



Grant Proposal: A Path to Resilience and Growth in our Pajaro Community

Background and Need

The March 2023 Pajaro levee breach devastated an already vulnerable community, displacing families and disrupting livelihoods. Pajaro's residents, predominantly rural, working-class Latine individuals, face systemic challenges such as limited financial literacy, barriers to accessing banking and credit services, and precarious employment in seasonal industries like agriculture. Many families are unbanked or underbanked and struggle to navigate financial systems, leaving them ill-equipped to recover from economic shocks or natural disasters.

The Pajaro community's resilience is further hindered by linguistic and educational barriers, with a significant portion of residents speaking indigenous languages or Spanish and having limited formal education. These challenges underscore the urgent need for targeted programs that build financial capability, economic security, and community preparedness.

Proposed Program: Alas:

Ventures' **Alas Program**, part of the broader Familias con Más (FcM) program, directly addresses these critical needs by combining financial education, guaranteed income support, and economic development. The program will focus on equipping Pajaro residents with the tools to build financial resilience, enhance their economic prospects, and prepare for future challenges.

Program Components:

1. **Financial Capability Workshops:**
 - Topics include budgeting, saving, credit management, and understanding financial systems.
 - Participants learn to create emergency savings, navigate banking services, and build credit, enabling them to transition from economic vulnerability to financial stability.
2. **Guaranteed Income Support:**
 - A cohort of 15 Pajaro families will receive \$500 monthly stipends for six months, alleviating immediate financial stress and enabling focus on long-term financial goals.
3. **Individualized Financial Coaching:**
 - One-on-one coaching sessions tailored to participants' needs, providing guidance on managing debt, accessing capital, and exploring entrepreneurship opportunities.
4. **Economic Development Pathways:**
 - Participants can access additional training through Ventures' Futuro program, which supports micro-entrepreneurs and cooperative business development in living-wage industries.

Impact on the Pajaro Community

The Alas Program aligns with Pajaro Community needs:

- **Enhancing Resilience:** Preparing families to withstand and recover from economic and climate-related shocks through financial literacy and savings.
- **Fostering Economic Equity:** Equipping residents to access banking, credit, and capital, reducing reliance on predatory financial practices.



- **Revitalizing the Community:** Promoting small business development and fostering a culture of self determination and collective progress.

By providing equitable access to resources and tailored support, Alas helps Pajaro families overcome systemic barriers, strengthening the community's overall preparedness and recovery capacity.

Community-Centered Approach

Ventures has engaged extensively with Pajaro residents through surveys, listening sessions, and resource fairs, ensuring the program reflects the community's voices and priorities. Feedback from these engagements highlighted the need for financial education, banking access, and entrepreneurship support—key components of the Alas Program.

Timeline and Execution

- **February 2025:** Launch program, finalize cohort selection, and begin workshops and coaching sessions.
- **March 2025 – September 2025:** Deliver workshops, distribute stipends, and provide individualized coaching.
- **October 2025:** Analyze data and measure program outcomes, focusing on financial growth, resilience, and community impact.

Budget

The \$45,000 grant request will fund:

- \$45,000 for participant stipends.

Conclusion

Alas Program represents a transformative opportunity for Pajaro families to rebuild their lives and create a foundation for long-term resilience and economic progress. By addressing immediate needs and fostering lasting skills, this program will strengthen not just individual households but the Pajaro community as a whole.