



Albuquerque Integration Initiative

New Urban Practice: Navigators

Aligned Summit Areas

- Engaging Community
- Advancing Equity & Inclusion
- Cultivating and Connecting Leaders

The Challenge

Despite availability of free and low-cost entrepreneurial support programs, usage is confined to a narrow demographic of owners. Further, entrepreneurs often do not take full advantage of the resources that would be helpful.

The Status Quo

Government and non-profit entrepreneurial support landscapes are fragmented. Business owners must determine what agencies have relevant services, what programs they are eligible for, and how to get started. Those marginalized by language, income, internet and transportation access, nationality, or other factors, often stay on the sidelines.

The Promising Initiative

Navigators will focus on two populations; marginalized entrepreneur groups like minorities and women and scientific/technical innovators who need entrepreneur partners to bring a concept to market. Navigators will be based in the communities and serve as one-stop information sources. Instead of handing out referrals, navigators will advise and accompany clients in their journeys with agencies.



Integration Initiative

Albuquerque is a Round 2 TII member in its planning year. The City is using entrepreneurship and innovation for job creation and economic mobility.

City Characteristics

Albuquerque has a population of 550,000 (32nd largest city in the U.S.) and is majority-minority with 57.9% Hispanic and/or persons of color.

Entrepreneurial Assets

Albuquerque benefits from immigrant populations that value entrepreneurship and from centers of scientific research and development.

Inspiration: This model is lifted from health and human services. For example, *promotoras*, are lay health workers assisting populations like Spanish-speaking diabetes patients. These trusted, place-based workers improve health system navigation and patient treatment compliance, nutrition, and lifestyle factors. They provide culturally competent, income appropriate, community anchored support.





Albuquerque Integration Initiative

New Urban Practice: Co-Op Capital

Aligned Summit Areas

- Expanding Impact Investing
- Advancing Equity & Inclusion
- Engaging Community

The Challenge

Micro-entrepreneurs, solopreneurs, and mainstreeters often need financing to meet demand for their goods and services but face insurmountable barriers in accessing capital.

The Status Quo

Many business owners can not secure loans from traditional (e.g. banks) or alternative lenders (e.g. CDFIs). Even alternative lenders often require established and good credit, US citizenship, state residency, collateral, and financial/tax documentation. *Nationally, 38% of the adult US population cannot readily receive personal or business credit.*

The Promising Initiative

A Cooperative Capital Fund is the "alternative to the alternative." It shifts loan approval from financial institutions to community agencies/businesses that have relationships with prospective microloan recipients and can speed access to capital. These intermediary backers reduce eligibility barriers and offer flexible, favorable terms. In a five-year pilot of this place-based capital model in Albuquerque, default rates are at 1%, compared to the usual business defaults of 6%.



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Limited Access to Capital

The city has high populations of financially marginalized groups (foreign born, limited English, low-income) and the average credit score ranks in the bottom 13% nationally.

Inspiration: Local credit union, Nusenda, piloted this model, with partners like *La Montañita* market. The market stocked a local honey that kept selling out. The supplier could not ramp up production without funds for equipment and a part-time employee. The market backed a credit-union microloan and the beekeeper was able to increase production and help the market meet existing consumer demand for local honey.





Albuquerque Integration Initiative

New Urban Practice: Deep Dives & Feedback Loops

Aligned Summit Areas

- Engaging Community
- Advancing Equity & Inclusion
- Focusing on Data and Results
- Cultivating and Connecting Leaders

The Challenge

Tackling issues like creating an ecosystem for innovation and improving economic mobility for low-income populations is complex. Governmental problem solving methods are often ill-equipped to deeply understand and meet the needs of stakeholders-especially historically marginalized populations.

The Status Quo

Creating meaningful and practical change requires broad community engagement and government leadership. However, engaging more stakeholders and governmental bureaucracies typically slows and sacrifices the nimbleness and experimental power for disruptive innovation.

The Promising Initiative

Albuquerque has been using deep-dives to develop diverse and broad issue understanding and co-create solutions. Innovative energy is provided by rapid-cycle processes, implementation teams, and a feedback loops. This allows the City to “Listen. Learn. Adapt. Get Back.” – running parallel and iterative processes of learning and acting.

Inspiration: The City combined collective impact with 90-day deep-dive improvement cycles. The latter, developed by the Institute for Healthcare Improvement and refined by the Carnegie Foundation, is a powerful way to develop collective knowledge with ability to rapidly test solutions. Albuquerque had over 180 stakeholders on deep dive tables, exploring issues, mapping assets, and making recommendations.



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Engagement Approach

We listen: accepting there are hidden systems and barriers. We act: testing solutions, rejecting government paralysis, and reengaging citizens.

