

THE MANHATTAN INSTITUTE

SOCIAL ENTREPRENEURSHIP AWARDS

2003

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SOCIAL ENTREPRENEURSHIP AWARD

MISSION STATEMENT

The Manhattan Institute Award for Social Entrepreneurship honors non-profit leaders who have found innovative, private solutions for America's most pressing social problems.

Throughout its history, the United States has been distinguished by the capacity of citizens to solve social problems through their own initiative. From Ben Franklin and his University of Pennsylvania, to Clara Barton and her American Red Cross, to Millard Fuller and his Habitat for Humanity, Americans have come forward to organize volunteer and non-profit action to improve American society. Winners of this award will exemplify the productive eclecticism in America's civil society.

Applicant organizations are assessed according to the following criteria:

- Energetic founding leaders;
- Strong vision;
- Committed volunteers;
- Creative, entrepreneurial ways of conceiving and meeting goals;
- Significant private sector financial support;
- Sustainability or permanence;
- Clear, measurable results;
- Commitment to sustaining the vitality of civil society.

Recognition is reserved for those organizations whose guiding purpose and function stem from private initiatives and ideas. However, accepting government funds does not, in itself, preclude consideration.

The award recognizes the creative energy of the non-profit sector by highlighting new ideas and approaches even by mature organizations.

Any non-profit organization that provides a direct service to address a public problem can be nominated for this award. Examples of the types of organizations we want to recognize include:

- Private social service groups that assist poor families with housing, health care, job training and other similar needs;
- Reformative organizations that help people cope with moral or psychological problems, such as drug addiction or criminal behavior;
- Education groups that through mentoring, counseling or other after-school programs improve children's educational achievement and possibilities;

- Community groups that improve the quality-of-life in their neighborhoods;
- Conservancies that use private donations from corporations or individuals to purchase land and preserve it from development.

Non-profit organizations that engage in political advocacy or that bring legal actions, or whose primary activities are in response to government RFPs, are not eligible for this award.

Up to five Awards are presented annually. Gifts of up to \$10,000 are presented to the organization founded or led by the award winner. Nominations may be submitted by anyone familiar with a person's or group's activities, including the entrepreneur him- or herself.

Award applications are available from the Institute (212-599-7000) or at its web site (www.manhattan-institute.org).

The Social Entrepreneurship Award program is supported by funds from the Achelis and Bodman Foundations, the Bradley Foundation, the Horace W. Goldsmith Foundation, the J.M. Kaplan Fund, the Olin Foundation, and the William E. Simon Foundation. Howard Husock, Director of Case Studies in Public Policy and Management, JFK School of Government, Harvard University and contributing editor, *City Journal*, is the director of the program.

Award winners are chosen by a Selection Committee. The Committee currently consists of Charles Hamilton, Executive Director, Clark Foundation, New York, NY; Howard Husock; Cheryl Keller, Foundation Consultant, Rye, NY; Leslie Lenkowsky, Indiana University, Bloomington, IN; Adam Meyerson, President, The Philanthropy Roundtable, Washington, DC; and Lawrence Mone, President, Manhattan Institute.

THE FIRST PLACE FUND FOR YOUTH

AMY LEMLEY

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Three years ago, a high school student and foster child living in an Oakland group home operated by county government received a letter. It was unusual for her to receive any mail, even junk mail. Nakeisha Peacock was shortly due to “age out” of foster care; i.e., to reach the age of “emancipation,” at which point the county would no longer assist her. The letter referred directly to the impending prospect.

A fledgling organization called First Place Fund was inquiring as to whether she had any interest in a program it was about to offer. Should Nakeisha enroll in and graduate from a life-skills class, wherein she’d be taught the basics of paying utility bills,

dealing with car insurance, and opening a checking account, First Place would arrange for her to live in one of a number of private apartments it was renting in East Oakland. Her rent would be paid at first but, after two months, Nakeisha would have to start paying an increasing share—until a point where she would (with a roommate) have to pay the entire amount herself and, two years hence, have to leave entirely and find her own place to live.

“Aging out” of foster care is an issue which children’s advocates have lately advanced. Recent federal legislation named for the late Rhode Island Senator John Chafee has led to the appropriation of funds to help such children live independently. The founder of First Place, however, sees a lack of funds as the least of the problems facing emancipated foster children. Such youths, says Amy Lemley—who still reflects her upbringing in a small Iowa town as she sits in her office on Broadway in Oakland—lack any real preparation for independent living. Beyond its individual service goals—such as helping with housing, reading skills, health care and more for those enrolled—the First Place fund seeks to prepare them to become self-reliant.

She’s devised an elaborate and demanding structure to help applicants make the transition to independent adulthood. It includes carrots—particularly the

reduced-rate housing in private apartments—and sticks: of 60 youths who have been in First Place housing over the past three-plus years, five have been asked to leave for various offenses, including the sale of marijuana in the apartment. They also must agree to live with a roommate and cannot change roommates—in order to learn to work out the arrangements of intimate living which most, coming from group homes, have never previously experienced. First Place has developed a monthly tracking system of 8 criteria in order to keep tabs on the impact of its approach: its tenants must report on whether they've lost a job, been to court or been arrested, had to go to the emergency room—and other likely indicators of irresponsible behavior. It compares the results both over time and to a benchmark for such a population. Of more immediate import, if First Place tenants fail to meet the Fund's expectations for six of the right criteria, they will lose their apartment.

Lemley and her staff have assembled an impressive network of small, African-American property owners in East Oakland who are willing to accept the former foster youth as tenants. In doing so, she has harnessed self-interest—owners are pleased to have an organization that takes responsibility for monitoring the upkeep of the apartments, that signs the lease and pays on time—with an

impulse, in part religious, on the part of the owners to help youths who could, unattended, descend into crime and homelessness. Often these owners (of whom there are 15 to 16 at any one time) choose First Place over federally rent-subsidized tenants.

The fate of children in foster care has been an ongoing American scandal. Many such children bounce from home to home, often overlooked by the authorities charged with looking

after them—then sent off on their own at a still-young age. Amy Lemley, sensitized to their fate by her own experience in a publicly-supported group home, has imagined and successfully established a way to help guide those left in the lurch toward productive adult lives.



LIVING LANDS AND WATERS

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It is early in the morning on a Saturday at the Port of Burlington, Burlington, Iowa. No commercial Mississippi River barge will be docking today, but a large crowd (about 175 people) has gathered in this small town. The occasion is the annual visit of Chad Pregracke's Living Lands and Waters project; those on the dock will be going out on small boats to spots on the river where Pregracke and his crew have spotted the old tires and appliances which the volunteers will

drag to shore for later pick-up by the Living Lands and Waters crew.

Clean-up day is clearly an event here in Burlington; the *Burlington Hawk Eye* has sent a reporter and photographer. The Rotary Club has raised money to help and presents Chad with a check to help cover his expenses. The Optimists Club has sent a corps of volunteers to serve free hot dogs to the volunteers after the clean-up. The local medical center has donated first-aid kits for each of the boats in which volunteers will ride up-river. The county has agreed to let the project dump the gathered trash in the local landfill without paying the normal "tipping" fee.

All of which is a way of saying that Chad Pregracke's organization both performs a public service whose value strikes most as self-evident—organizing the clean-up of America's greatest waterway—and, too, sparks an outpouring of effort by volunteers (3,000 in 2002) and civic institutions. His is a \$400,000 annual enterprise whose funding, to date, has been almost entirely private. It has grown from the original impulse of a 22-year-old to clean up the banks of the Mississippi, along which he grew up, in the "Quad Cities" area of western Illinois. That impulse, amplified when efforts to ask state government to do what might well be viewed as its job were turned down, has grown into a multifaceted operation.

LL&W might best be thought of as a floating recycling center which, like the circus, comes to a long series of river towns once a year. Its three (donated) barges each stores a different sort of trash; a fourth is the quarters for the seven-member crew and houses Pregracke's office as well as a classroom where the group conducts seminars (Big River Education Workshops) for classroom teachers on the history and ecology of the Mississippi. Lashed to the barges are small boats for carrying volunteers on the river and trucks to transport trash to landfill sites or recycling centers. LL&W works not only on the Mississippi, but on the Missouri, Illinois, and Ohio Rivers, as well. The crew is afloat 10 months a year. Clean-up days are just the start of their efforts; they must hoist the trash (with an on-barge crane) onto one of the barges and then transport it to a landfill or recycling center.

Thus, Pregracke—consistently enthusiastic and energetic, with the *joie de vivre* of the skateboard punk he was before discovering his mission—wears many hats. He is fundraiser, crew chief, motivational speaker (at local schools and at the clean-up days themselves), scheduler, and volunteer coordinator. He has raised funds from more than 50 corporations and foundations—ranging from Alcoa, Anheuser-Busch, and John Deere to Marquette Transportation (which donated the barges) and the Propeller Club of the United States. He hustles after all kinds of work, even renting out his crew's services as a "green team" to pick up trash after Budweiser promotions. He's organized the pick-up of 8,200 tires and 675 refrigerators—and filled more than 6,000 55-gallon bags of trash.

Some might take issue with Living Lands and Waters, arguing that



maintenance of important waterways should be the province of the government. His reply: "We are the government." It's worth noting, moreover, that the answer lies in the fact that picking up trash in and around the river was not the priority of any public agency. The Army Corps of Engineers (based in Moline), for instance—the agency which should maintain the river channel and organize flood prevention—has what it considers more important jobs. State and local government are not likely to pay much attention to places where there are few residents. In other words, this was a job that fell through the cracks. Pregracke understood that and has done something about it—in the process clearly inspiring residents of the river towns.

Philosophically, one would have to term Pregracke a Teddy Roosevelt/Gifford Pinchot-type environmentalist. He's not waging a Sierra Club-style war, for instance, against the use of the Mississippi as a de facto highway for coal and grain; he's not urging that dams be taken down and the water be allowed to run free. Instead, he's looking for ways in which the physical beauty of the river and its banks can

be preserved, even as it serves commercial purposes.

The results of Living Lands and Waters are tangible and inspiring. Thanks to a modern-day Huck Finn who grew up next to the Mississippi wondering why its banks were covered with trash, much of America's greatest river today is a far cleaner place.



THINK DETROIT

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When Mike Tenbusch and Dan Varner founded Think Detroit six years ago, their impulse was rooted in nostalgia for their own childhood in a time when Detroit was not the deeply distressed city it is today. Both fondly recalled their time in youth sports, particularly baseball, and lamented to each other that kids in most of Detroit did not have access to the

sort of well-coached and well-equipped teams of their own youth. The city did sponsor a Police Athletic League in which police officers—as part of their official duties—coached sports teams. But the officers were not enthusiastic, there was little effort at recruiting kids, and, just as bad, the condition of the playing fields was abysmal. Many had dilapidated bleachers, rocky baseball diamonds, and were more the province of drug-dealers than ballplayers.

Against that backdrop, it is hard to avoid concluding that the two have accomplished extraordinary things. Not only have they founded the youth sports non-profit they call Think Detroit and enrolled some 4,000 kids in baseball and soccer—but they have recruited 500 community members, mainly African-American men in this city which is 82 percent black, to serve as team coaches. They have exclusively used private funds (mainly from Detroit corporate sponsors) to staff an office where parents sign up their kids, potential coaches are interviewed, and the complex process of scheduling games is done. They have raised more than a million dollars in private funds, including a substantial gift from Major League Baseball, to renovate five diamonds in a heretofore-dilapidated Maheris-Gentry city park, where they hope at some point to host the Little League World Series.

Tenbusch and Varner, the former one of the few remaining white Detroiters, the latter African-American, are impressive not least because they clearly have other career options. Both are University of Michigan Law School graduates who had worked for major firms and, in Varner's case, clerked for a federal judge. They turned their back on legal careers to start Think Detroit, a project which began with an effort to start a youth baseball league for one Detroit public housing project and to renovate the nearby city-owned baseball diamond. To raise money, they went store-to-store amongst the few scattered merchants in the neighborhood. Five years later, the project has grown to a \$1.2 million a year operation—and gained such acclaim that Tenbusch was named by Detroit Mayor Kwame Kilpatrick to serve on the city's Board of Education.

Visiting Think Detroit, one is struck not by the games themselves, or even by the excellent condition of the newly-opened playing fields, but by the large number of spectators. Families come out in force for their early evening games, having brought coolers filled with soft drinks and portable grills for an after-game cookout. Although many paid attention to the games, many also were there just to socialize. Spectators have a range of incomes and professions; it is clear that some more affluent households were helping out poorer ones by picking up kids and parents and bringing them to the game. It is worth noting, though, that Think Detroit does require all households to pay a small fee to participate (standard rate: \$40; sliding scale available). Says Varner: "There's money out there; people are just



spending it on the wrong things, like expensive sneakers. We make people make a choice consistent with our values." It requires all parents to show up in person at the Think Detroit office to register their kids, or to do so through its web site. The program also seeks to encourage computer literacy among the kids and parents.

It is hard, to be sure, to quantify the effects of Think Detroit. But one can't say much more about the long-term impact—except that there may be some things that are so well-understood to be wholesome and constructive that there is no reason to doubt them. Youth sports may well fall into this category. Tenbusch and Varner, however, also deserve credit for creative plans, although they're still on the drawing board. Varner is in the early stages of putting together an organization which would bid against city recreation departments to manage both adult and youth programs. The entity he hopes to call "All Things Athletic" would be a private, for-profit firm—with a reach not limited to Detroit.

That they have not yet completely revolutionized youth recreation programs in what is arguably America's most distressed big city hardly minimizes the scale of what they have

already accomplished. Tenbusch and Varner are bubbling with energy and creativity, and have demonstrated the capacity to create a high-functioning, on-the-ground organization. Best of all, thanks to Think Detroit, a lot of low-income kids in Detroit who might otherwise be prey to drugs and gangs are, instead, playing baseball under the watchful eyes of adults—and that simply has to be a very good thing.



WORKING TODAY

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Sara Horowitz, the founder of Working Today, unabashedly professes her goal of somehow reinventing the labor movement in the United States, a movement in which both her father and grandfather were active. Nor would she mind reinventing the Democratic Party in the process. Yet her program to provide health insurance for members of the workforce who are not tied to any one employer has not only gotten the support of the Ford and MacArthur Foundations, but had also won rave reviews from some who would not

seem to share left-liberal goals—among them Stuart Butler of the Heritage Foundation. This voluntary association formed to provide inexpensive health insurance through private means echoes the methods of pre-New Deal fraternal organizations and, at the same time, provides—albeit in a small and fledgling way—a potential model for chipping away at the problem posed by the situation of those millions of Americans who lack health insurance.

Horowitz understands herself to have set about the construction of a “mutual aid association” for New Yorkers not in a position to receive health insurance benefits through an employer. Her target, of course, is not the very poor, who are covered by the Medicaid program. Rather, she has sought to create what she terms a “portable benefits network” for freelancers—whether software designers or actors—who work on a project-to-project basis, not as full-time employees. To serve them, she’s crafted what amounts to a non-profit insurance company which sells one product—a bare bones form of health insurance which costs just \$235 per month for an individual, some \$200 below the cost of private insurance.

It’s a price predicated on a more limited menu of benefits than provided by most plans. Horowitz, through her labor ties, recognized that

union-funded clinics throughout the five boroughs had a great deal of unused capacity. Working Today contracts with such clinics—the so-called HIP Health Plan of New York clinics—to serve its members. The price is kept low because Working Today members agree that they will seek treatment only in that network of clinics or through affiliated specialists and designated hospitals. “Our members will not get to see the most expensive specialists on Park Avenue,” Horowitz freely admits.

Working Today operates a non-profit insurance company which collects payments from members of its Portable Benefits Network—which opened for business in September, 2001, and was recently renamed the Freelancers Union—and directs payments to the clinic network which provides medical services. The organization currently serves 3000 professional freelancers. The “target” group industries include: dot.coms, non-profits, finance, arts, advertising, and media.

Her own hope, clearly, is that this idealistic insurance firm, with hip quarters in Brooklyn’s DUMBO section, will be a template for a better health care financing system as much as a provider of health insurance. Her preferred method for expansion would be a federal tax credit for health insurance payments (as opposed to the status quo, in which medical costs are only deductible, and then only if they exceed seven and one-half percent of income). Stuart Butler of Heritage sees this as a de facto health care voucher, “the main aim of which is to offset the current bias in favor of employer-sponsored insurance and government



health programs, both of which are heavily subsidized. I think Sara’s approach is entrepreneurial and could lead to a real breakthrough on the uninsured.”

In effect, Horowitz, who has a Kennedy School public policy degree, has designed an exceptionally creative policy approach and found a way to privately-finance a pilot version of it. This is an important and impressive accomplishment; she’s had to master

much of the economics and regulation of insurance to pull it off.

It’s one thing to design a brilliant policy prescription on paper—and quite another thing to implement one, in the process providing low-cost health insurance to thousands of New Yorkers. Sara Horowitz combines the qualities of the policy analyst and the businesswoman in a way that makes it only fitting to recognize her as a social entrepreneur.



YEAR UP

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On a typical morning in the classrooms of Year Up, the participants of this job training program are gathered in a circle. The topic, in this year-long program geared toward providing low-income, young adults, 18 to 24 years old, with information technology job skills is—Liberia. It's a current events class, and the question on the floor is that of U.S. intervention. Discussion is reasonably lively. It's only an hour-long class and will be followed by the hands-on computer instruction that comprises the bulk of the curricu-

lum here. But the fact that a current events class is held reflects the deep thought that Year Up founder Gerald Chertavian has given to this effort. It reflects his concern that even if he successfully recruits motivated if unskilled young adults, even if he trains them for the sort of computer support and back office jobs Boston's health care, finance, and bio-tech industries seek regularly to fill, even if he arranges paid internships at such employers—all of which he's done—his graduates might founder for failure to fit into the cultures of their workplaces.

Such is the attention to detail and seriousness of purpose which characterizes Chertavian—a one-time London-based software magnate who cashed out before the technology bubble burst and invested \$500,000 of his own money in Year Up. (Nor does he draw a salary.) He is, in essence, taking on one of the great labor market challenges the country faces—how to train minority youth, particularly males, for an economy in which unskilled labor is no longer in much demand. Year Up does not, it's worth noting, explicitly recruit on the basis of race—but by targeting Boston high school graduates the effect is the same. It seeks to “close the urban digital divide,” but beyond such rhetoric, seeks, as well, to prepare participants for the disciplines required for a life of work and the fulfillment of small gains.

The program is in its third year and has two sites, one in Boston and another in Cambridge. It has enrolled 147 students to date (with plans to expand next year) for a year-long program which begins with classroom instruction and is followed by an internship at one of 13 major Boston employers (including Fidelity Investments and Partners HealthCare, parent of the Massachusetts General and Brigham and Women's Hospitals). It spends \$11,000 per year per student—and defrays \$2,000 of that cost through fees paid by the firms at which participants work as paid interns. The participants themselves receive a \$14,000 stipend—paid by employers. (The “year up” is divided equally between classroom-based preparation and an internship.)

The Year Up program is delivered along with an elaborate system of what Chertavian unabashedly terms “behavior management”. The participants must first submit a written application, and thanks to recruiting efforts at 22 high schools, there were 120 applications for the most recent class of 50 enrollees. Those chosen are judged to be “at-risk but not high-risk”—those who lack job skills but who neither are drug users nor have been convicted of a violent crime. Average high school GPA: 1.9; average combined SAT: 780. Many have only GEDs. Forty two percent are Spanish-speaking; most of the remainder, African-American. Two-thirds already work (and continue to do so during the program) at low-wage (\$6/hour average) low-skill jobs.

In effect, Chertavian is targeting those with limited skills but good attitudes and seeking to prepare them to advance in today's working class. Each participant must clear two interviews



and sign a 12-page agreement with such sanctions as immediate expulsion for drug use and reduction in stipend for being even a minute late to class. Eight of the first 100 students enrolled were, in fact, “fired” for violation of the contract. Classroom training—aimed at placing participants at IT help desks and other behind-the-scene, computer-dependent jobs—is complemented by guest speakers and individual mentoring, provided by a pool of 150 volunteers who augment a staff of 11 and who are drawn from many of the same firms where Year Up participants serve as interns. Executives from eight of those firms also serve on Year Up's board—in large part to keep the program apprised of the changing needs of the job market. Some 40 Harvard Business School students applied to work in several unpaid, volunteer positions.

Program results are regularly measured and appear impressive, although based on a relatively small group. Eighty five percent of 48 students who have completed the program (42 are currently serving internships) have secured jobs on graduation; 80 percent are still working. The comparable benchmark

for government-funded job training programs is 50 to 55 percent. Salaries, notably, average \$30,000 per year. Sixty-five percent have applied to college—many to Cambridge College which has agreed to accept Year Up classes for credit and whose president sits on the Year Up board. Those whom I met—such as Kevin, a 22-year-old employee of Partners Health Care—were upbeat, quick to make eye contact, and clearly proud of performing well in such roles as helping those tracking medical bills discover what mistake had caused their computer screen to freeze and how to fix things.

Year Up is notable for the close attention its founder pays to such a wide range of factors—from participant behavior to the labor market itself, from recruiting at inner-city high schools to lining up big-time employers. Chertavian, himself, is an enthusiastic champion who has shown that the qualities that make one successful in the private sector can be transferred to social entrepreneurship. Year Up might be thought of as a reinvention of vocational education in a way that benefits both employers and their potential employees.

2002 SOCIAL ENTREPRENEURSHIP AWARD WINNERS



SHEPHERD'S HOPE, INC

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Seven years ago the Rev. William Barnes, Pastor of St. Luke's United Methodist Church of Orlando, was inspired to do something about the situation of working men and women in the Orlando area who, because they'd lost their jobs, had lost their health care benefits, or whose jobs did not provide such benefits. His hope was to harness the talents of members of his congregation which included many medical professionals. Today, two nights each week, rooms in five public schools in and around Orlando are transformed into medical clinics for poor families without health insurance. Barnes' idea of church-organized health care has been realized. A consortium of local churches, led by St. Luke's, has drawn from their congregations a staff of volunteers, including physicians and nurses who see patients. Some 650 volunteers work at least one night a month in one or the other of the five clinics. Rev. Barnes has devised a way for people of means to offer help to Orlando's uninsured, generally service employees in the city's tourist industry who endure spells of unemployment and the temporary loss of health insurance.

Government plays no role as funder. The entrepreneurial vision inspiring Dr. Barnes has permitted hundreds of volunteers to put their talents to use and thousands more to be helped.



COLLEGE SUMMIT

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J. B. Schramm, a Harvard Divinity School graduate, directing a youth counseling and recreation center in a DC public housing project, wanted to increase the number of college admissions among the kids with whom he was working. His target group was not the high achieving kids over whom diversity hungry selective schools would fight, but, rather the mid-tier students, often from mediocre high schools. Nine years later, Schramm heads a \$3.7 million organization which provides a new sort of college counseling—intensive and continuing—to some 3,000 students. Seventy-nine percent have been admitted to college, and some 80% of those have remained in the schools in which they are enrolled. Last year College Summit had 25 workshops in six states, run by volunteer writing coaches whom College Summit trains, one coach for every five students. At every workshop forty to fifty students, having just completed their junior year, are encouraged to compose and polish college applications. The workshops include sessions for teachers from the students own schools who can then help them through the college application process. In addition to the specific kinds of help it provides, College Summit also helps its participants visualize themselves as college students and see their lives and prospects in different ways.



NEW JERSEY ORATORS

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New Jersey Orators is the labor of love of its unpaid executive director James Hunter, one of the original six black professionals who, concerned about the poor interviewing skills they saw in young black job candidates, founded the Orators in 1985. They are plainspoken in their praise and encouragement of the timeless virtues of self-improvement. At weekly sessions public speaking is the central but not exclusive focus. There are discussions of current events, nutrition education, and homework help, as well. The Orators provide an oasis for academically oriented students, and their graduates have gone on to top colleges and professional schools and often return to help out those following in their footsteps. Using volunteers and donated facilities, most chapters meet in space provided by local churches. Dozens of successful professionals donate their time to NJO—enough for one evening and one Saturday morning session every week during the entire school year. Knowing the perils that can befall kids, James Hunter has taken it as his own responsibility to help them follow a constructive path, and the many hours of volunteered time provided by him and the local New Jersey Orators chapter leaders are the key ingredient in the organization's success.

2001 SOCIAL ENTREPRENEURSHIP AWARD WINNERS



JUMP: JUNIOR UNIFORMED MENTORING PROGRAM

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John Dixon, a one-time Army sergeant, knew that the legions of fatherless and undisciplined kids in his neighborhood could benefit from a structured military-style program run by former military officers, although he anticipated that only a ‘handful’ of kids and parents might come. Within months, however, hundreds were attending. Staffed by a corps of volunteer officers who lead military drills, followed by homework help provided by suburban and retired public school teachers on their own time, and classes on sexual abstinence and controlling anger. Neighborhood residents come to talk about what work, and their own jobs, are like.

John and his wife Catherine Dixon charge only small fees (not always collectible) but are rewarded in the improvement they see in the behavior of individual children. Faced with the city’s problems, their task is daunting. But the impact of JUMP is such that the *Buffalo News* has called it one of the “good programs, the ones making a difference.”



NEIGHBORHOOD TRUST FEDERAL CREDIT UNION/CREDIT WHERE CREDIT IS DUE

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Mark Levine, a former New York City public school teacher, had been concerned for years about those on the outside of the formal financial system. Targeting the Washington Heights section of Manhattan, and starting with \$85,000 in seed money from the Echoing Green Foundation, he established Credit Where Credit is Due, a non-profit organization designed to educate poor immigrants as to the basics of the banking system. Classes are conducted in Spanish. He has also established the Neighborhood Federal Credit Union—a tiny bank to attract small savers and to make small loans to depositors. In four years the credit union enrolled over 3,500 members, most of whom previously had neither a bank account, nor a credit card, and who had only previously borrowed from neighborhood loan sharks. The bank works with school children who can open savings accounts with as little as 50 cents and has made hundreds of small business loans—some as small as \$500—at market interest rates. Thanks to the credit union, family day care centers have borrowed \$1,500 to get started, and livery cab drivers have borrowed to buy the required insurance with the opportunity to grow and advance by establishing credit. “We want to see people step up to larger banks,” says Levine, “as they prove themselves.”

2001 SOCIAL ENTREPRENEURSHIP AWARD WINNERS



SEED FOUNDATION

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Eric Adler and fellow management consultant Rajiv Vinnakota could have made money in the private sector, as did most of their business school classmates. Instead, they decided to build and manage a boarding school for kids in a poor, African-American section of the District of Columbia to improve their education and to prove that the job could be done. Four years later the SEED Charter School in Washington DC's Marshall Heights section opened its doors. SEED is a boarding school where kids learn more in a safe, secure, and highly-structured environment. The early results appear promising: test scores have risen steadily, 97 percent of students have pledged to delay sexual activity and to abstain from smoking; and more than 90 percent say they hope to go on to college. Having raised \$2 million and borrowed much more to give life to their dream, Adler and Vinnakota show that talent, perseverance, and hard work can make a difference in young lives.



STEPPINGSTONE FOUNDATION

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Former teacher Michael Danziger asked himself the question of what it would take not just to improve the education of poor children, but also to provide some with a “life-transforming experience” such that they would excel academically and go on to realize their life potential. He came to believe that the vehicle for such an experience would be an intensive tutoring program—both after school and on Saturdays during the school year and over the summer—such that fourth-graders selected could go on to qualify for top private schools or Boston's academic high schools which also admit on the basis of an exam. Steppingstone is the result—a school in all ways except that it does not have a building of its own. It has clearly succeeded, if not in transforming the lives of its students, at least in helping them gain admission to selective secondary schools and colleges. Eighty-five percent of those admitted complete the program, and 90 percent of those are successfully placed; 95 percent of those placed complete the schools to which they are admitted, and 90 percent of those go on to college—including selective schools such as Harvard, Johns Hopkins, Columbia, Williams, and Georgetown.

