barriers by building integrated solutions that connect workforce participation, housing development, and economic opportunity. At the center of our model is maximizing social capital and providing intensive, relationship-driven case management. We work directly with individuals to understand their goals, identify barriers, and guide them through structured pathways that include workforce training, credentialing, job placement, career advancement, and long-term economic planning. Our approach recognizes that true mobility requires more than a job, it requires stability, mentorship, and a clear pathway forward.

As Executive Director, my commitment is to continue strengthening WFL Collective as a catalyst for equitable economic growth. We will continue expanding workforce pipelines, advancing housing development, deepening our case management model, and building systems that allow residents of the communities we serve to fully participate in and benefit from economic opportunity.

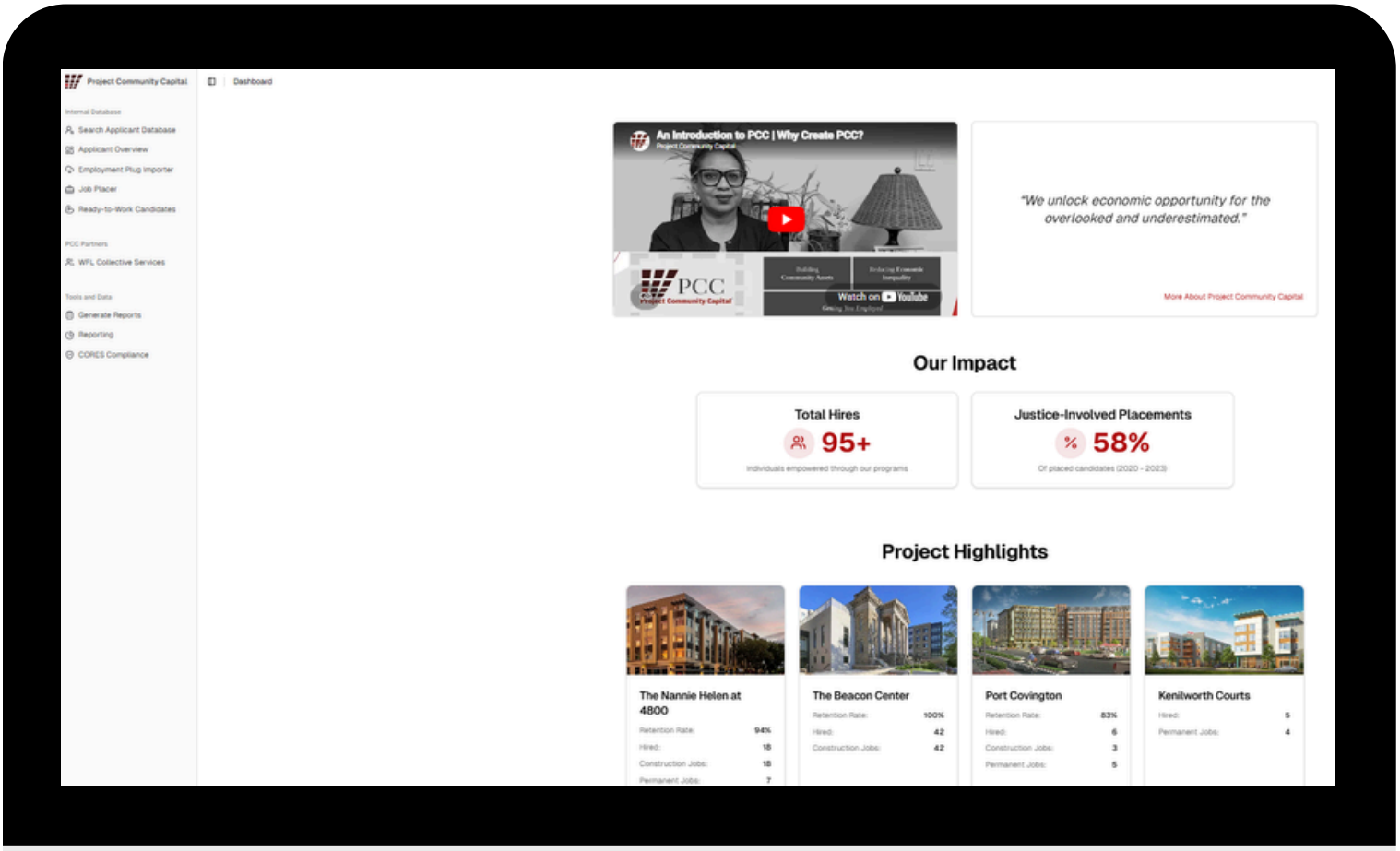


Our vision is clear, we invest in communities to ensure opportunities are accessible, economic mobility is achievable, and residents are not simply surviving but thriving.

Karen Johnson
Executive Director,
WFLC

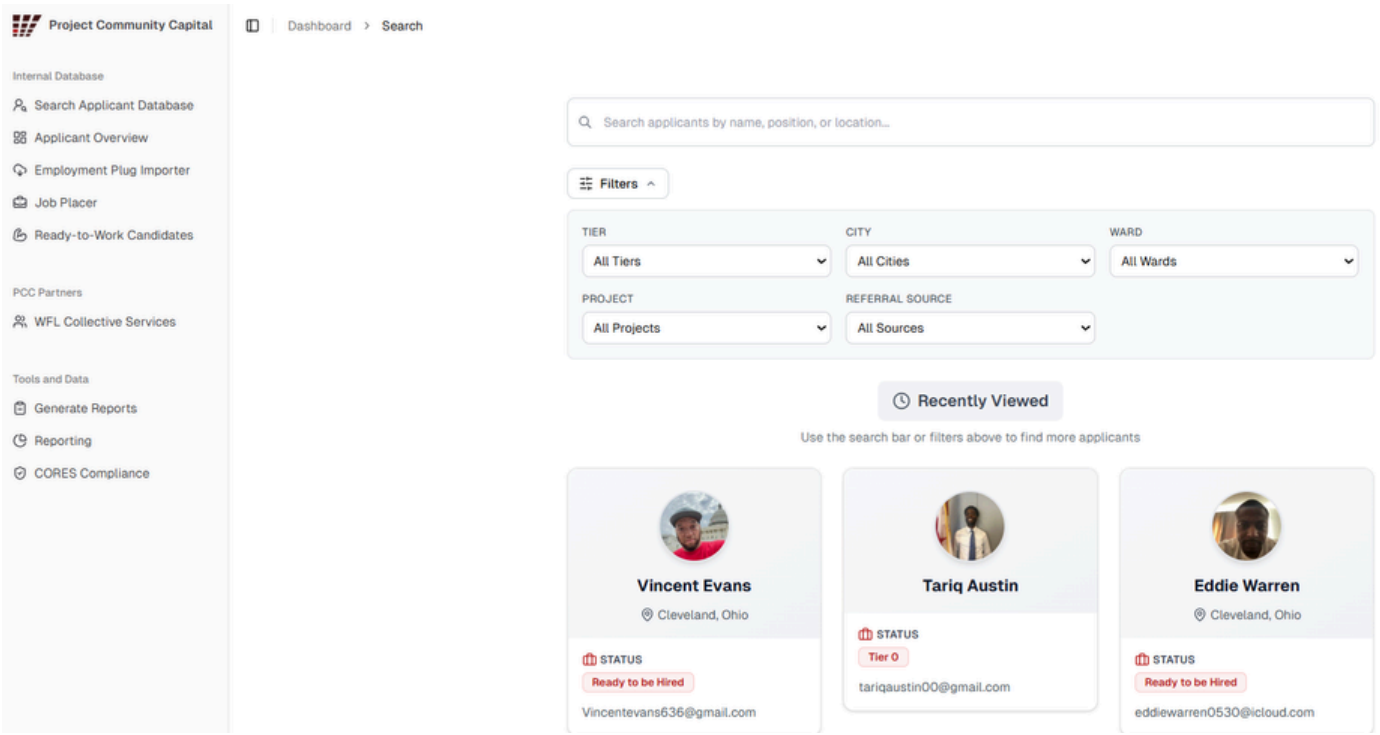
2025 Technology

PCC EMPLOYMENT PLUG ® PORTAL

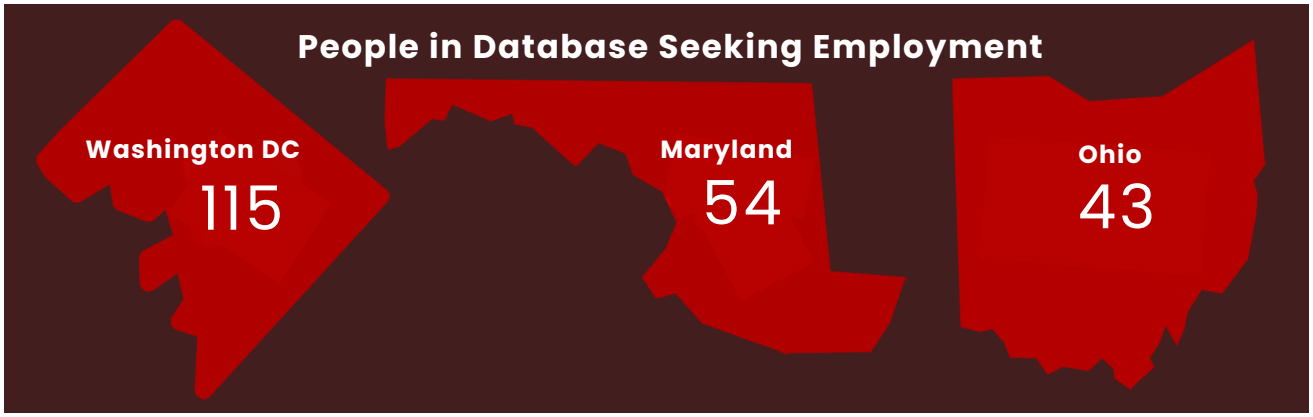


EMPLOYMENT PLUG®

New and Improved Employment Plug Database.



We redesigned the Employment Plug Importer within the PCC Portal to streamline how job opportunities are uploaded and managed across the platform. The updated tool improves efficiency by simplifying the import process, reducing manual data entry, and ensuring more accurate and consistent job listings. These enhancements allow our team to quickly connect community members with employment opportunities while improving overall system reliability and user experience.



2025 WFLC Outcomes

WFL COLLECTIVE™

Empowering Change, One Step at a Time

60+
WFLC PARTNERSHIPS

21
SERVICES PROVIDED TO HTH ENTREPRENEURS

60+
FAMILIES SUPPORT WITH FRESH FOOD DELIVERY

$9000
AWARDED TO HTH PITCH WINNERS

563+
PEOPLE HELPED SINCE FOUNDING











PROJECT COMMUNITY CAPITAL®
WFL COLLECTIVE™

PCC
Project Community Capital

Unlocking Opportunities in Underserved Areas

20 PCC 25 Outcomes

303+

Number of People currently using PCC Job Placement Services

54+

Number of PCC Job Placement Companies in our Network

+ $24.32

Average Hourly Wages



9410 Hough | Cleveland, OH

Project Community Capital's outreach and hiring support helped connect Cleveland residents with construction opportunities at 9410 Hough, building a pipeline of approximately 50 prospective workers.

18
Cleveland Resident Placements

96%
of resident work hours completed by low-income workers

$9.21M
in M/W/DBE and CSB contracting participation

Exceeding contracting participation goals:

- MBE: 17% participation | 15% goal
- CSB: 14% participation | 8% goal
- FBE: 9% participation | 7% goal

PROJECT COMMUNITY CAPITAL®
WFL COLLECTIVE™



Heighten The Hustle (HTH)



Fresh Food Delivery

Impact Day



PROGRAMS AND COMMUNITY OUTREACH

HEIGHTEN

2025 HEIGHTEN THE HUSTLE PITCH COMPETITION

MLK PLAZA | DEANWOOD

Last year, we hosted two Heighten the Hustle Pitch Competitions. One in Deanwood, Washington, DC, and one in Cleveland's Hough neighborhood. Together, these events supported Black-owned and community-rooted entrepreneurs by providing access to capital, mentorship, and pathways to future tenancy within neighborhood marketspaces.

Across both cities, more than twenty entrepreneurs representing industries such as food and beverage, wellness, healthcare, manufacturing, retail, and creative services participated in structured pitch competitions paired with public vendor markets. Entrepreneurs pitched their businesses to panels of judges and received feedback, visibility, and resources designed to support long-term growth, not just a one-day win.

Together, the Deanwood and Cleveland competitions demonstrate a scalable, community-centered approach to economic development. By pairing capital with mentorship, exposure, and relationship-building, PCC and WFLC are helping entrepreneurs move from idea to sustainability while strengthening neighborhood-based commercial ecosystems.







AWARDED $9,000 TO HELP LOCAL FOUNDERS LAUNCH AND GROW BUSINESSES

PROJECT COMMUNITY CAPITAL®
WFL COLLECTIVE™

MLK PLAZA

Jakaila Banks

DELICIOUS DELIGHTS



1ST PLACE WINNER

Stephanie Mcgraw

SCRUBS GALORE UNIFORMS INC.



2ND PLACE WINNER

Diane Linston

CLEVELAND CUT AND SEW MANUFACTURING COMPANY



3RD PLACE WINNER

Rhea Doria

HI RAYA!



HONORABLE MENTION

Michelle Berry

CREATE GRACE



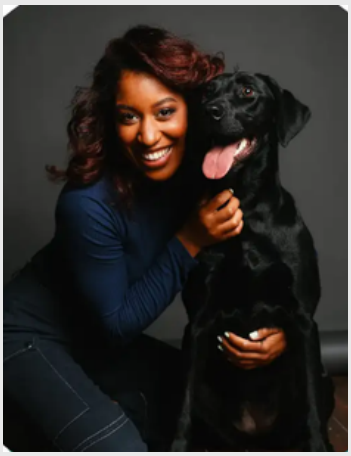
HONORABLE MENTION

PROJECT COMMUNITY CAPITAL®
WFL COLLECTIVE™

DEANWOOD

Chanell Dunham

THE MUTTROPOLITAN PET



1ST PLACE WINNER

Jasmine Paul

THE WEALTH PLAYGROUND



2ND PLACE WINNER

Milton B. Yates

DC TAKEDOWN



3RD PLACE WINNER

Eddie Robinson

DISTRICT UNITY



HONORABLE MENTION

BOTH EVENTS WERE FULLY FUNDED THROUGH SPONSORSHIPS!

HEIGHTEN

THE HUSTLE™

TORTI GALLAS + PARTNERS

DISTRICT OF COLUMBIA HOUSING FINANCE AGENCY HFA

ROCK AND ROLL HALL OF FAME + MUSEUM

emotive ARCHITECTURE

SLS

Enterprise

HAMEL BUILDERS

NREUV MECHANICAL

NREUV

Citizens Bank

Klein Hornig LLP

CAPITAL IMPACT PARTNERS

DIGITAL DRIVEN TO CONNECT

Cleveland Neighborhood Progress

PROJECT COMMUNITY CAPITAL®

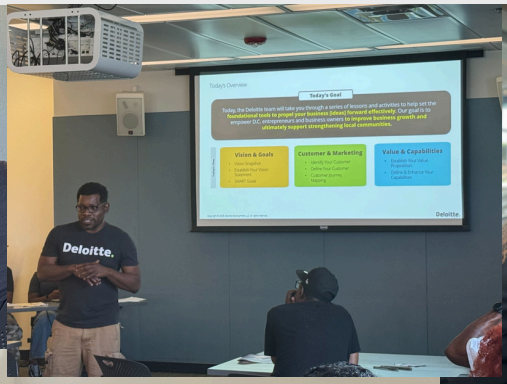
WFL COLLECTIVE™

Impact Day

DEANWOOD

Impact Day brought together a diverse group of emerging and established entrepreneurs for a full day of learning, connection, and hands-on business development. The workshop focused on growth, access to capital, and scaling strategies, providing real-world insights, expert guidance, and networking opportunities to help participants move their businesses forward.











HEIGHTEN THE HUSTLE™

PCC Project Community Capital

Deloitte.

WFL COLLECTIVE™

PROJECT COMMUNITY CAPITAL®

WFL COLLECTIVE™

FRESH FOOD DELIVERY

Through Mobile Market Mondays, in collaboration with our incredible volunteers and generous sponsors, we strive to address food insecurity by delivering fresh, nutritious food directly to residents in underserved communities. Our dedicated team ensures that each Mobile Market Monday offers a seamless and personalized experience. Residents receive a customized list, allowing them to select the items they need and prefer. This initiative is rooted in dignity, choice, and ensuring everyone has access to wholesome, nourishing meals.











AWARDS AND ACCOMPLISHMENTS

2025 Female Founders 500

Dr. Gina Merritt made the list for the 2025 Female Founders for creating a community development organization focused on low-income communities, young developers, and developers of color

2025 Visionary Award

Dr. Gina Merritt received the 2025 Visionary Award for her innovative leadership through NREUV and Project Community Capital, transforming neighborhoods, expanding access to opportunity, and creating pathways for community ownership.

MEET OUR TEAM



DR. GINA MERRITT
FOUNDER OF PCC & WFLC



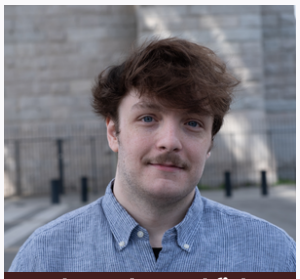
Dakotah Jennifer
Chief Creative Officer
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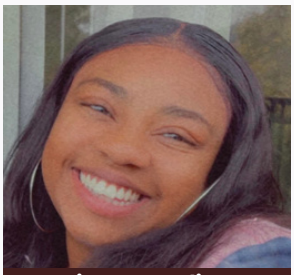
Karen Johnson
Executive Director WFLC
PCC ROLE



Brittni Hardie
Director of Community
Operations & Engagement PCC



Alexander Backfish
Technology Consultant
PCC



Brittany Rawlings
Case Manager
WFLC



Corey Pollard
Community Development
Coordinator PCC



Lakeshia Smith
Community Engagement
Associate PCC

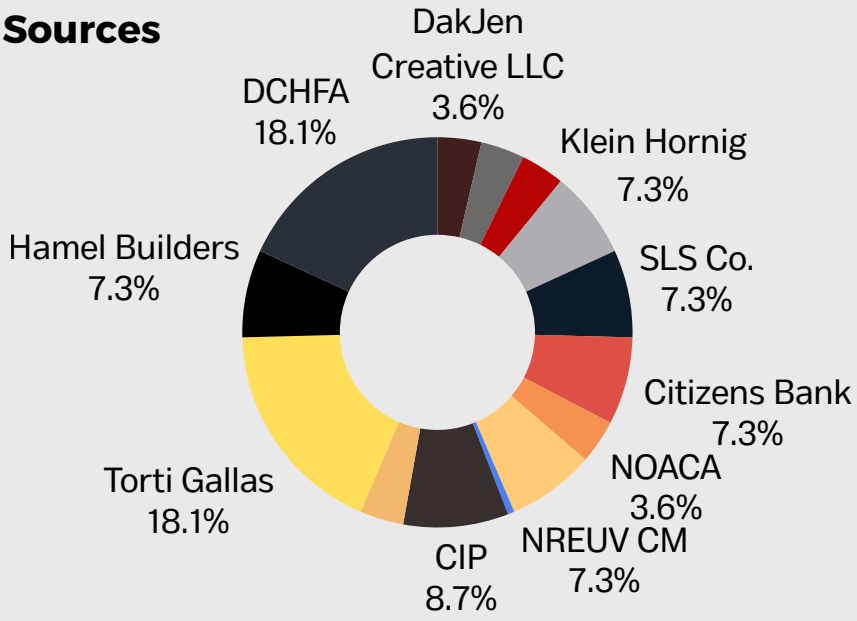
STAND WITH US AND SUPPORT OUR MISSION

At Project Community Capital® (PCC) and The WFL Collective™, we are driven by a shared belief in the transformative impact of community, collaboration, and empowerment.

Together, we champion economic opportunity by dismantling barriers and creating pathways for individuals in underserved communities to reach their career goals. PCC focuses on employment placement, removing obstacles, and building career pathways, leveraging technology and social capital to ensure long-term, sustainable employment. In parallel, The WFL Collective™ serves as a vital resource, offering services, education, and skills training to empower individuals on their journey to professional success.

United by our values of empowerment, collaboration, and coalition-building, we invite you to stand with us. Together, we can harness the power of community to shape a future where every individual has the opportunity to thrive and contribute to shared prosperity.

Current Funding Sources



DONATE TODAY

https://wflcollective.org/donate

PROJECT COMMUNITY CAPITAL®
WFL COLLECTIVE™

2025 Funders

Dear Funders,

We sincerely thank you for your support in 2025. Your generosity has been instrumental in helping us achieve our goals and make a meaningful impact. Your belief in our mission inspires us, and we are grateful for the opportunity to partner with you. Together, we've made a difference, and we look forward to continuing this journey with you in the future.

- Citizens Bank
- City of Cleveland
- The Cleveland Foundation
- Cleveland Development Advisors
- CREA, LLC
- Enterprise Community Loan Fund, Inc.
- The George Gund Foundation
- JLL
- Ohio Housing Finance Agency
- State of Ohio
- Village Capital Corporation
- WFL Collective

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