



Inclusive Action for the City

Annual Report 2020

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Inclusive Action for the City is a nonprofit, Community Development Financial Institution whose mission is to bring people together to build strong, local economies that uplift low-income urban communities through policy advocacy and transformative economic development initiatives.



Friends,

No one expected a year like this. Inclusive Action began the year with our eyes set on increasing our microlending, expanding our policy work, and growing our team. But just as they did for everyone else, our plans changed as the COVID-19 pandemic and economic crisis set in.

We knew the virus would be with us for months, perhaps years, and that its economic fallout would hit the communities we serve the hardest. Our focus shifted to providing relief efforts and supporting the families and entrepreneurs who were stunned by the disappearance of customers and revenue.

The pandemic exacerbated income inequality as it raged into summer and now into fall. Since March, over 260,000 Angelenos have lost their jobs and between 58 and 68 percent of Angelenos have lost income due to COVID-19. As low-income households and small businesses fall behind on rent and incur debt, thousands are facing eviction and/or insurmountable debt unless massive government interventions, like rent cancellation and direct cash assistance, are passed.

I'm grateful to work with colleagues like Maribel Garcia, who moved quickly in March and asked our micro-loan borrowers to stop making payments on their loans with us. "We'll figure this out later," she told them, "You need to keep this money for your family."

From that point forward, our organization committed every possible resource to helping our community stay afloat.

There were moments of despair. Moments of fatigue. For many of us, 2020 was defined by how well we could "pivot" to weather this storm while continuing to prioritize the needs of entrepreneurs, workers, and families in low-income neighborhoods across Los Angeles.

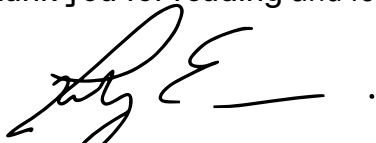
The year was also defined by the partnerships we built to serve our communities. In March, we joined over 300 organizations to form the Healthy LA Coalition. As you'll read in the report, we won protections for vulnerable communities like low-income entrepreneurs, the unhoused, renters, undocumented immigrants, and workers in Los Angeles City and County.

Our work with the LA Street Vendor Campaign also continued as we sought to protect street vendors facing mounting pressure from the pandemic and new policies that criminalized them. This work resulted in important concessions that provided some relief to thousands of people who rely on their micro-enterprises to survive. This advocacy work also spawned the development of a major relief effort - The Street Vendor Emergency Fund - which raised over half a million dollars this year that went directly into the hands of entrepreneurs who did not qualify for federal or local aid.

Our team sought to lead by example and run programs that meet communities “where they are.” Our team’s ability to adapt resulted in the delivery of important resources to micro-entrepreneurs and families all across Los Angeles. We ended up not only accomplishing many of the goals we identified before the pandemic began, we surpassed them while creating new initiatives to serve the hardest hit Angelenos.

We’re proud to present this report on the work we accomplished and the people we served across our policy and economic development initiatives. But we also want to contribute our voices to the many who are calling for transformative change in our city and in our country. The future will require us to heed the calls of movement leaders who demand racial equity, public budgets that invest in a justice-seeking economy instead of one that is over-policed, and proposals that ensure that no one is left behind as we recover from this pandemic.

Thank you for reading and for supporting us on this journey. We are stronger together!



Rudy Espinoza
Executive Director



Contents

1 Responding to COVID-19...p.7

- Street Vendor Emergency Fund
- Family Independence Initiative (FII)
- Hispanics in Philanthropy PowerUp Fund
- LA County Supervisorial District 1
 - Small Business Grants
- LA Regional COVID-19 Recovery Plan

2 Policy Advocacy.....p.11

- Healthy LA Coalition
- The LA Street Vendor Campaign
- LA County Sidewalk Vending Pilot Program
- Adopt A Lot
- LA 101 Guide

3 Lending & Community Economic Development...p.14

- Semi'a Fund
- Business Coaching
- Inclusive Action's COVID-19 Recovery Loan
- Entrepreneurship Center
- Community-Owned Real Estate (CORE)

4 Consultingp.19

- Strong Prosperous And Resilient Communities Challenge (SPARCC)
- Accessory Dwelling Unit (ADU) Research
- Census Outreach

5 Growth of Our Teamp.21

- Inclusive Action Growth
- Our Volunteers
- Our Funders

6 Looking Forwardp.25



1 Responding to COVID-19

In response to the COVID-19 pandemic, Inclusive Action launched initiatives to provide immediate relief to Los Angeles' intentionally excluded entrepreneurs and families hard-hit by the pandemic.

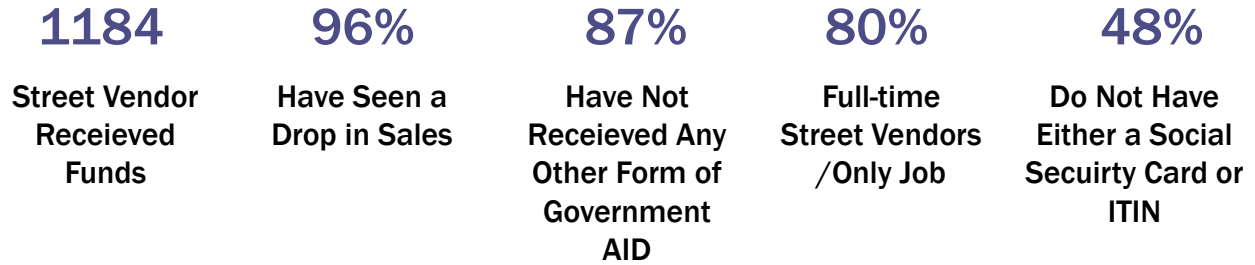
Since March, we've provided over \$2 million in cash assistance, grants, and small business loans. \$1 million of which came in the form of cash assistance to low-income, undocumented entrepreneurs and their families. We also facilitated an additional \$740,000 in grants to support small businesses.

Street Vendor Emergency Fund

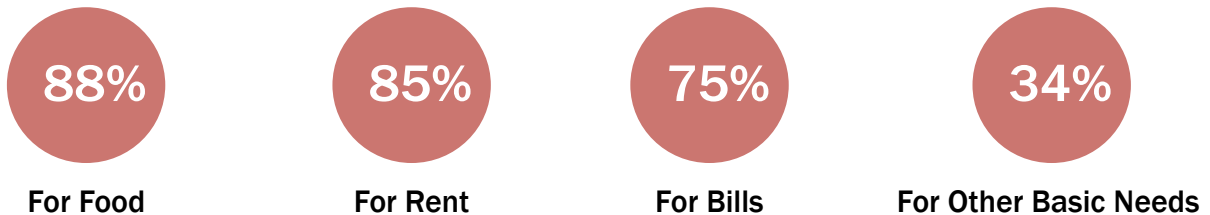
As Los Angeles began to shut down in March in response to COVID-19, we saw that small businesses were being offered loans to stay afloat while new policies were being put in place to limit the activities of entrepreneurs like street vendors. We knew that vulnerable entrepreneurs like street vendors needed cash assistance, not loans.

We quickly responded with the development of the Street Vendor Emergency Fund, a collaborative effort with our partners in the LA Street Vendor Campaign: Community Power Collective, East LA Community Corporation (ELACC), and Public Counsel. This year, the Fund raised over \$500,000 and supported over 1,200 street vendors with \$400 cash cards. At the distributions, we also delivered personal protective equipment (PPE), and other community resources.

Street Vendor Emergency Fund Applicant Profile



How Street Vendors Plan to Use Funds



Street Vendor Emergency Fund - Debit Card

Family Independence Initiative (FII)

Soon after the development of the Street Vendor Emergency Fund, we partnered with the Oakland-based Family Independence Initiative to expand our efforts to distribute cash assistance to street vendors and other workers. With their support, we were able to deploy \$250,000 in cash aid to 500 people, most of whom were undocumented individuals who did not receive federal aid. We made phone calls to each person, assisted them in accessing the online portal, and ensured that each of them received their cash assistance. To do all of this, we partnered with organizations like LA-Mas, Community Power Collective, and Popular Education Institute of Southern California (IDEPSCA) to reach a wider network of people across Los Angeles.

Hispanics in Philanthropy - Power Up Fund

In our pursuit of more cash assistance for entrepreneurs in our community, we were fortunate enough to partner with Hispanics in Philanthropy and the Eva Longoria Foundation to be a pilot site for their Power Up Fund initiative. As part of this effort, we administered a \$100,000 grant program that provided small grants to 40 entrepreneurs throughout Los Angeles. Grants ranged from \$1,000 to \$2,600 and helped clients sustain payrolls, invest in working capital for their businesses, or build new infrastructure that was COVID-19 compliant. We're looking forward to more work with these organizations that are organizing resources to support entrepreneurs in communities that often are last to get support.

Los Angeles County Supervisorial District 1 Small Business Grants

This year, we also established partnerships with regional leaders to support small businesses and their capital needs. In the summer, we partnered with the Office of LA County Supervisor Hilda Solis to manage a grant program that awarded \$5,000 grants to small businesses affected by the pandemic that had not received emergency aid from the federal government. We dedicated ourselves to assisting entrepreneurs through each stage of the application process, gathering documents, and verifying financial statements. Ultimately, we awarded \$300,000 in grants to 43 small businesses across the County's First Supervisorial District.

LA Regional COVID-19 Recovery Fund

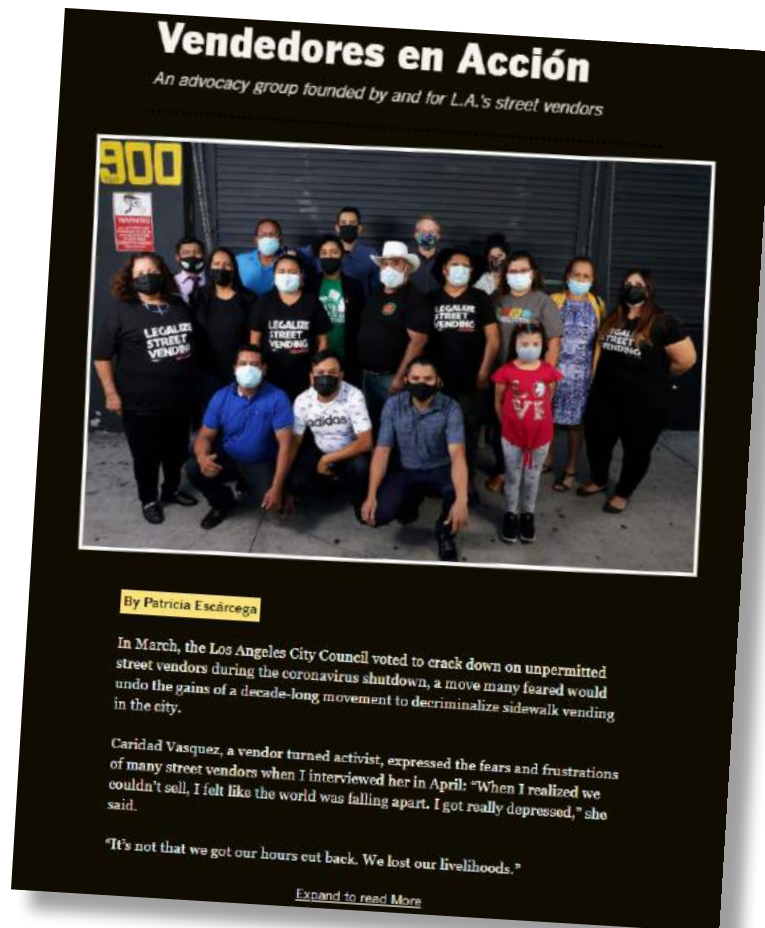
Inclusive Action served as one of the technical assistance partners of the LA Regional COVID-19 Recovery Fund, a special collaboration between the City and County of Los Angeles to distribute grants to small businesses and nonprofits that was administered by Local Initiatives Support Corporation of Los Angeles. This fund was a primary vehicle for the distribution of millions of dollars of public and private dollars dedicated to supporting entrepreneurs impacted by COVID-19. As a partner, we assisted over 500 street vendors and other micro-entrepreneurs apply for this fund, supporting them in applying online, verifying their documentation if awarded, and ensuring that they were informed throughout the whole process. Over 12 entrepreneurs received \$90,000 in grant monies as a result of our work with LISC-LA.



2 Policy Advocacy

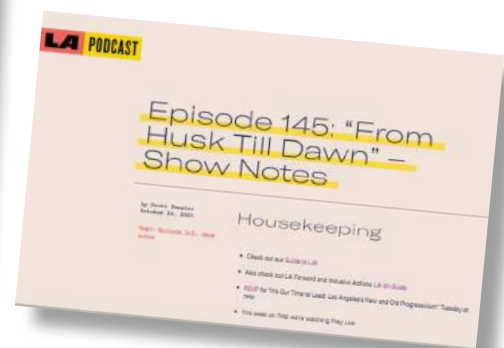
One of Inclusive Action’s key priorities is conducting policy research and advocating for legislative systems that support low-income communities, entrepreneurs, and working families. The conditions in our communities were not created by accident, but by policies with intentional design. While some policies have helped communities, they’ve also harmed them by segregating residents, creating affordable housing shortages, and restricting capital to only the privileged few. To change these systems, we must understand where these policies come from and who they are meant to serve. At Inclusive Action, our policy research also informs our economic development initiatives with the intention to make our work rooted in the lived experiences of the communities we work with. This year, we deepened our research and policy advocacy work in response to the COVID-19 pandemic.

Los Angeles Times



Vendedores en Acción (Vendors in Action) featured in *LA Times* - "The 101 restaurants and people that define how LA eats".

LA PODCAST



LA 101 Guide featured in Ep. 145 of the LA Podcast.

Healthy LA Coalition

As COVID-19 was reaching Los Angeles and “safer at home” orders were put in place, a group of organizations came together to form the Healthy LA Coalition. The purpose of this coalition is to advocate for policies that protect low-income, communities of color from a pandemic that we knew was going to exacerbate the inequities that already existed.

Inclusive Action joined the Coalition early on, and our participation in the coalition that now numbers over 300 organizations has become a priority in our advocacy work. Together with our allies, we have successfully advocated for eviction protections for tenants, rent deferment periods for residential and commercial tenants and property owners, and have successfully advanced both LA City and County policy that protects workers and invests in initiatives like community land trusts. This work will continue into 2021 with bold proposals to cancel rent debt, and suspend rent obligations for people whose income has been impacted by COVID-19.

The LA Street Vendor Campaign

Inclusive Action has continued to co-lead this campaign to help low-income entrepreneurs build strong businesses and take care of their families.

“For me, being a street vendor fills me with pride because I can support my children and their education. I am passionate about serving people and very grateful for Inclusive Action and all the support they have given me. The opportunities I have had through this organization have allowed me to continue doing what I love despite the challenges, like COVID this year or the constant harassment from law enforcement officers. These are difficult times... but we we will keep moving forward no matter what.”

- **Mario Ramos**, Street Vendor, Semi'a Fund Client

Inclusive Action advocates on behalf of people like Mario. As the pandemic hit Los Angeles, street vendors were victims of new policies that restricted their businesses. To support them, the LA Street Vendor Campaign fought for the deferment of permit fees for vendors, an extension of lower permit fees, and the inclusion of street vendors in the City's Al Fresco program. There is more work to do, but street vendors have remained a priority of our organization. To close the year, Vendedores en Acción (VEA) - the leadership group of street vendors in the campaign, was highlighted as part of the [LA Times Food 101 List](#).

LA County Sidewalk Vending Pilot Program

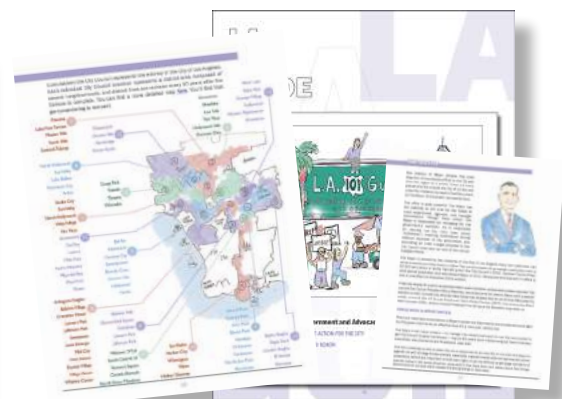
This year, we focused our efforts on making sure the County of Los Angeles had a plan to support street vendors beyond the pandemic. A [report](#) we produced in 2019 influenced the development of a new sidewalk vending pilot program approved by the County. This initiative will begin in 2021 and will entail the development of code-compliant food carts that are affordable, outreach and education to street vendors who are having difficulty understanding the complexity of the Department of Public Health’s regulations, culturally competent education materials, technical assistance for street vendors, and vendor-informed set of rules and regulations for future sidewalk vending programs.

Adopt-A-Lot

Just before COVID-19 forced “safer at home” orders in Los Angeles, we were successful in launching the Adopt-A-Lot program, a city program administered by our partnership with Kounkuey Design Initiative. The initiative activates city-owned vacant lots by helping organizations and community leaders “adopt” lots so they can offer more public space in park poor communities. In February, we activated a vacant lot in North Hills with Pacoima Beautiful and the support of Councilmember Rodriguez and in November, we activated a lot in Watts with Brillante Watts, an organized group of residents, and Councilmember Buscaino.

LA 101 Guide

So much of our lives are impacted by the local government yet many people know very little about how our local government works and how they can get involved. To address this, we partnered with LA Forward for the release of the [LA 101 Guide](#); a resource that helps activists, or those seeking to learn how to create change, learn more about the local government and, more importantly, how they can engage with it to create change. The LA 101 Guide was released in October and we are excited to translate it into Spanish in the new year, as well as update it as our local government changes.





Demonstration at the Department of Public Health with the LA Street Vendor Campaign

3 Lending & Community Economic Development

Inclusive Action’s community economic development initiatives get capital into the hands of people to whom it has historically been denied. Our low-interest loans that support micro-entrepreneurs throughout Los Angeles County, from street vendors to corner stores, provide a means for building wealth through working capital.

One of this year’s biggest achievements in this area is our recognition as a certified Community Development Financial Institution (CDFI), a designation from the U.S. Treasury’s CDFI Fund. With this designation, we are looking forward to expanding our capacity to lend to businesses in our communities and help entrepreneurs take care of their families. Typically, CDFIs gain access to larger sources of capital from mainstream financial institutions and philanthropic partners and we are looking forward to serving as a CDFI in a way that lives up to the spirit of this [designation’s creation](#).

But a major variable in our work this year was COVID-19, which required us to “pause” our lending at one point during the year, deepen our business assistance, and work with the public sector to support entrepreneurs through grants and low-interest loans. Ultimately, we were able to provide \$210,000 in low-interest loans this year.

The Semi'a Fund

The Semi'a Fund has been our primary loan program for the last 5 years. The low-interest loans provided through this program are seamlessly paired with the business coaching and technical assistance we provide to each client. **This year, the Semi'a Fund served entrepreneurs by not only lending to them, but also telling many that they shouldn't pay us during this time.**

In March of this year, we "paused" lending through the Semi'a Fund as businesses were shutting down to stay safe against the pandemic. As we were forecasting the economic turmoil that would follow, we worked with our investors and funders to offer all of our clients deferment of all monthly payments at no cost to them.

The pause in the Semi'a Fund made room for us to administer grant programs, support the County in underwriting loans through their funds, launch the Street Vendor Emergency Fund, and dedicate much more time to business coaching and technical assistance. By the end of the year, we began lending again, but not before carrying out a variety of different initiatives to support economic prosperity.

Business Coaching

As our economy shut down because of COVID-19, entrepreneurs in our loan portfolio struggled to adjust. When we paused our lending, we pivoted to support our clients with one-on-one business coaching and people-oriented technical assistance. This year, we provided 1,830 hours of technical assistance and business coaching.

Our business coaching included webinars on a wide range of topics to support entrepreneurs, including four webinars focused on how entrepreneurs can access the LA Regional COVID Fund and five small business development webinars in partnership with LA County's Entrepreneurship Center.

The Entrepreneurship Center in East LA

Before the pandemic, InclusiveAction entered a partnership with the Los Angeles County Department of Consumer and Business Affairs, the Los Angeles County Development Authority, and Supervisor District 1. Our organization was engaged to provide technical assistance and provide underwriting services for small business loans. We had to shift our priorities as a result of the pandemic, but this year we deployed \$90,000 in small business recovery loans to five businesses and \$30,000 in SD 1 Small Business Recovery Loans to three businesses in East Los Angeles.



"[Inclusive Action] doesn't just throw people to the wolves like other organizations. Instead, you throw us to the wolves, but you stick with us to help us out if we get eaten.... "I've learned so much with y'all. You helped me get a loan, a grant, legal aid through a firm, and helped improve my credit. There's a human touch to it too. Maribel will often reach out to me telling me I should try this or that, or refer me to grants for Black women entrepreneurs."

Mrs. Falon Duncan (pen name: Falon Monét), who is a writer and entrepreneur — the owner of a publishing company titled "Fallie Pie" (which is also her nickname). Mrs. Duncan was an early participant in Inclusive Action's Semi'a Fund program.



Inclusive Action's COVID-19 Recovery Loan

At the end of the year, we recognized that the need for affordable loans was increasing. As entrepreneurs were struggling to obtain grants, they needed low-interest loans to keep their business afloat, especially as they sought opportunities to operate even amid a pandemic. To address this, our team launched a new loan product, an emergency loan to support entrepreneurs in our community.

This loan offers entrepreneurs six months of deferred payments and a low interest of 3.5%. We launched this loan program to advance our work with partners along Crenshaw Boulevard in South Los Angeles and we anticipate that in 2021, we'll be working to ensure that entrepreneurs that need a loan product like this can have access to it.

Community-Owned Real Estate (CORE)

Earlier this year, Inclusive Action officially announced an exciting new real estate project that has been a few years in the making: the Community-Owned Real Estate (CORE) project.

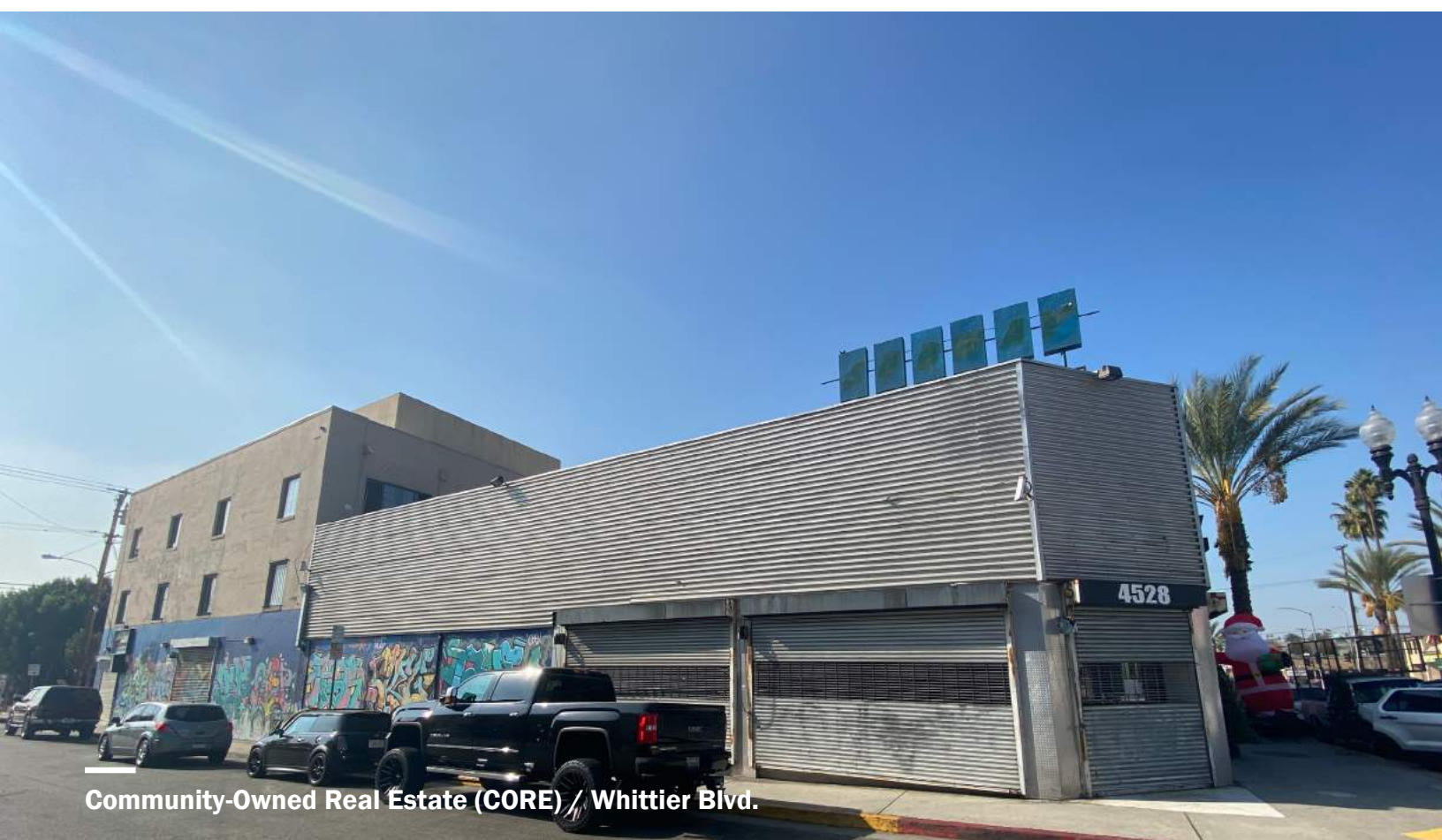
CORE is a collaborative effort between our organization, East LA Community Corporation, and Little Tokyo Service Center. Together, we've taken five properties off the speculative market with the goal of preserving existing small businesses and creating stable, commercial space for community-based businesses and organizations. With Genesis LA as our finance partner, we've completed acquisition of these properties, started tenant improvements and are now working on making sure small business tenants can stay in one of most turbulent economic periods ever.

Our goal for the project is that in the near future our tenants will become tenant-owners of the buildings they occupy! We believe this will provide a new model for keeping wealth and land in the hands of community members and prevent large corporations from using commercial real estate to extract value from communities facing gentrification and displacement. We are excited to develop this project to put more property under the control of community members themselves.

You can read more about the CORE project [here](#).



Community-Owned Real Estate (CORE) / East Cesar Chavez



Community-Owned Real Estate (CORE) / Whittier Blvd.

4 Consulting

Aside from our Policy Advocacy and Economic Development Initiatives, we also take on projects that support other organizations whose mission aligns with ours. This year, we took on a few projects that aligned with our expertise and passion.

Strong Prosperous And Resilient Communities Challenge (SPARCC)

SPARCC is a national organization seeking to change the nation's discriminatory legacy and enable individuals' pursuit of economic stability and good health through affordable homes, quality living-wage jobs, and accessible low-carbon transportation.

In 2020, Inclusive Action became one of two "backbone" organizations for SPARCC's LA roundtable. In this role, we coordinate partners such as the California Community Foundation (CCF) and members of the Alliance for Community Transit Los Angeles (ACT-LA) coalition.

Accessory Dwelling Unit (ADU) Research

Los Angeles County contracted Inclusive Action to research the current state of ADU development trends in the County of Los Angeles, as well as gather insights into existing obstacles homeowners face constructing/permitting ADUs. Given Los Angeles County's housing crisis, this study explores the novel idea of wide scale adoption of ADUs to supplement the production of affordable housing in the County. The study will conclude with Inclusive Action producing a set of innovative pro-ADU development policy recommendations for Los Angeles County's Supervisors. The recommendations will highlight policies and initiatives the County should consider to better support equitable ADU development that supports extremely low, very low and low income residents.

Census Outreach

This year called on us to weigh on some important national priorities that impact our communities. One of these was the Census, an important process that takes place every 10 years. The Census seeks to count all people that reside in our country in order to inform how political jurisdictions are drawn and how Federal resources should be divided up. Unfortunately, many communities of color are under-counted, leaving them under-represented and under-resourced. Leveraging our work with street vendors, especially the Street Vendor Emergency Fund, we distributed information and promoted the importance of filling out the Census. In some cases, street vendors took it upon themselves to promote the Census via their vending carts, and a handful of our micro-loan clients signed up to be "ambassadors" of the Census by passing out literature at their places of business.



5 Growth of Our Team

This year we've grown our team from six to nine full-time staff members, plus a team of four interns. Despite our continued growth, we value our small, close-knit culture; here are the members who joined the team this year and have already played an integral part in our success.



My passion for racial justice and community empowerment led me to pursue the role of Director of Operations and Programs at Inclusive Action. I love that I can help build organizational systems and culture to support our team to thrive and our programs to continue serving communities in authentic, impactful ways.

Eva Luc
Director of Operations & Programs



I joined IAC because of the organization's innovative economic development initiatives and its human-centered approach to uplifting Angelenos who are systematically excluded from formal economies and institutions. I love that I get to learn from my clients and build community every day. Our people-first approach has enabled me to support clients with their businesses and empower them to become local mutual aid leaders in their communities.

Erika Hernandez
Associate, Economic Development Initiatives



When the Associate position for Economic Development Initiatives opened, I knew I wanted to be a part of the team changing the landscape of what economic inclusion means in Los Angeles. Working closely with clients in the underwriting process, it's one of the parts of my role that I appreciate the most because I am able to build a connection with them while I learn about their stories, business, and plans.

Andrea Avila
Associate, Economic Development Initiatives



What drew me to Inclusive Action was its strategic approach to community development that utilizes both policy/advocacy and direct service/engagement with micro-entrepreneurs and small businesses. I am passionate about economic justice and addressing issues pertaining to the right to the city, and I believe my values are upheld here. I appreciate that when it comes to policy and economic development, we are humble enough to admit what we don't know and courageous enough to explore the unknown.

Prince Osemwengie
Associate, Policy & Research



I joined IAC because of my curiosity and interest in exploring solutions to racial and economic disparities inherent in the distribution of capital. I love being able to constantly learn from community members, organizers, and colleagues in the economic justice movement through both a people-first approach in underwriting for our Semi'a fund and by providing business coaching to small businesses and entrepreneurs of color here in LA.

Katt Ortiz-Manalo Aubry
Economic Development Initiatives Intern



The work Inclusive Action has done on the Street Vending Campaign, and the Semi'a Fund were a few of the programs that attracted me to the organization. Being part of the Cash Card distributions to vendors struggling through economic hardships and conducting research to facilitate access to County Vending permits is work I am honored to be a part of.

Fernando Abarca
Policy & Research Intern



Street vendors are pivotal entrepreneurs that make up the fabric of our city and I want to work on getting as many resources as possible to help them thrive. There is so much to accomplish here, but I am happy with the impact we make every day. Our clients get to pay their bills, buy merchandise, or use our technical support to promote their business and that makes a big difference in their lives.

Laura Gonzalez
Economic Development Initiatives Intern



After graduating from CSULB with a degree in journalism, my passion for social justice activism eventually led me to the Americorp program, Public Allies, which then placed me to work at Inclusive Action. I appreciate being able to give life to the organization and the people we serve through stories. Storytelling is a powerful way to move, inspire, build empathy, and make connections that incur real change.

John Broadway
Public Allies Fellow

Thank You to Our Volunteers!

We are so grateful for the dozens of amazing volunteers who volunteered their time and expertise in support of our work this year. The Street Vendor Emergency Fund was a major example. Volunteers spent hours calling street vendors, connecting community members to our programs, and following up with clients to ensure they could receive the assistance they needed. Thank you for being part of our community!

- Alfonso Toxqui
- Amanda Mejia
- Angelica Gil
- Antonina Weber
- Aurora Anaya-Cerda
- Diana Jimenez
- Elizabeth Gomez
- Emma Cordova
- Estefania Zavala
- Gerardo Cruz
- Isela C Gracian
- Isabella Alsobrook
- Krystal Chavez
- Lisset Garduno Espinoza
- Marco A Guzman
- Mary Cruz
- Melissa Barales-Lopez
- Nayda Cantabrana
- Neil Giugno
- Ricardo Perez
- Selena Casa
- Teresa Lara
- Vicky Silva
- Neil Giugno



Our Funders

We're grateful to our funders who support our organization and the work we do to help fulfill our vision for a more equitable economy. Thank you to all our funders!

- Ally Bank
- Annenberg Foundation
- BBVA Foundation
- Brewjeria Company
- Capital One Bank
- California Community Foundation
- CDC Small Business Finance
- Cedars Sinai
- Chase
- Christopher Noxon Charitable Fund
- CIT Bank
- Citi Community Development
- Citizens Business Bank
- City National Bank
- City of Vernon
- Comerica Bank
- Community Foundation for Greater Atlanta
- Custard Town LLC
- Durfee Foundation
- Eva Longoria Foundation
- EPIP Giving Circle
- Hispanics in Philanthropy
- James Irvine Foundation
- Kaiser Foundation Hospitals
- Latino Community Foundation
- Liberty Hill Foundation
- Linda L. Brown Family Fund
- Local Initiatives Support Corporation
- Los Angeles Medical Center Foundation / Talo Management
- Mariam Assefa Fund
- Mercy Housing CA
- Metabolic Studios
- Rockefeller Philanthropy Advisors
- Roy and Patricia Disney Family Foundation
- Sierra Club
- Scott & Cyan Banister Freedom Fund
- Snap, Inc.
- SoCalGas
- The Hundreds
- The Oscar & Elsa Mayer Family Foundation
- The California Endowment
- United Way
- Visionary Women
- Weingart Foundation
- Wells Fargo Foundation
- Wescom Foundation
- Wurwand Foundation



6 Looking Forward

2021 will be another difficult year for the communities we serve. While there is some hope in sight to alleviate the pandemic, its effects will be felt for a long time. Rent debt will become due, businesses will struggle to reopen with limited capital, and policymakers will have to weigh how they use their legislative power to guide a market that has not served the interest of Black and brown people. At Inclusive Action, we are prepared to work side by side with other community organizations, residents, and entrepreneurs to build the communities we deserve. We must continue evolving in how we establish bold initiatives and advocate for the transformation of the systems that got us to this place. We are excited to expand our advocacy work, increase the low-interest lending and personalized business coaching we do, and create new initiatives that get us closer to achieving economic justice.



Inclusive Action Team

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Photos by: Marco Covarrubias, Jon Endow,
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