



OUR THEORY OF CHANGE

OUR MISSION

Transforming lives and communities through Entrepreneurial and Financial Literacy Education. Grind + Growth is a 501(c)(3) nonprofit organization that invest resources in communities that are underserved and under-resourced to promote economic equality through entrepreneurial and financial literacy education to foster growth, development, and greater social justice.

OUR VISION

We envision a world in which resources and power are equitably shared, and a future where everyone can live with integrity and flourish.

WHAT WE DO

We give scholarships and grants through a process that shifts decision-making power to communities fighting for social justice.

Community members—including former and current grantees—collectively make our funding decisions and participate in the governance of our organization.

We strengthen the leadership of minority entrepreneurs.

We support new and seasoned entrepreneurs, and we contribute to the social change ecosystem building equity through financial literacy education and business development programs to empower underserved communities impacted by injustice.

We organize people across race and class to mobilize resources towards improving underserved and under-resourced communities in St. Louis.

We offer programs that bring experienced professionals and supporters together to recognize the shared stake we have in dismantling structural systems of oppression. We create

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opportunities for people to donate money and to take collective action towards building a different future.

We challenge structural racism in schools.

We invest quality enrichment resources for support in low-income, underfunded schools such as, financial literacy and entrepreneurial education programs.

OUR VALUES

Talent is evenly distributed, but opportunity is not. Entrepreneurial and Financial Literacy education is one of the most impactful ways to improve one's economic mobility and move communities and the country forward, but the increasing cost of education creates a barrier for low-income families. This is a form of structural inequality that keeps the poor from improving their lives. In all our work, we prioritize communities that are and have been most affected by systems of oppression.

When underserved communities are empowered, we win

We invest financial literacy and entrepreneurial educational resources in underserved and under-resourced communities of color to dismantle systems of oppression and build a better future.

Everyone should have access to a quality education

All people should have agency over their lives. We work towards a world in which every person has access to education to improve their economic mobility and life.

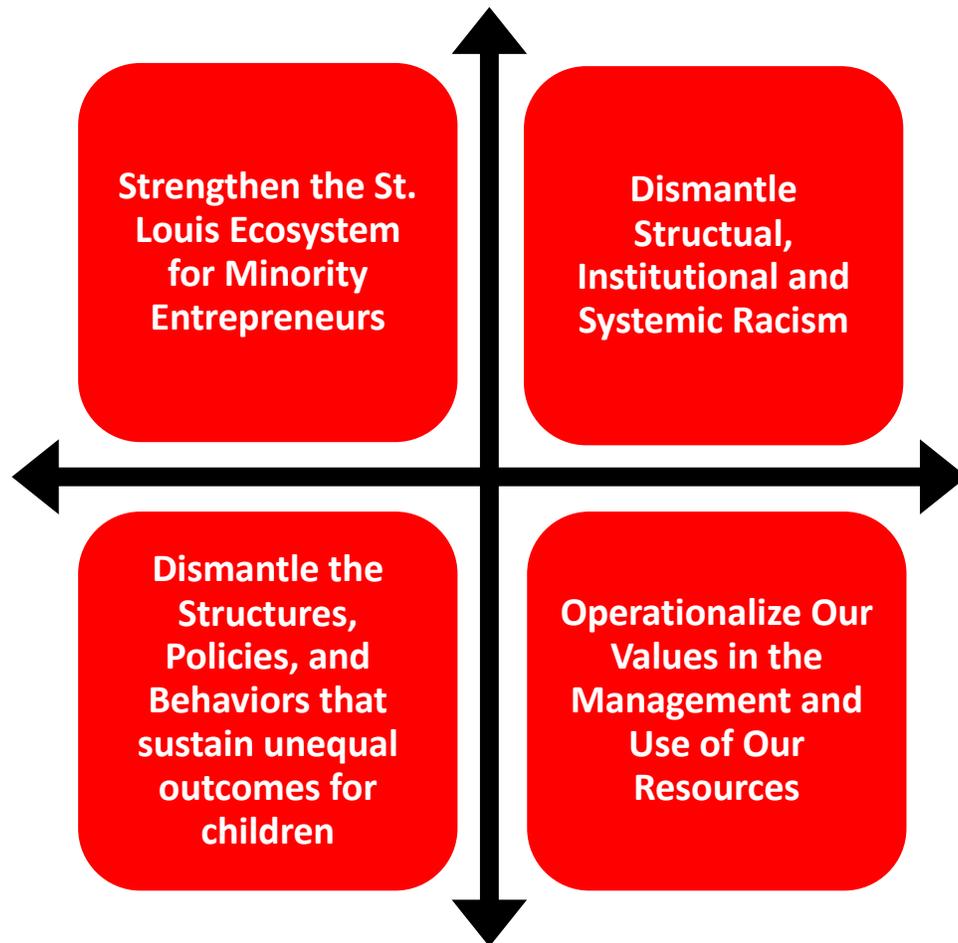
We strive to responsibly resource underserved communities

We are accountable to the individuals that we serve, who should have sufficient support to pursue goals without barriers. We strive to be transparent, to build trust, and to shift power as we mobilize resources for this work.

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STRATEGIC PLAN GOALS 2022-2025



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1. Strengthen the St. Louis Ecosystem for Minority Entrepreneurs

These goals focus on the **Elevate Minority Entrepreneurs Fund**. This is a social justice fund with a mission to support and empower small businesses led by people of color building power in St. Louis City. We will bring more resources into the underserved and under-resourced communities as well as financial literacy and entrepreneurial education programs that build the infrastructure and strength of the overall entrepreneur ecosystem in our region.

- Award 15 annual grants of \$1,000 to minority entrepreneurs who are currently building or who aspires to build a new business over the next three years.
- Strengthen our capacity building programs in St. Louis to support more minority entrepreneurs to become more effective and more stable (For example, in 2020, we launched a new Small Business Development Program.)
- Deepen our commitment to minority start-ups, through more funding opportunities and capacity- building programs targeted towards newly emerging organizations.
- Design communications strategies and programs that engage more minority entrepreneurs in underserved communities building power in St. Louis region.
- Design communications strategies and programs that campaigns for systemic change, as well as the resources, actions and sector changes needed to promote a healthy, growing, and sustainable entrepreneurial ecosystem for minorities.
- Identify and invest a greater share of resources in communities historically and/or currently under-resourced by broader philanthropy.

2. Dismantle Structural, Institutional and Systemic Racism

These goals focus on strengthening Grind + Growth's culture and infrastructure as a workplace, but also as a non-profit organization and a broader community of stakeholders—including staff, Board, Community Funding Committee members, volunteers, grantees, and supporters. Grind + Growth is firmly committed to economic equality, equity and to the recruitment and retention of Black, Indigenous and people of color, women, LGBTQ, elders, and disabled people.

- Center equity and make our values transparent to all members of the Grind + Growth community and linked to every aspect of Grind + Growth operations.

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- With every priority, build space for Grind + Growth students, entrepreneurs, community members, and funders—to be in community with each other in ways that are intentionally designed to shift power dynamics.
- Invest in staff development, recruitment and retention towards sustainability and advancement in their chosen fields.
- Strengthen and make transparent our systems of accountability to the individuals that we serve in our programmatic work. Formalize how we seek feedback for program design, and design programs to be accessible to groups of all sizes.
- Conduct listening sessions with the community, local organizations, and individuals we serve.
- Collect and share information on relevant past, ongoing, or planned activities of Grind + Growth to inform efforts that enhance equity, diversity, and inclusion within Grind + Growth and across the underserved St. Louis City communities.
- We will publish a request for information to seek input on practical and effective ways to improve racial and economic equality in underserved communities.
- We will work with the community and local leaders to develop a strategic plan to address racial, ethnic, and gender disparities in underserved St. Louis City communities.
- Transform and strengthen our governance to be more democratic in all aspects of decision-making. Engage all aspects of our leadership community in continual financial literacy and entrepreneurial education and alignment around Grind + Growth's theory of change, to shift current dynamics of power and privilege as exercised throughout the organization.

3. Dismantle the Structures, Policies, and Behaviors that sustain unequal outcomes for children

These goals focus on promoting **equity in the classroom** making sure every student has the resources and support they need to be successful regardless of their socio-economic backgrounds. Too often, our education system reinforces the same inequalities it was designed to overcome. When every student has the resources they need, the entire classroom thrives. Every student deserves an equal chance.

- Invest more enrichment resources for support in low-income, underfunded schools such as, financial literacy and entrepreneurial education programs.

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- Establish the **Kids Savings Program** to promote financial literacy and educate young consumers in grades 3rd-12th attending a St. Louis Public School on the fundamentals of good financial habits.
- Establish the **Financial Freedom Scholarship** to create a more equal financial playing field, this scholarship exists to support ambitious students who are motivated to improve his or her life through education. The scholarship award for each student will be **\$1,000** to go towards their college tuition.
- Eliminate the school to prison pipeline for students by offering a high-quality literacy program for children reading below grade level.
- Model equity for the children participating in our programs through flexibility and compassion.
- Create equitable programming by understanding students' needs to provide targeted support in making sure physical ability, language skills and other needs don't negatively impact their ability to do well.
- Work with students and respect their needs. Connect with them to understand their situations and find solutions.

4. Operationalize Our Values in the Management and Use of Our Resources

These goals focus on our intention to practice our values more broadly throughout Grind + Growth, management of our assets, our governance and all our resources.

- Strengthen and make transparent our financial planning processes.
- Continue to deepen the alignment of our investments and financial practices with our values.
- Develop new ways for Grind + Growth financial assets to be useful for the communities we serve.
- Serve as a resource for the entrepreneurial ecosystem for financial and operations strategies that are accessible and implementable.

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