



CROSSING CAPITAL GROUP & OIKOS INSTITUTE

2022 REPORT





F.I.S.H. CAPITAL

Fishing Differently invites anchor institutions to explore how they harness the transformative power of their stories, practices, and identities to recalibrate their relationship to the changing communities and ecosystems around them. Institutions that successfully participate in this exploration will be able to better align their identity, vocation, duties, and facilities with a shared mission.

F

Financial Capital is comprised of the money and assets which anchor institutions receive from their traditional revenue sources in support of their ongoing expenses and primary missions. For example, educational institutions derive their financial capital primarily through tuition, grants, and alumni giving, while communities of faith receive their “faith capital,” the term we use in this context, largely through tithes and offerings.

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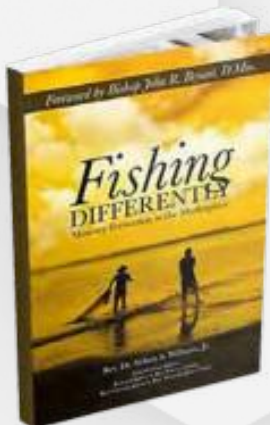
Intellectual Capital is the individual and collective knowledge, skills, experience, and expertise organized to achieve a specific goal. Each member has gifts and talents which are valuable if they are recognized, utilized, and developed.

S

Social Capital is the network of relationships among institutions and people who live and work in a particular community, enabling that community to function effectively. Building Social Capital is an invitation to ask, “Who, outside of our community, should we partner with in executing missions and goals?”

H

Human Capital is about the implementation of projects and programs which are relevant and have demonstrable impact on human lives. As the faithful, are we not responsible for assisting?



Fishing Differently: Ministry Formation in the Marketplace,
by Rev. Dr. Sidney Williams



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OUR PEOPLE

Learn more about our staff, board members, advisors and partners.

LEARN GROW IMPACT



HELPING ANCHOR INSTITUTIONS HARNESS THE POWER OF THEIR ASSETS IN ORDER TO BE A CATALYST FOR COMMUNITY TRANSFORMATION AND ECONOMIC RENEWAL

WHAT IS OIKOS?

Through Oikos Institute programs, BIPOC anchor intuitions revisit their theological and cultural foundations to determine how they may more fully access their Faith, Intellectual, Social and Human Capital, and use their assets to increase their vitality and better serve their community.

Many of these institutions struggle to have social impact because of environmental and economic shifts in their communities. The Oikos Institute for Social Impact helps Black, Indigenous, People of Color (BIPOC) anchor institutions strategically respond to the disorienting effects of gentrification, disproportionate unemployment, and changing local demographics by harnessing the power of their assets.

HOW WE ENGAGE FAITH COMMUNITIES

Oikos Institute creates regional learning cohorts in partnership with seminaries, universities, and foundations. In these 2–3-year programs, faith community teams explore their congregational stories, recognize their existing assets, identify their vocational identity, assess the needs of their communities, and reimagine their ministry.

In addition to learning opportunities, Oikos Institute's strategic partnership with Crossing Capital Group brings additional relationships, expertise, and financial resources to create a supportive network and fuel participating congregations' initiatives.



OUR GOAL is for faith communities to maintain their agency in the use of their assets for mission, increase their vitality, and embrace their role as an agent of impact in the community.



2021 OIKOS INSTITUTE ACCOMPLISHMENTS



LEARNING COHORT

Launched a 12-congregation **learning cohort in Atlanta**, in partnership with the **Interdenominational Theological Center (ITC)** and **MIT Co-Lab**, funded by a 2020 5-year \$1 million grant from the **Lilly Endowment**.



GRANT

Secured a \$100K grant from the **Trinity Church Wall Street's Leadership Development** program and launched a 7-congregation **learning cohort in Washington DC metro**.



PARTNERSHIP

Established a partnership with the **Chicago Theological Seminary** to launch an **interfaith learning cohort in Chicago**, and selected 12 faith communities to participate in the program.



PRE-DEVELOPMENT

Confirmed **\$1.5 million** for pre-development loan capital for Oikos learning cohort participants from the **Nonprofit Finance Fund**, supported by a \$500K loan-loss reserve from **Trinity Church Wall Street**.



FUNDS RAISED

Raised \$100,000 in operating funds for the Oikos Institute through a matching grant challenge from the **Joshua Mailman Foundation**.

FISHING DIFFERENTLY

COMPREHENSIVE COHORT PROGRAM PROCESS

PREPARATION *6 months to 1 year*



- Education: Online modules of our Fishing Differently content to provide additional opportunities for congregations to engage with the material
- Confirm program partner(s), and the role and offering of each partner
- Define target cohort participants and program goals
- Create program budget to meet all partners' needs
- Identify program funding and/or collaborate on grant proposal(s)

LAUNCH *3 to 6 months*



- Engage part-time program manager
- Prepare program applications and outreach content
- Announce program opportunity and conduct outreach
- Review applications and select participants

PROGRAM DELIVERY *2 to 3 years*



- Program launch gathering
- Fishing Differently assessment of participating congregations
- Online and/or in-person delivery of Fishing Differently learning modules
- Engagement opportunities with social impact partners and funders in the region



ADVISE CONSULT FINANCE



What is Crossing Capital Group?

Crossing Capital Group (CCG) is a New Jersey Benefit Corporation that seeks to address the structural inequities in underfinanced communities with a proprietary approach toward reimagining and activating physical assets.. With deep expertise in the context, culture, and customs of these communities, CCG has developed the Fishing Differently framework to help BIPOC anchor institutions navigate the real estate development decision-making process and engage with potential impact investors on a level playing field.

Crossing Capital Group leverages the power of storytelling, social networks, and finance to help leaders ensure institutional sustainability while making a social impact.

Through our advisory services we equip clients with the vision, tools, and multiple sources of capital required to plan, launch, and scale socially beneficial real estate development projects and initiatives.

We call this *Fishing Differently!* *



CCG established our strategic partner nonprofit, the Oikos Institute for Social Impact, to create mutually supportive regional networks which introduce the Fishing Differently concepts in a collective learning environment.

Crossing Capital Group

- provides input into the learning process
- helps to build the connections between the learning cohorts and local impact investing networks
- works to identify and aggregate mission-aligned financial capital for Oikos learning cohort participants.



crossingcapitalgroup.com - (800) 377-1780

**Fishing Differently: Ministry Formation in the Marketplace, by Rev. Dr. Sidney Williams*



2021 CROSSING CAPITAL GROUP ACCOMPLISHMENTS



LOAN CAPITAL

Confirmed **\$1.5 million** for pre-development loan capital for Oikos learning cohort participants from the **Nonprofit Finance Fund**, supported by a \$500K loan-loss reserve from **Trinity Church Wall Street**.



ASSESSMENT

Launched the **Fishing Differently Congregational Assessment Tool**, an online product that allows congregations to determine the alignment of their community and leadership and the status of their F.I.S.H. capital.



CONTRACTS

Secured contracts with the A.M.E. 13th District to provide the **assessment for 30 congregations**.



FUNDS RAISED

Raised \$100,000 in operating funds for the Oikos Institute through a matching grant challenge from the **Joshua Mailman Foundation** and **Jennifer Steans**.



REAL ESTATE

Provided financial and real estate advisory services for the Interdenominational Theological Center. Provided **zoning data, community information, financial analysis, and architectural renderings** to move the project planning process forward.



INVESTMENTS

Laid the groundwork for **Crossing Capital Group's first investment fund**. Added a key investor from the commercial real estate sector in support of our mission. This investment has allowed us to bolster our infrastructure and expand our reach.



TEAMS

Built a strong team by **hiring key personnel in our Financial Services and Business Operations departments** to expand our client services offering and support our internal administrative needs. (see following pages for team members)



EDUCATION AND AWARENESS

Produced or participated in over **25 webinars and speaking engagements** to discuss the opportunities for congregations and institutions to reimagine their ministry for social impact and for impact investors and philanthropic funders to work with faith communities to meet aligned goals.





REAL ESTATE ADVISORY

Utilizing our extensive network of mission-oriented real estate developers to help our clients identify the right partners. We help BIPOC institutions explore all available options in positioning their assets for the benefit of their organization and the communities they serve. CCG does this by working with local and national vendors to ensure that projects are mission-aligned, are built within scope, on time, and within budget.

PRE-DEVELOPMENT FINANCING

CCG has created a network of lending partners to make pre-development financing available to our clients. Our pre-development financing programs allow our clients the necessary funding for strategic planning, property assessment, zoning and entitlements, design clarification, and financial advisory services (financial modeling for development and investment structuring.)

PRE-DEVELOPMENT/OWNER'S REPRESENTATION

We represent our clients, and their communities, on major capital improvement projects, which may include new construction or the rehabilitation of an existing structure. Our services include site selection, land development, negotiating transaction documents, permanent loan brokerage, bidding and local vendor procurement, scope development, and project management.

STRATEGIC AND FINANCIAL CONSULTING SERVICES

We assist our clients with developing models for budgeting, cash flow management, financial reporting, standard operating procedures, financial management manuals, and creating internal controls. Additionally, we provide donor and membership database management, and the implementation of budget process automation. (Services starting at \$5000 and vary per engagement)

FINANCIAL TRAINING AND EDUCATIONAL SERVICES

We provide workshops and individual training in the key areas necessary to advance the skills and knowledge of financial management teams. Our training includes, but is not limited to, the utilization of many of the leading financial management software systems, basic accounting and bookkeeping, non-profit financial reporting requirements, and Business Office training for higher education institutions. (Training services start at \$550/pp; group rates are available)

INFORMATION SYSTEMS NEEDS ASSESSMENTS

We have found that many of our non-profit clients are using information systems which are either inadequate or mismatched for their needs. Crossing Capital Group assists our clients by doing an internal needs assessment to determine which systems are best suited for them, and then we provide integration and training services to make any transition as easy and seamless as possible. (Assessments begin at \$5000 and vary per engagement)

INTERIM ACCOUNTING SERVICES FOR BIPOC INSTITUTIONS

CFO, Controller, Accounting Management, Bookkeeping

As many of our clients are challenged in finding or hiring full-time accounting and finance leaders who possess the necessary expertise in the nuances of non-profit management, Crossing Capital Group offers professional services focused on filling these needs. We provide interim staffing resources (ranging from bookkeepers to CFOs,) and consulting services which support our clients' financial and compliance needs. (Pricing varies per engagement)

GRANTS ADMINISTRATION AND MANAGEMENT CONSULTING

Crossing Capital Group offers solutions for management and administration of federal, state, foundation, and private grants, including report writing. Identifying, applying for, and administering grants is a complex and detailed process, that is why our expertise is needed by our clients. We assist with identifying and applying for the most appropriate grants and assist our clients with creating the necessary management and reporting procedures which assure full regulatory compliance with the terms of each grant. Our services also extend to setting up the needed systems, procedures, and reporting for all types of contracts and giving programs. (Prices will vary based on the complexity of the reporting requirements.)

NONPROFIT STARTUP SERVICES (501C3)

Impactful community programs often necessitate organizing a separate 501c3 organization. Not only does this protect the primary institution from certain liabilities, but presents the opportunity to welcome others from your community who are aligned with your desired outcomes, but may prefer not to directly associate themselves with the primary institution. This separate organization gives potential volunteers, fundraisers, or board members the comfort of knowing that the organizational governance is directly aligned with the specific community impact they wish to play a part in making. Crossing Capital Group assists our clients to prepare the required applications, formation filings, and governance documents to start a new 501c3 (not-for-profit) organization. (Services start at \$1250, plus all application local municipal, state and IRS fees)

OPERATIONAL NEEDS ASSESSMENT

As many organizations are challenged with developing models for operational sustainability and scalability, Crossing Capital Group provides a systematic internal assessment of your organization's operating activities to determine efficiency, effectiveness, and economy of operations. We focus on key processes, procedures, internal controls, and systems. This process not only builds and sustains your organization procedurally, but it also ensures fiscal preparedness to receive additional grants and gifts.

FISHING DIFFERENTLY CONGREGATIONAL ASSESSMENT TOOL

The results will aid in the development of a learning path which will empower and equip churches. Additionally, the resulting report provides detailed community demographic data which informs members regarding the makeup and needs of their surrounding community.



Overall Survey Analysis

The Fishing Differently Congregational Assessment Tool allows churches to evaluate their members' and leaders' values, beliefs and preferences, including in the areas of Faith, Intellectual, Social, and Human (F.I.S.H.) Capital.



Role Analysis

This assessment provides the data necessary to help guide congregational leaders in achieving the alignment necessary for congregations to cohesively move forward toward fully realizing their desired congregational and vocational identities.



Demographic with Custom Radius

The assessment report also includes specific neighborhood demographic data in a self-defined geographic area. Gain deeper insights into who lives near your church, by race, income, home ownership, marital status, and much more. This data is irreplaceable in informed community-focused ministry decision making.



County Denominational Affiliation

Learn about the denominational breakdown of the county in which your church is located. This data is derived from the decennial "Religious Census" (currently 2010) and supplies transparency into the faith communities surrounding your church.



THEORY OF CHANGE

WHAT'S THE PROBLEM

The declining vitality and limited financial resources being experienced by asset-rich, cash poor BIPOC (Black, Indigenous, People of Color) institutions are putting these multi-generational assets under threat as they are targeted by "formula-driven" developers. These developers often do not seek to meet the needs of the community and have acted to increase the pace at which BIPOC-owned assets are lost.

WHO WE SERVE

Asset-rich, cash poor BIPOC anchor institutions that are committed to social impact, located in under-financed and under-resourced communities, and are experiencing significant development pressure. These anchor institutions include congregations, colleges, and universities.

OIKOS INSTITUTE

- Partners with seminaries, universities, nonprofits, foundations, impact investors to create cohort learning experiences for leadership teams
- Develops and delivers online learning content and workshops
- Helps BIPOC anchor institutions determine their vocational identity and reimagine assets through our proprietary Fishing Differently approach

WHAT WE DO

We provide an asset-based approach to community development, by offering educational experiences and advisory services that equip BIPOC anchor institutions to identify and fully access their Faith, Intellectual, Social and Human Capital. Furthermore, they will learn how to use their assets to increase their vitality and better serve their community.

CROSSING CAPITAL GROUP

- Provides financial advisory & owner's representative services
- Facilitates access to appropriate, non-extractive pre-development and development capital
- Aggregates mission-aligned capital from individual investors, institutions, CDFIs, community members, congregations, and denominations
- Engages a network of service providers with minority-led and/or mission-aligned service providers



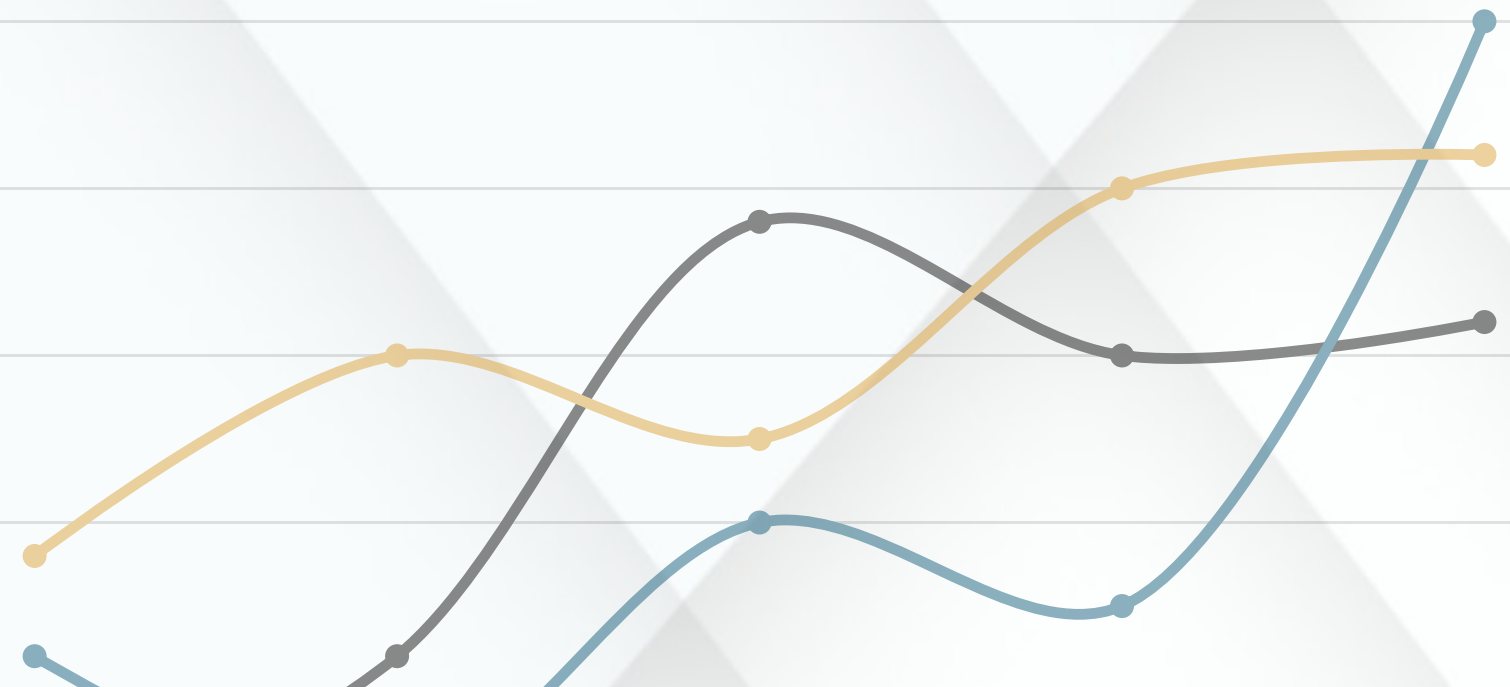
POSITIVE CHANGES

In Your Community

- Increased access to social services
- Increase in community-led decision-making
- Increased economic agency

For Our Partners and Projects

- Clarity of mission
- Maintained or increased agency in the use of assets
- An opportunity to address the needs of your community, such as affordable housing, access to education and healthcare, and economic opportunity
- Increased investment in the community
- Increased opportunities for minority-led firms
- Increased collaboration with community stakeholders and volunteers beyond the institution





REAL ESTATE INVESTMENT FUNDS

**FLEXIBLE FINANCING
TOOLS TO TAKE PROJECTS
FROM IDEA TO REALITY**

Oikos Mobilization Grant Pool

Funded by donations and grants from individuals and institutions, the Oikos Project Mobilization Grant Pool provides grants to cohort participants to support initial project needs, such as technical assistance for financial and project readiness, project ideation and visualization, and preliminary opportunity assessment and feasibility analysis.

Oikos Catalytic Loan Fund

Funded by loans and donations, the Oikos Catalytic Loan Fund will provide patient capital to cohort participants to support the pre-development process, allowing them to maintain agency in the use and development of their assets. These loans will fund architecture, design, and engineering fees; environmental assessments; legal fees; holding costs; and other consulting fees associated with the pre-development process. The Oikos Institute is working to capitalize and gain CDFI certification for this nonprofit loan fund.

Crossing Capital Equity Fund

The Crossing Capital Equity Fund will invest equity capital in BIPOC anchor institutions' community-benefit real estate development projects. Crossing Capital Group is working to raise this fund with investments from strategic and impact investors.

REAL ESTATE INVESTMENT FUNDS

Flexible Financing Tools to take projects from idea to reality

\$350K – 3M

CROSSING CAPITAL EQUITY FUND

Provide real estate
development projects

\$30K - 250K



OIKOS CATALYTIC LOAN FUND

Provide patient capital
to cohort participants
to support the pre-
development process

Up to
\$10K



OIKOS MOBILIZATION GRANT POOL

Provides grants to
cohort participants to
support initial project
needs



LOOKING FORWARD

REVIEW OUR GOALS FOR THE COMING YEAR

CROSSING CAPITAL GROUP

With the introduction and traction of the CCG assessment tool, the momentum for CCG's first fund, and CCG has reached an inflection point. In 2022 we will be focused on:

- Raising \$3-\$5 million for CCG's first investment fund, and deploying at least \$1 million in pre-development loans
- Conducting at least 450 congregational assessments
- Building our advisory service revenue with faith communities and educational institutions

THE OIKOS INSTITUTE

With the establishment of our initial learning cohorts, active pipeline of additional cohorts, and critical operational funding, the Oikos Institute has reached an inflection point for growth. In 2022 we will be focused on:

- Launching the 12- congregation interfaith learning cohort in Chicago with CTS
- Launching a learning cohort in Dallas (currently in conversation with the Texas Methodist Foundation and Perkins Theological seminary) and cultivating additional cohort launches - target metropolitan areas include Raleigh-Durham, Nashville and Pittsburgh
- Working on online modules of our Fishing Differently content to provide additional opportunities for congregations to engage with the material
- Adding administrative and marketing support to the staff team
- Raising multi-year operational grants to provide baseline support for our work
- Compiling our programmatic learnings from our active cohort work
- Developing "Fishing Deeper" curricula to help cohort participants more deeply engage their congregations and communities for long-term impact



STAFF



Rev. Dr. Sidney S. Williams, Jr.
President & CEO

BBA, MBA, M.Div., D Min.

- Pastor, Bethel AME in Morristown, NJ.
- Author, *Fishing Differently: Ministry Formation in the Marketplace* 30 years in corporate and community development finance
- Participation in over \$10 billion in public equity and debt offerings while working for first-tier Investment banks



Richard P. Babcock
Sr. Vice President & COO

BA Org. Comm., Certified Church Consultant

- Co-author, *Fishing Differently: Ministry Formation in the Marketplace*
- 30-year corporate management portfolio including senior management roles in operations, sales & marketing, and corporate consulting
- Extensive experience in Quality Management (QMS) and leadership coaching



Kara Gilliard
Director of Financial Services

MS, BA in Accounting

- A 25-year accounting and nonprofit management professional with a strategic focus in higher education and church/nonprofit administration and leadership.
- Expert in accounting, business/nonprofit consulting, nonprofit administration, and process development



Athena Piryliis Johnson
Business Operations Specialist

MBA and a BA in Psychology

- 20+ years in business operations across a range of sectors
- Strategic focus business processes and client management and engagement
- Microsoft Office Specialist and Organizational Psychology Certified

BOARD MEMBERS AND ADVISORS



Reverend Shameka Jones-Taylor
Board Member

B.A., MBA, M Div.

- 20-year public and civic finance experience specializing in budgeting, fiscal analysis, and procurement.
- Extensive service in Church administration, Christian Education, and Ministry leadership.



Sara Minard
Independent Board Member, Benefit Director

PhD.

- *Socio-economist, lecturer, writer, development practitioner and policy analyst*
- *15+ years of experience teaching and working in the areas of economic development policy, market-based approaches to development, design thinking for development practice, social entrepreneurship, social economy, and program design, monitoring and evaluation*



Dr. DeForest B. Soaries, Jr.
Senior Advisor

BA, MA and DMin

- *Creator of dfree® - a strategy that promotes and enables financial self-sufficiency among individuals and groups.*
- *Independent Director, FHL Bank of New York*
- *Independent Director, Independence Realty Trust*
- *Former New Jersey Secretary of State*



Dr. John Wilson
Senior Advisor

BA, MA, MA and PHD

- *Executive director of the Millennium Leadership Initiative*
- *Trustee of Harvard University and Spelman College.*
- *Former President in Residence at the Harvard Graduate School of Education, Former Senior Advisor and Strategist to the Harvard President, Former President of Morehouse College, Former Associate Professor and an Executive Dean at the George Washington University, Former senior fundraising official in two major capital campaigns at MIT*



Dr. Reginald Blount
Advisor

PHD , M.Div. B.S.

- *Pastor of Arnett Chapel AME, Murry H. Leiffer Associate Professor of Formation, Leadership and Culture and Director of the Center for the Church and the Black Experience at Garrett Evangelical Theological Seminary*
- *Director of the Center for the Church and the Black Experience*
- *Program Director of A.M.E. Church Fourth Episcopal District Thriving in Ministry Initiative, Program Director of the Garrett Young Adult Initiative*
- *Contributor in "Making God Real for a Next Generation: Ministry with Millennials Born from 1982 to 1999", "Educating For Redemptive Community" and Co-Editor of "Let Your Light Shine: Mobilizing for Justice with Children and Youth"*



Bonny Moellenbrock
Strategic Planning Consultant

BA Public Policy, MBA, Master of Regional Planning

- *20+ years of leadership in impact investing and social entrepreneurship*
- *Expertise in venture capital, fund management, angel investing, entrepreneurial management, capital access for social entrepreneurs, and nonprofit management*



Mark Grovic
Advisor

B.S., Political Economies

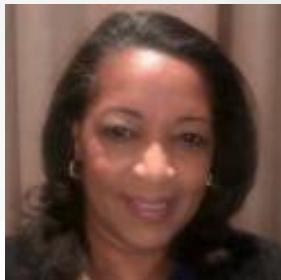
- *J.D., Georgetown University, International, Tax, and Corporate law*
- *Co-founder and general partner of New Markets Venture Partners*
- *Co-founded LifeJourney, an online educational company that allows students to test drive real life careers in specific corporations.*

STAFF



Dr. Reginald Blount
Co-Founder and Executive Director
PHD , M.Div. B.S.,

- *Pastor of Arnett Chapel African Methodist Episcopal (A.M.E.)*
- *Murry H. Leiffer Associate Professor of Formation, Leadership and Culture and Director of the Center for the Church and the Black Experience at Garrett Evangelical Theological Seminary*
- *Director of the Center for the Church and the Black Experience*
- *Program Director of A.M.E. Church Fourth Episcopal District Thriving in Ministry Initiative*
- *Program Director of the Garrett Young Adult Initiative (funded by the Lilly Endowment)*
- *Contributor in "Making God Real for a Next Generation: Ministry with Millennials Born from 1982 to 1999", "Educating For Redemptive Community" and Co-Editor of "Let Your Light Shine: Mobilizing for Justice with Children and Youth"*



Rev. Regena Thornton
Operations and Training Manager; DC Regional Coordinator
BA English, MPT, M.Ed,

- *Ministerial staff, New Hope AME, Waldorf, MD*
- *37 years federal government leadership experience*
- *20+ years ministry experience*



Rev. Dr. Susan Buckson
Atlanta Regional Coordinator
BA, MA, MDiv, DMin

- *Pastor of Allen Temple A.M.E. Church in Atlanta, GA.*
- *29-year career in public education*
- *Author of The Lenten Experience: A 40-Day Revival and My Praise is My S.W.A.G: A Bible-based curriculum for youth and young adults. I*
- *Workshop presenter for the A.M.E. Church on both the district and conference levels*

BOARD MEMBERS AND ADVISORS



Rev. Dr. Sidney S. Williams, Jr.
Co-Founder and Board Chair
BBA, MBA, M.Div., D Min.

- *Pastor, Bethel AME in Morristown, NJ.*
- *Author, Fishing Differently: Ministry Formation in the Marketplace 30 years in corporate and community development finance*
- *Participation in over \$10 billion in public equity and debt offerings while working for first-tier Investment banks*



Rev. Jon Robinson
Board Member

BA and MDiv

- 20+ year ministry
- Ordained Itinerant Elder in the African Methodist Episcopal Church
- Founded and currently serves as the President and C.E.O. of The Building Up Our Youth Foundation
- Lead strategist for the GRW Group
- Certificates in Youth Ministry and Church leadership and nonprofit management



Rev. Andrea Wright
Board Member

CPA, DMBA, DM.Div

- Certified Public Accountant and Audit Partner with Johnson Lambert LL
- Associate Minister at Coppin Memorial AME Church.
- Board Member African American Legacy Fund of the Chicago Community Trust, Grace Center and Coppin Community Center.



Richard P. Babcock
Board Member

BA Org. Comm., Certified Church Consultant

- Co-author, *Fishing Differently: Ministry Formation in the Marketplace*
- 30-year corporate management portfolio including senior management roles in operations, sales & marketing, and corporate consulting
- Extensive experience in Quality Management (QMS) and leadership coaching



Christal M. Jackson
Board Member

BA and MA

- 20+ years in the social impact sector
- Founder, Head and Heart Philanthropy and Mosaic Genius
- Owner of Jackson and Associates Group, LLC, a boutique fund development and branding firm focused on serving the philanthropic needs of socially conscious individuals and community organizations
- EBONY magazine's Future 30 Leaders of America
- Author of *Women of Color Pray: Voices of Strength, Faith, Healing, Hope, and Courage*



Rev. Jeanette Stokes
Board Member

M.Div

- Executive Director, Resource Center for Women and Ministry in the South
- Author of three collections of essays: *25 Years in the Garden*, *35 Years on the Path*, and *Just Keep Going*
- Author of three memoirs: *Hurricane Season: Living Through a Broken Heart*, *Flying Over Home*, *Following a Female Line*, and a book on writing, *Just Keep Going: Advice on Writing and Life*.

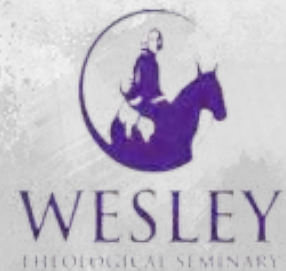


William W. Towns
Board Member

Ph.D., MBA, BA

- Adjunct Professor of Social Impact, Kellogg School of Management
- Managing Director of 4S Bay Partners, LLC's Chi-Town Impact

OUR PARTNERS





Contact Us

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