



2024

WFL COLLECTIVE™ & PROJECT COMMUNITY CAPITAL® IMPACT REPORT

UNLOCKING OPPORTUNITY FOR THE
OVERLOOKED AND UNDERESTIMATED

MESSAGE FROM FOUNDER



Dr. Gina Merritt
Principal of NREUV
Founder of PCC and WFLC

In your everyday life there are so many underserved and underestimated individuals that you will come across who are Reliable, Trustworthy, and Ambitious – give these individuals a second look when it comes to any economic opportunity you have. That person may just be the best employee you've ever had.

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A DUO

The Duo

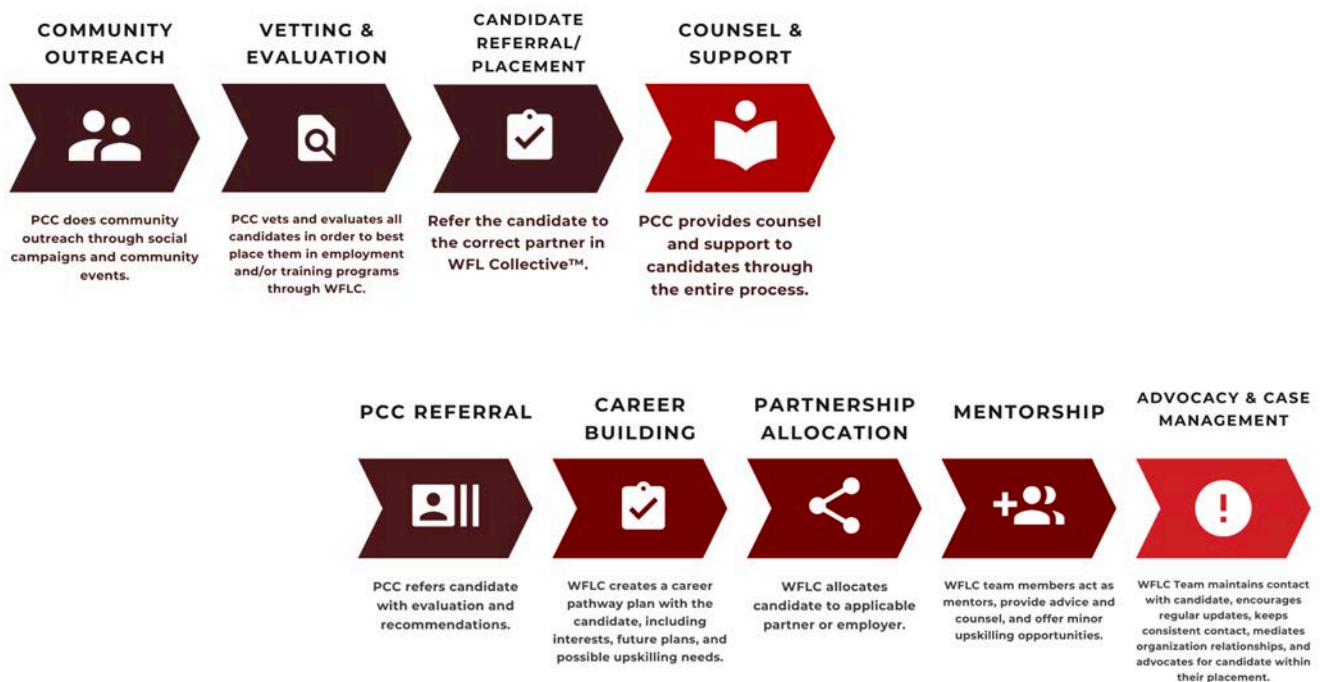
PCC and WFLC work together, seamlessly streamlining care, advocacy, employment, and economic empowerment. The Duo act, through the Collective Impact Model, to boost each other and create large-scale, significant change in lives, communities, and ultimately, entire demographics. Economic Empowerment is 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.



PROJECT COMMUNITY CAPITAL®

WFL COLLECTIVE™

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.



PROJECT COMMUNITY CAPITAL®

WFL COLLECTIVE™

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

the model provides a career pathway that enables the employment candidate to earn greater wages over time.

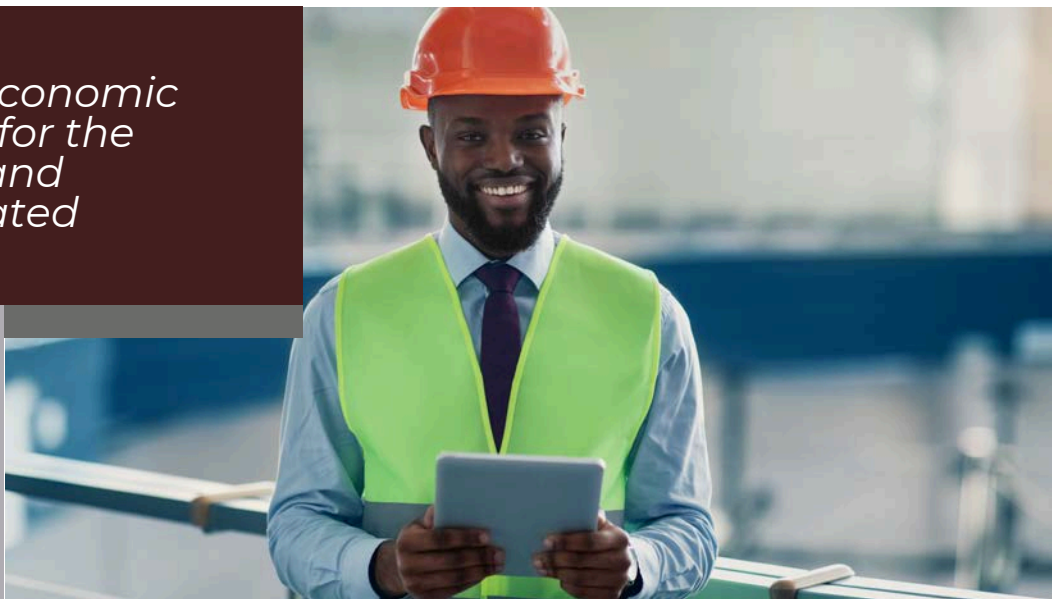
Social Justice has been a core component of all public discourse since the summer of 2020. WFL Collective™ expects to add to that public discourse by focusing on using a collective impact model that leverages technology, private industry resources, and government policy to deliver a solution based on 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 WFLC LEADER

Dear Friends, Supporters, and Partners,

As we reflect on 2024, I am filled with gratitude and pride for the remarkable strides we have made together at WFL Collective. This year has been one of profound impact and transformation, as we continue to champion equity, empowerment, and community-led solutions in our work. Since our founding, WFL Collective has had the privilege of serving 483 individuals, each with a unique story of resilience, determination, and success. In 2024 alone, we expanded our reach and impact through new initiatives and meaningful collaborations, ensuring our mission continues to make a lasting difference. One of our proudest moments this year was the successful completion of the Heighten the Hustle competition in September 2024, a dynamic program designed to ignite creativity, encourage innovation, and provide aspiring entrepreneurs with the tools to succeed. This milestone exemplifies our commitment to fostering economic empowerment and creating pathways for sustainable success. These achievements are not ours alone—they are the result of a collective effort. To our supporters, your generosity and belief in our mission fuel everything we do. To our partners, your collaboration enables us to think bigger, act bolder, and achieve more. And to the communities we serve, your resilience and vision inspire us daily. As we look to 2025, we remain committed to scaling our impact and ensuring that every initiative, every partnership, and every investment drives meaningful change. Together, we will continue to build a future where opportunity and justice are not aspirations but realities for all. Thank you for standing with us and for being an integral part of this journey. We look forward to achieving even greater milestones together in the year ahead.

With gratitude and determination,

Khrys Shefton
Executive Director,
WFLC®



KHRYS SHEFTON

WFLC
EXECUTIVE
DIRECTOR

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.

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.

But there is still much to be done. As we enter 2025, we are renewing our commitment to expanding access, driving innovation, and uplifting the voices and the economic stability of those we serve. Together, we can continue to create opportunities that lift individuals and strengthen communities.

We also want to extend our heartfelt thanks to our sponsors. Your generous contributions make our mission possible and allow us to expand our reach, provide vital resources, and create lasting change in the communities we serve. Together, we are building a brighter future for all.

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
Creative Director,
Project Community Capital[®]



Dakotah Jennifer

PCC CREATIVE
DIRECTOR

WFLC OUTCOMES



PEOPLE HELPED SINCE
FOUNDING

483

53

WFLC PARTNERS

SERVICES PROVIDED TO 11
HTH ENTREPRENEURS

2
0
2
4



\$6400 AWARDED TO
HTH PITCH WINNERS



PCC OUTCOMES

293

Number of People
currently using PCC Job
Placement Services



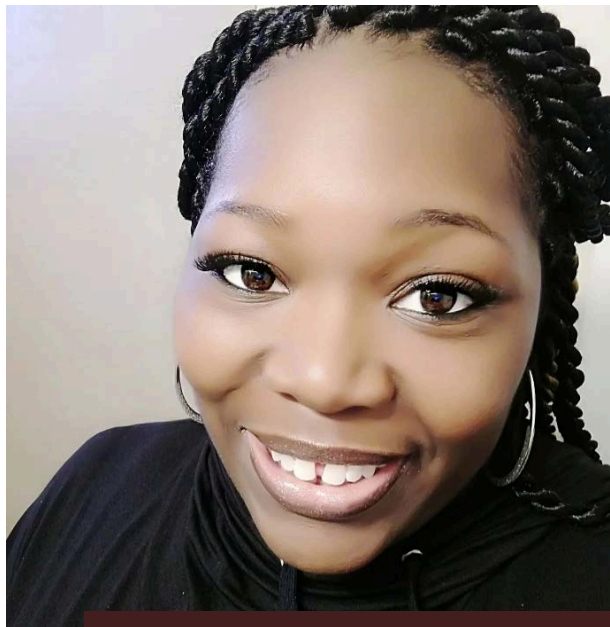
44

Number of PCC Job
Placement Companies in
our Network

+ \$24.32

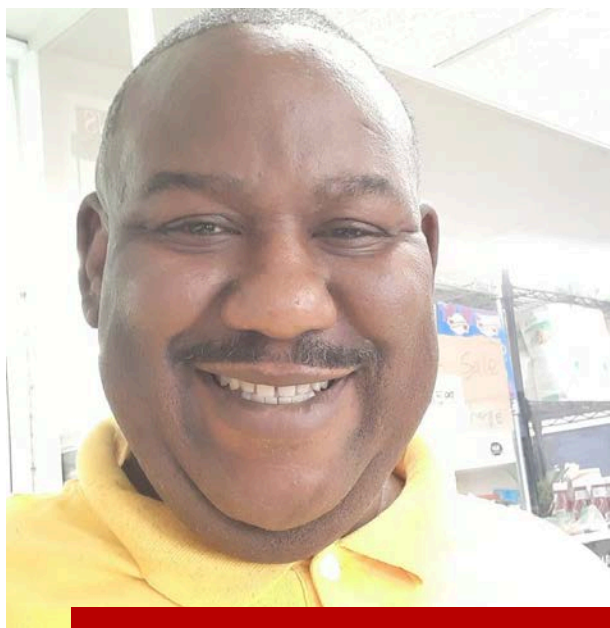
Average Hourly Wages

TESTIMONIALS



Katrena enrolled in the CHART Academy with the support of WFL Collective, who provided transportation and mentorship throughout her journey. WFL Collective also helped Katrena with barrier removal, such as finding her business attire through a community partner. After catering the CHART Academy graduation, Katrena's ambitious aspirations came to light, and WFLC continued to monitor and support her growth. She successfully graduated from the academy and is now employed. Through initiatives like Women's Wellness Wednesday and holistic support, WFLC played a key role in helping Katrena achieve both personal and professional success.

KATRENA



Sylvester was referred to WFLC as a resident of Kenilworth Courts. He faced immense challenges, including kidnapping, molestation, and murder within his family, which deeply affected him and his daughters.

Through WFL Collective, he participated in CHART with one of his daughters and benefited from mentoring and transportation to therapy sessions.

Through initiatives like Women's Wellness Wednesday and personalized support, WFLC helped Sylvester and his family rebuild, offering critical resources and guidance.

SYLVESTER



PROGRAMS AND COMMUNITY OUTREACH



- *Heighten The Hustle™ (HTH) 2024*
- *Fresh Food Delivery*

HEIGHTEN



2024 MLK PLAZA HEIGHTEN THE HUSTLE PITCH COMPETITION

CLEVELAND, OH

Heighten The Hustle® (HTH) is Project Community Capital's® (PCC) signature program aimed at empowering entrepreneurs and advancing innovative side hustles into thriving business ventures. Applicants share their concepts and aspirations, receiving tailored guidance from PCC's team of experts, along with resources to heighten their entrepreneurial efforts. Regular consultations with executive members connect participants to invaluable networking opportunities and strategic pathways to success.

In 2024, the Cleveland MLK Plaza Pitch Competition, held on October 19th, elevated this initiative further. Hosted at DigitalC, the event showcased 11 passionate entrepreneurs competing for funding and the opportunity to secure a space in the Black-owned business market at MLK Plaza. Each participant presented their innovative ideas, followed by a Q&A with the judges, making a compelling case for their place in this historic marketplace.

This year's competition featured a diverse lineup of businesses, including sustainable fashion, authentic Caribbean spices, and wellness solutions. The top three winners received cash prizes and tailored mentorship opportunities. All participants benefited from exposure, constructive feedback, and continued support through PCC's partnerships.

Heighten The Hustle® celebrates innovation, resilience, and community impact, reinforcing PCC's commitment to empowering the next wave of Black entrepreneurs.



1ST



Reasons To Care

2ND



Delicious Delights

3RD



Skin District Store

**HONORABLE
MENTION**



Noire Wellness

FRESH FOOD DELIVERY

WASHINGTON DC

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

Recipient

2024 Game Changer Award



Dr. Gina Merritt received the 2024 Game Changer Award for her visionary leadership in empowering entrepreneurs and advancing social equity through initiatives like Heighten the Hustle and Mary's House for Older Adults.

Recipient

Woman of Influence Award



Recognized as a 2024 Woman of Influence for dedication to social impact and empowering underserved communities.

Recipient

Empowering Women Award



This award recognized Dr. Merritt for showing a strong commitment to supporting and elevating Women in Maryland.

ICIC Top 100 List



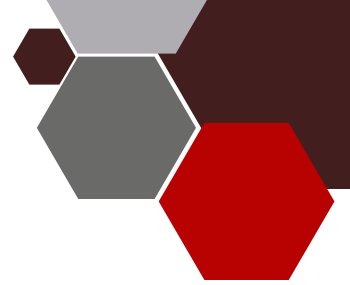
Dr. Merritt was recognized as an IC100 winner for being a catalyst of opportunity, optimism, and transformation, creating meaningful employment and driving economic revitalization.

INC Top 5000 List



Northern Real Estate Urban Ventures has made the 2024 Inc. 5000 list of the Fastest-Growing Private Companies in America.

Meet Our Team



DR. GINA MERRITT
FOUNDER OF PCC & WFLC



DAKOTAH JENNIFER
*CREATIVE DIRECTOR &
GRANT MANAGER*



KHRYS SHEFTON
*WFL COLLECTIVE[®]
EXECUTIVE DIRECTOR*



BRITTNI HARDIE
*SOCIAL MEDIA
COORDINATOR*



ALEXANDER BACKFISH
*TECHNOLOGY
CONSULTANT*



BEATRICE GOUIN
*COMMUNITY
DEVELOPMENT ASSOCIATE*



FURNELL MILLS
*COMMUNITY
DEVELOPMENT ASSOCIATE*

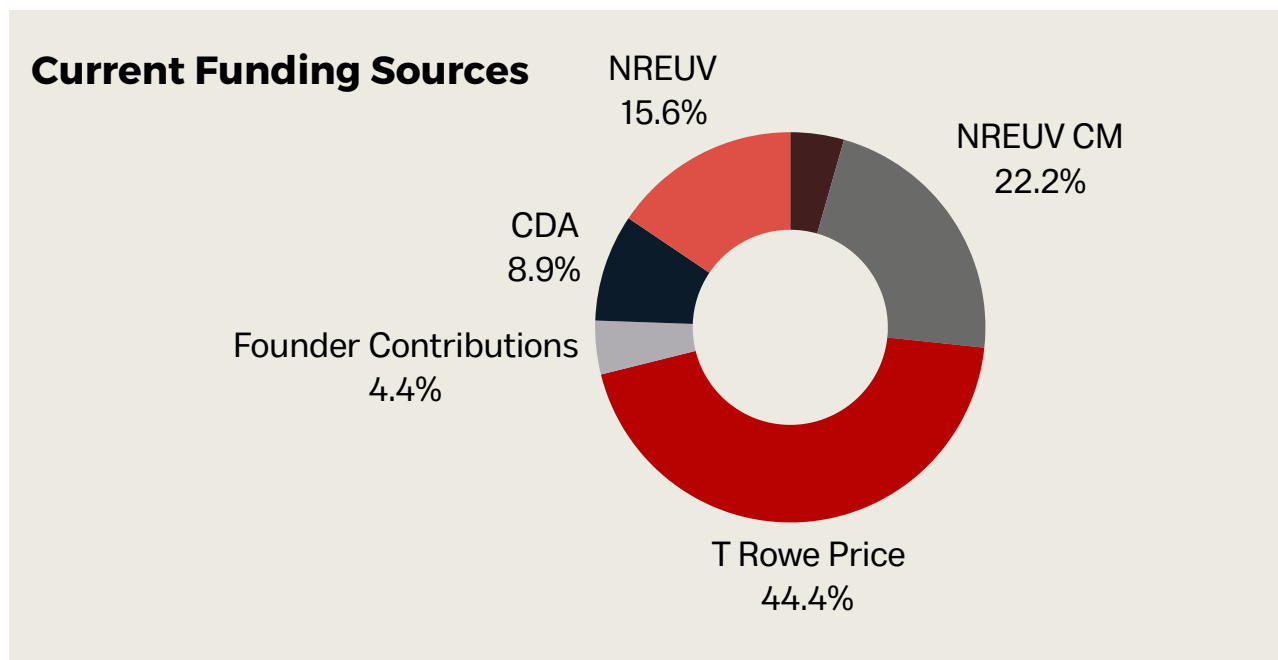
STAND WITH US AND SUPPORT OUR MISSION



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.



DONATE TODAY

<https://wflcollective.org/donate>

2024 Funders

Dear Funders,

We sincerely thank you for your support in 2024. 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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