

# Office of Financial Empowerment

**Update: City Council Organization Committee  
May 25, 2022**



**SAINT PAUL**  
FINANCIAL EMPOWERMENT



# 2019 – Mayor Carter’s First Budget Proposal

NEWS

## To fight poverty, St. Paul mayor wants an official Office of Financial Empowerment

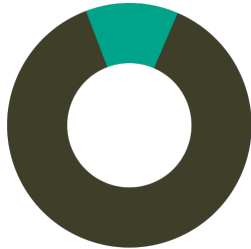


By [FREDERICK MELO](#) | [fmelo@pioneerpress.com](mailto:fmelo@pioneerpress.com) | Pioneer Press  
PUBLISHED: October 23, 2018 at 5:30 p.m. | UPDATED: October 24, 2018 at 7:40 a.m.





# A movement towards financial empowerment at the city-level...



Cities for  
**FINANCIAL  
EMPOWERMENT**  
Fund



**OFFICE OF  
FINANCIAL  
EMPOWERMENT**  
DENVER HUMAN RIGHTS &  
COMMUNITY PARTNERSHIPS



SAN FRANCISCO  
**OFFICE OF FINANCIAL  
EMPOWERMENT**



**Consumer Affairs**  
Office of Financial  
Empowerment



**SAINT PAUL**  
FINANCIAL EMPOWERMENT

## Vision

An economic democracy that shares prosperity with all Saint Paul residents



# About the Office of Financial Empowerment

Mission: To advance **economic democracy** that **shares prosperity** with all Saint Paul residents

- Result 1: Saint Paul residents achieve **financial health**
- Result 2: Saint Paul neighborhoods achieve **community wealth**
- Result 3: Saint Paul residents live in **stable, accessible, fair, and equitable housing market**
- Result 4: **Families with children in Saint Paul have a city that cares about their future**
- Result 5: Saint Paul residents are **engaged in public decision making**

# OFE: How we do our work



**SAINT PAUL**  
FINANCIAL EMPOWERMENT



# Brookings Saint Paul case study on inclusive economies

CASE STUDY: ST. PAUL, MINNESOTA

## A new city office that transcends jurisdictional boundaries to build financial health and stability for residents

**System pillars:** Asset development

**Rewiring process:** Institutional creation

**Key institution:** St. Paul's Office of Financial Empowerment

A new office created after the election of St. Paul Mayor Melvin Carter in 2018, the Office of Financial Empowerment (OFE) has a diverse and growing portfolio of projects aimed at building the financial health and stability of St. Paul residents. Its first two initiatives—a college savings account for all children born in St. Paul and a guaranteed income pilot program—are underway. It has also led advocacy efforts and cross-governmental policy reforms related to reducing inequitable fines and fees, among many other projects. As notable as the content of OFE's portfolio is the way it identifies which problems to tackle and defines which outcomes for which populations it aims to achieve in any year. OFE is an

**See pages 27-31 for the Office of Financial Empowerment**





## Context we are often operating in

**Large scale, seemingly intractable community issues** (economic insecurity, housing insecurity, racial wealth gap, etc.)

**Often fragmented, siloed, and disjointed systems** (siloed funding streams, lack of multi-systems vision and coordinated action)

**Financially resource constrained in community and in public institutions** (operating from a deficit and deprivation mindset)

**Not addressing the issue at the magnitude that the problem exists** (lack of scalable program or policy)







## 5-2-2 Leadership Approach

**Five core competencies** are:

1. **Be results-based and data-driven**, establishing clear targets and using data to assess progress and change course as needed.
2. **Bring attention to and act on disparities**, recognizing that race, class and culture impact outcomes and opportunities for vulnerable children.
3. **Use oneself as an instrument of change to move a result**, based on the belief that individual leaders are capable of leading from whatever position they hold.
4. **Master the skills of “adaptive leadership,”** which makes leaders aware of the impact of values, habits, beliefs, attitudes and behaviors associated with taking action to improve results.
5. **Collaborate with others**, understanding that the capacity to build consensus and make group decisions enables leaders to align their actions and move work forward to achieve results.





## 5-2-2 Leadership Approach

**The two foundational frameworks are:**

1. The **Theory of Aligned Contributions framework** contends that it is more likely that measurable city-level change will occur when the right group of leaders use specific skills to align their actions and make contributions to a specific result.
2. The **Person-Role-System framework** is used to address common barriers to aligned action. Leadership is influenced by a person's individual preferences and style and personal and professional experiences as well as the role he or she plays in formal and informal systems.





## 5-2-2 Leadership Approach

The **two foundational skills** of results-based leadership are:

1. **Results-Based Accountability** (RBA), an approach used to differentiate between citywide and program level results, to use data to develop impactful strategies, and to establish ways of tracking whether the work is making a contribution to the achievement of results.
2. **Results-Based Facilitation** (RBF), which helps leaders design, lead and contribute in meetings that effectively move groups from talk to action and hold participants accountable for advancing the work.





## 5-2-2 Leadership Approach

This leadership approach requires OFE to:

- 1) **Transcend** institutional, departmental, and sectoral boundaries
- 2) **Wield** informal influence (where you have no formal authority)
- 3) **Scaffold** meetings to build towards something and convene with intentionality
- 4) **Re-imagine** how institutions and community interface with each other, so new knowledge, new insights, and new practices can emerge





## **Additional Leadership Framework**

### **Project management**

- \*Triple constraint: On time, in scope, on budget
- \*Critical path: Identifying critical leverage and bottleneck points

### **Continuous improvement cycles**

- \*Plan-Do-Study-Act (PDSA)
- \*Targets-to-time (setting & reviewing quarterly milestones)

### **Justice, Equity, Diversity, and Inclusion (JEDI)**

- \*Targeted universalism (john powell)
- \*Anti-racist action





## Operationalizing the Vision: Results Sequence

- **Result** – what is the condition of well-being?
- **Population** – who are we focused on?
- **Indicator** – what are the data trendlines?
- **Root causes analysis** – why do the trendlines exist?
- **Strategy** – what are we going to do?
- **Performance measures** – how will we know if we are successful?





## OFE Results Framework

1. Saint Paul residents achieve **financial health**
2. Saint Paul neighborhoods achieve **community wealth**
3. Saint Paul residents live in a **stable, accessible, fair, and equitable housing market**
4. Families with children living in Saint Paul have **a city that cares about their future**
5. Saint Paul community members are **engaged in public decision-making**





## The How? OFE Strategy Levers

We need to **hold the complexity of issues** by implementing a mix of strategies to move any citywide indicator:







## OFE: By the numbers...

- \* **OFE Staff:** 5FTE
- \* **OFE VISTAs, Interns:** 3FTE annually
- \* **Volunteers** (e.g. Ambassadors): 25-30 annually
- \* **OFE Community Council:** 17 members

### Annual Budget (averages)

**General fund:** \$600,000

**Special fund:** \$1,000,000

**State grant:** \$1,050,000

**Philanthropy:** \$2,500,000

**Non-general fund:** \$4,550,000; for every \$1 in general fund, OFE leverages \$7.58 in Non-Gen. Fund





# OFE: Capacity & Revenue Source

## OFE Direct Capacity

**OFE team-run:** OFE staff are the primary implementer

**OFE team-coordinated:** OFE staff are NOT the primary implementer; OFE usually a project manager, coordinator, or convener

## OFE Partner Capacity

**OFE partner internal:** Other city department are primary implementer

**OFE partner external:** External partner is the primary implementer

**Paid Contracted:** Paid partner or consultant is the primary implementer

## Revenue Source

**City General Fund**

**City Special Fund** (CDBG, etc.)

**State Grant**

**Philanthropy**





# OFE: Capacity & Revenue Source



**SAINT PAUL**  
FINANCIAL EMPOWERMENT

Overview: Program/Policy Capacity and Revenue



Strategy	OFE Direct Capacity		OFE Partner Capacity			Revenue Source			
	OFE team-run	OFE team-coordinated	OFE partner internal	OFE partner external	Paid Contracted	City General Funds	City Special Fund (CDBG, etc.)	State Grant	Philanthropy
<u>CollegeBound Saint Paul</u>	X		X	X	X	X		X	X
People's Prosperity Pilot	X		X	X	X			X	X
Fines and Fees Justice		X	X	X	X				X
Consumer Financial Protection Awareness		X			19 <sup>X</sup>				X



**SAINT PAUL**  
FINANCIAL EMPOWERMENT

# OFE Program Updates





## OFE Results Framework

1. Saint Paul residents achieve **financial health**
2. Saint Paul neighborhoods achieve **community wealth**
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5. Saint Paul community members are **engaged in public decision-making**



# Result 4

A city that cares about kids' future





## **Program: CollegeBound is a universal college savings program starting at birth in Saint Paul**

**\$50 seed deposit** to jumpstart savings and **bonuses to build savings**

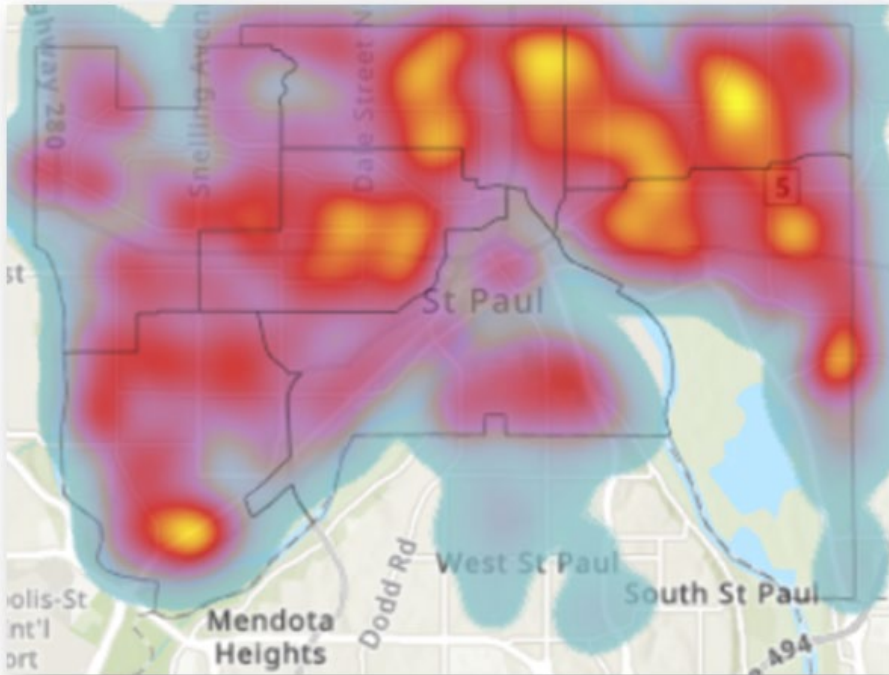
- Savings portal bonus (\$10)
- Equity Bonus (\$50)
- Child wellness bonus (\$50)
- Financial health bonus (\$50)
- 1st birthday bonus (\$25)
- Program survey bonus (\$50)
- Opt-in bonus (\$50)

**Families can deposit** at a bank branch or direct deposit



**CollegeBound** +  
**SAINT PAUL**

# 6,700+ babies enrolled in CollegeBound Saint Paul in 2020/21



# 72%

of Saint Paul babies  
born in 2020/21







### CollegeBound: By the numbers...2020-2021

- **Total enrolled in 2020:** 6,700+
- **Total savings:** \$860,000 (seed, bonus, family savings)
- **Average saved:** \$118 per baby
- **Average saved above initial \$50 seed deposit:** \$68
- **Most saved in a single account:** \$2,701





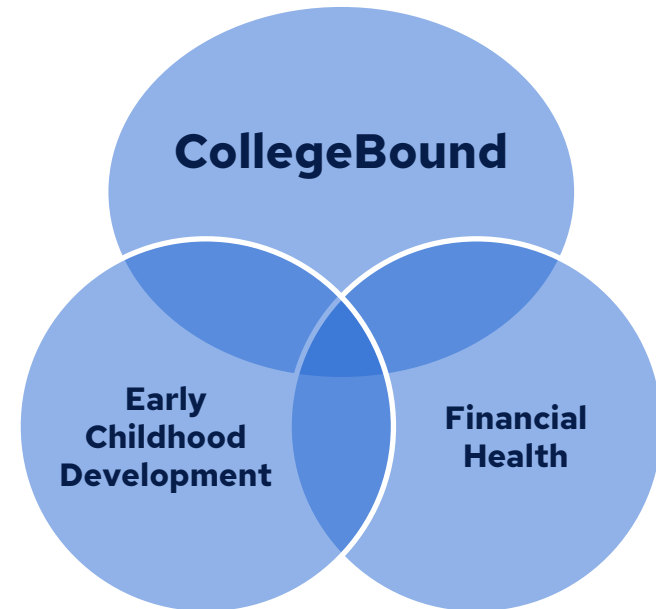
# Convening+Aligning Contributions: CollegeBound Early Childhood Action Team





## Integrating Financial Health + 0-3 Early Childhood

- Develop CollegeBound Saint Paul to be a platform to improve financial health, early childhood development, and health outcomes of Saint Paul families with babies, infants, and toddlers.
- 2-generation strategies to improve outcomes for both parents and children
- Connect families to existing resources in community, but also work to partners to identify and fill gaps





### Birth-to-age 3 Early Childhood Action Team Access to High Quality Child Care Strategies

**Advancing community solutions+systems change:** Advance Ramsey County Early Childhood Academy, supporting wages and professional development for child care workers as well as “build your own” child care business training

**Policy:** Advocate for state and local funding for additional 200 infant and toddler slots in Saint Paul in 2022, 2023+

**Aligning community contributions:** New Early Head Start center-based infant and toddler classes

**Narrative:** Inform families of child care options & resources

**Research:** Research needs in Saint Paul for nonstandard hours care

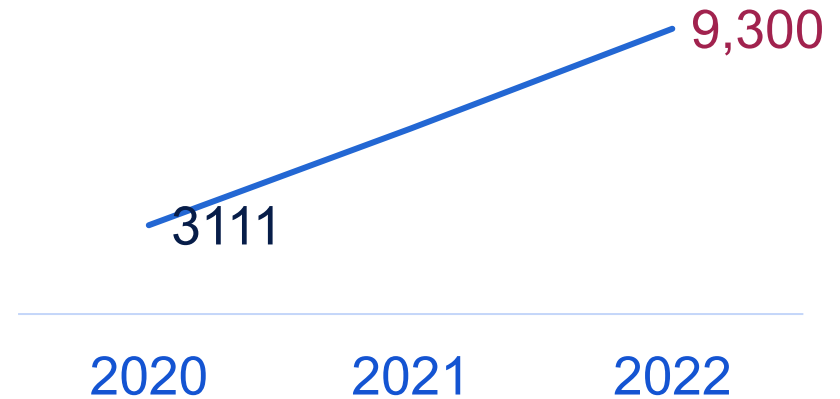
**Systems change:** Improve the quality of family, friends and neighbor (FFN) child care in Saint Paul



## On the horizon: OFE in 2022

1. **Program:** Enroll 3,100 more babies - ~9,300 cumulative – by the end of 2022
2. **Convening+Align Community Contributions:**  
Continue quarterly **CollegeBound Early Childhood Action Team**
3. **Funding:** Continue **\$25 million fundraising campaign** for CollegeBound Saint Paul
4. **Research:** Receive 2021 – Year 2 report on CollegeBound Saint Paul in spring/summer 2022

### Total Children Enrolled



**\$1+ million in savings  
by the end of 2022**

# Result 1

## Financial Health





## Definition of Financial Health

An individual's day-to-day financial system functions well and increases the likelihood of financial resilience and opportunity.

*Courtesy of Thrivent Financial*





**Program:** Bridge Fund for Families - \$1,000 checks to 1,250 families in response to COVID shutdowns

# More St. Paul families, businesses will get Bridge Fund grants

More than 5,200 families and 2,100 businesses applied for Bridge Fund grants between April 8 and April 19.

By Emma Nelson (<https://www.startribune.com/emma-nelson/6134699/>) Star Tribune |

APRIL 22, 2020 — 6:02PM

St. Paul will provide emergency cash help to more families and small businesses than expected after an influx of nearly \$750,000 in donations to the city's Bridge Fund.

More than 5,200 families and 2,100 businesses applied for Bridge Fund grants between April 8 and April 19. Mayor Melvin Carter told council members Wednesday that applications came from across the city, but most were from areas of poverty.







Program+Policy: Guaranteed Income

PEOPLE'S  
**PROSPERITY**  
GUARANTEED INCOME PILOT PROGRAM

**150**

**Families**

**18**

**Months**

**\$500**

**Unconditional  
Cash Per Month**

**\$180**

**CollegeBound  
Deposits**

(total over 18 months,  
not monthly)

33

**As of April 15th**

**\$1,350,000**

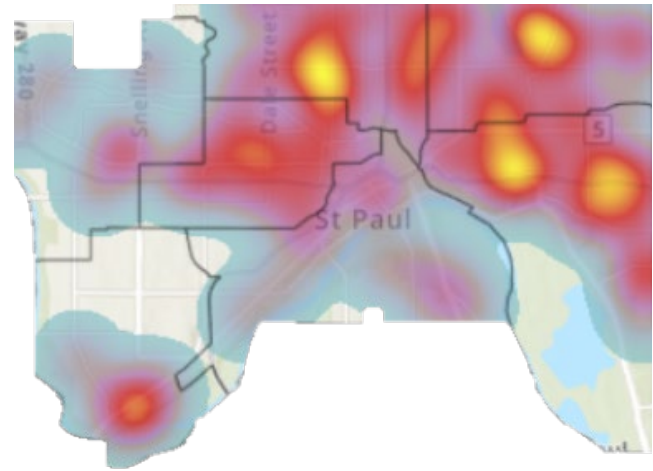
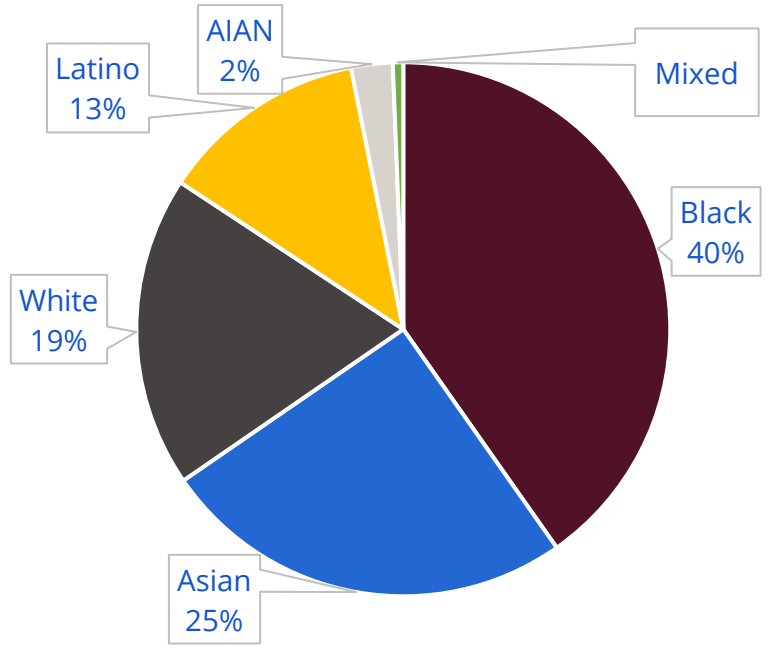
**Cash Transfers**

**\$27,000**

**CollegeBound  
Deposits**



### Cultural Communities of People's Prosperity Participants

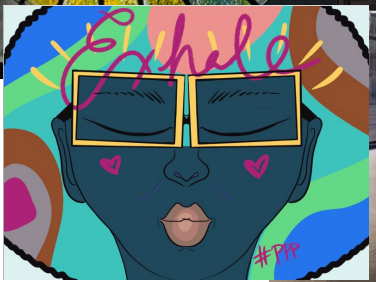
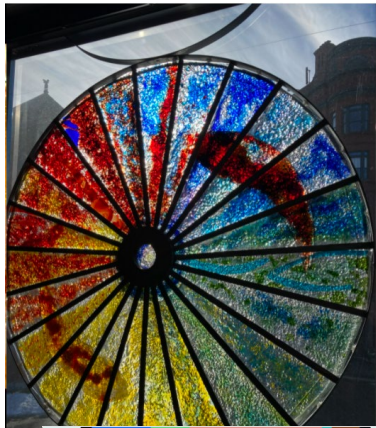


#### About Guaranteed Income Participants

- Participants live in every City Ward
- Significant enrollment in communities of color and low-wealth neighborhoods in the City
- Heavy enrollment in Eastside, North End, Frogtown/Rondo



# Narrative: Storytelling & Narrative Change





## Field Building:

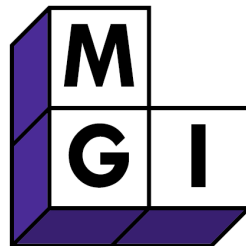
# Leader in the National Cash-Policy Movement

“In a country that works for all of us, no one who works full time should be stuck in poverty or worried about making ends meet. It's time to reimagine and rethink our economic structures by piloting a guaranteed income.”



**- MELVIN CARTER**

Mayor of St. Paul, MN



# MAYORS FOR A GUARANTEED INCOME

## Mayor Carter Co-Chair

### MGI Strategies

1. Advocate for a federal guaranteed income.
2. Invest in narrative change efforts to highlight the lived experiences of economic insecurity.
3. Invite other cities to join demonstration projects.



# Systems change+Narrative: Advance Child Tax Credit Outreach

**FEDERAL CHILD TAX CREDIT MONTHLY PAYMENTS FOR FAMILIES WITH KIDS START ON JULY 15, 2021.**

Los pagos mensuales del Crédito Tributario por Hijos para familias con niños comienzan el 15 de julio. Para obtener más información en su idioma, visite [stpaul.gov/childtaxcredit](http://stpaul.gov/childtaxcredit).


Lacag-bixinta Gunnada Cashuurta ilmaha ee billaha ah ee loogu talagalay qoysaska haysta carruur waxay bilaabanyaa 15-ka Luulyo. Macluumaad dheeraad ah oo ku qoran luqadaada tag [stpaul.gov/childtaxcredit](http://stpaul.gov/childtaxcredit).

ಎಂಬಂತಹ ಪ್ರತಿವರ್ಷದ ತಿಂಗಳ (Monthly Child Tax Credit) ತಿಂಗಳಿಂದ ನಿಂಬಾಟಂ ತುಂಬಾಕೊಡಿಸಿಕೊಡುವ ಅಧಿಕಾರಿಗಳಿಂದ ಪ್ರತಿವರ್ಷದಿಂದ ಪ್ರತಿವರ್ಷದಿಂದ 15 ನೇ ತಿಂಗಳಿಂದ, ನಿಂಬಾಟಂ ತುಂಬಾಕೊಡಿಸಿಕೊಡುವ ಅಧಿಕಾರಿಗಳಿಂದ ಪ್ರತಿವರ್ಷದಿಂದ ಪ್ರತಿವರ್ಷದಿಂದ ಉಪಯುಕ್ತವಾಗಿರಿ. [stpaul.gov/childtaxcredit](http://stpaul.gov/childtaxcredit).

Kev them Co Nyaj Nq Se Hauv Lub Hlis Rau Me Nyuam Yaus rau cov tsev neeg uas muaj cov me nyuam yaus yuav pib them rau them Lub Xya Hli Ntuj Hnub Tim 15 mus. Yog xaw paub tej ntauib ntawv sata ua kom hom lus ces mus rau ntawm [stpaul.gov/childtaxcredit](http://stpaul.gov/childtaxcredit).

Guyyaa Adoolessa 15 matin ijoolee qabaniiif gargaarsi taaxii ijooleeii ee gala. Afaan keetin wa'ee kanzas odeefanoo iyo barbaadde, asi deemi ilaafi [stpaul.gov/childtaxcredit](http://stpaul.gov/childtaxcredit).

**Federal Child Tax Credit payments for families with kids start on July 15, 2021. For more information in your language go to [stpaul.gov/childtaxcredit](http://stpaul.gov/childtaxcredit).**

 **SAINT PAUL**  
MINNESOTA

Through GetCTC.org

**157**

Saint Paul Non-filers enrolled in payments

**\$609,340**

Delivered



Convening+Field Building  
CITIES & COUNTIES FOR  
**Fine and Fee Justice**

Policy+Systems Change



**Policy:** Driver's License Reform (state-level)

**Result:** Preventing driver's licenses from being suspended each year:  
21,000+ Saint Paul residents  
110,000 Minnesota residents

Social Issues | Criminal Justice News

**MN Moves to End Driver's License Suspensions for Unpaid Fines**

Policy+Systems Change

Vehicle Recovery Pilot Fund (summer 2022+)

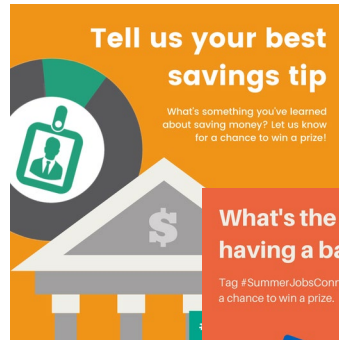


## Integrating Financial Capability into Youth Employment



### 2021 by the numbers

- 72% of youth paid via direct deposit
- 75 youth signed up for a new account with Hiway Credit Union
- 695 youth participated in financial education



### HOW TO SIGN UP FOR A HIWAY CREDIT UNION ACCOUNT

If you don't already have a savings account a credit union is a great place to start.

Click [here](https://www.hiway.org) or visit [hiway.org](https://www.hiway.org) to begin setting up an account

#### WHAT YOU'LL NEED TO KNOW

- Your Name
- Date of birth
- Social Security Number
- Address
- School ID Number

### CREATE AN ACCOUNT

- Click "Become a member"
- Select the "Minor Account" for the type of account you are opening
- Then select the "ONLY High School Branch" option

#### START SAVING!

**Hiway CREDIT UNION**  **RIGHT TRACK**  
SAINT PAUL YOUTH EMPLOYMENT

QUESTIONS? VISIT THE FINANCIAL CORNER OF [RIGHTTRACK.STPAUL.GOV](https://www.RightTrack.StPaul.Gov)



# Additional Activities 2019-21

- **Program+Aligning Community Contribution:** Set up relationship to serve **over 2.5 million meals** at Park & Rec sites in response to COVID food insecurity (Youthprise)
- **Narrative:** Launched **COVID-19 Scam and Fraudulent immigration services awareness campaign** (Notario Fraud) – consumer financial protection
- **Program+Systems Change:** Helped CAO design the **New American Loan Fund** (Affinity Credit Union) – No interest loan to support citizenship application fee

← Tweet



City of Saint Paul ✓  
@cityofsaintpaul

Whenever you hear about changes coming in Immigration Law, check with an attorney or BIA accredited representative before taking any action. It may not be law yet, or may not benefit you.

Learn more at [stpaul.gov/stop-immigrati...](https://stpaul.gov/stop-immigrati...)  
[#StopImmigrationFraudSTP](https://twitter.com/StopImmigrationFraudSTP)







## On the horizon in 2022

- **Program+Policy+Research:** Assets + Income + More Savings (Phase 2: Guaranteed Income)
- **Narrative:** Amplify guaranteed income narrative change and storytelling efforts
- **Policy+Systems Change:** Additional fines and fees efforts



# Result 5

Community members engaged in public decision-making process





# Financial Empowerment Community Council

- 17 members – City of Saint Paul Board and Commission
- Guide and direct the City's financial empowerment strategies
- Our public systems need new DNA grounded in community-institution partnerships
- Spaces where **new knowledge and insights** are created, **new priorities** emerge, and **new practices and policy advance**





## Convening+Aligning Community Contributions: College Savings Account Task Force



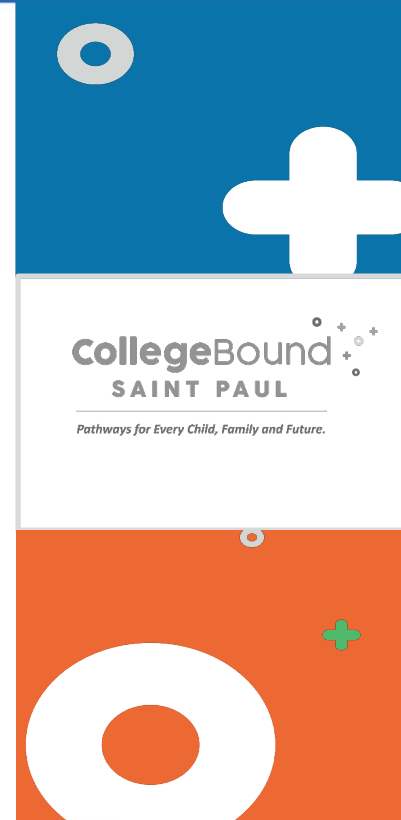
Last Task Force Meeting



Grasstops Stakeholder Focus Group



Community Engagement  
Event at YWCA



**CollegeBound**  
SAINT PAUL

*Pathways for Every Child, Family and Future.*



# CollegeBound Saint Paul Planning Partners



**INDIGENOUS ROOTS**



BUILDING UNBREAKABLE BONDS





## Result 5: Public Decision-making

**Convening:** Fair housing and tenant protection priority setting and racial equity impact assessment sessions



Discussing tenant protections with residents



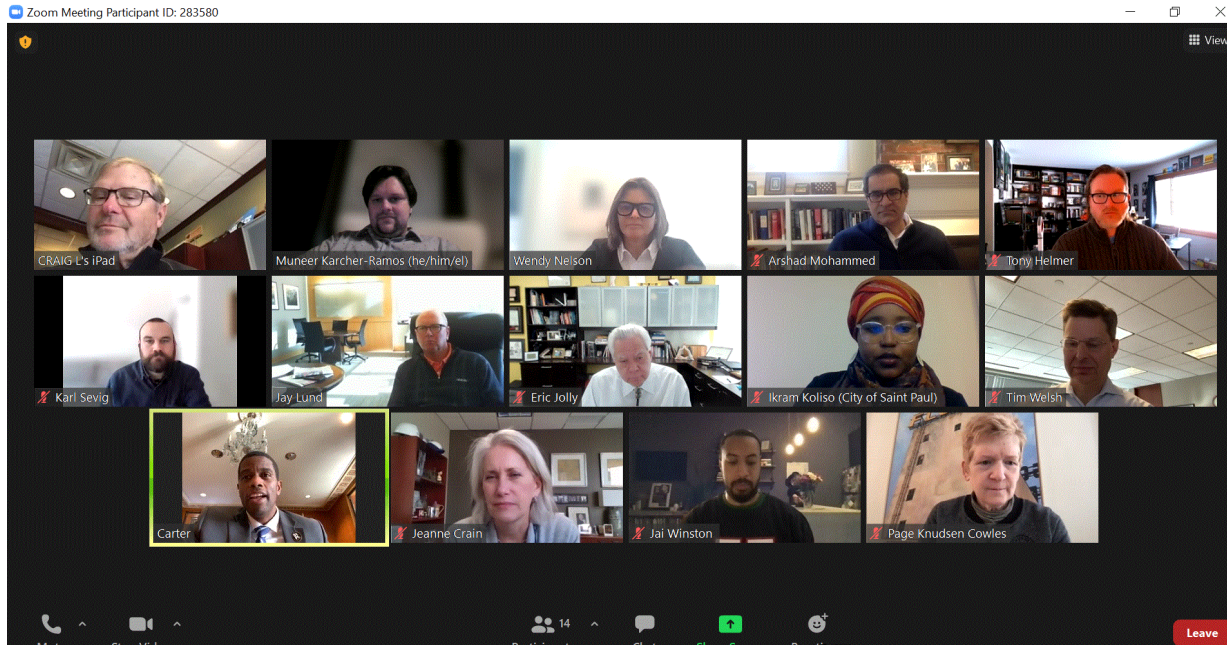
Above: Engagement session with Minnesota Multi-Housing Association on Tenant Protections

Below: Racial Equity Impact Assessment on proposed tenant protection policies





# Convening+Aligning Community Contributions: CollegeBound Saint Paul Fund for the Future



Meeting of the **Fund for the Future** to raise \$25 million for CollegeBound Saint Paul

Co-chaired by Mayor Carter and Craig Leipold (Governor/Owner, MN Wild)





# Convening+Aligning Community Contributions: Guaranteed Income Circle of Advisors



Provide guidance and advice on the City's guaranteed income strategies





## OFE Contact and Social Media

### OFE

**Website:** [www.stpaul.gov/departments/financial-empowerment](http://www.stpaul.gov/departments/financial-empowerment)

**Twitter:** @OFE\_News

**Address:** 15 West Kellogg Blvd., 700 City Hall, Saint Paul, MN 55102

### CollegeBound Saint Paul

**Website:** [www.collegeboundstp.com/](http://www.collegeboundstp.com/)

**Twitter:** @CollegeBoundSTP

**Facebook:** [www.facebook.com/CollegeBoundSTP/](http://www.facebook.com/CollegeBoundSTP/)

**Instagram:** [www.instagram.com/collegeboundstp/](http://www.instagram.com/collegeboundstp/)

**FOLLOW US!**



# Result 3

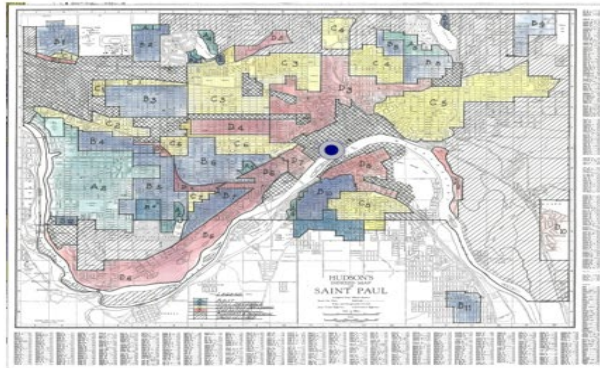
**Stable, Accessible, Fair, and  
Equitable Housing Market**





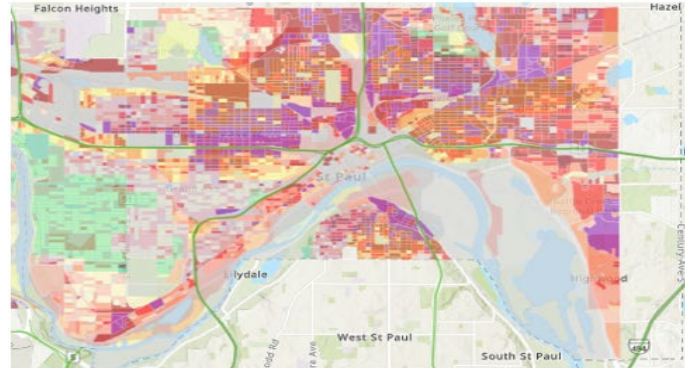
# Result 3: Fair Housing

## Historical context: Fair Housing in Saint Paul



**Redlining map in Saint Paul**

Home Owners' Loan Corporation, 1934



**Entrenched residential segregation**

Source: 2010 Census, Redlining in New Deal America, University of Richmond



**Displacement in Rondo**



51

**2010 Foreclosure Crisis**



# Result 3: Fair Housing

Fair Housing is a **race equity** and **economic justice** imperative

RACE	BLACK	NATIVE	LATINO	ASIAN	WHITE
% of households that are renters	83%	67%	66%	62%	41%
Number of households that are renters	13,460	505	4,610	7,018	32,424
% of renter households earning less than \$25,750	53%	n/a	n/a	50%	35%
% of renter households earning less than \$42,900	77%	n/a	n/a	75%	59%
What households can afford to spend on housing	\$659	\$891	\$946	\$1,002	\$1,519

n/a = data withheld as sample size is too small, large margin of error

## NEWS

### As St. Paul becomes a city of renters, officials say they deserve more attention





## Result 3: Fair Housing

### Fair Housing Goals

Saint Paul residents will experience **stable, accessible, fair and equitable housing** if we can achieve our goals of:



Rooting Out Discrimination from Housing Market

# S.A.F.E. HOUSING

Stable, Accessible, Fair, & Equitable Housing

### CIVIL RIGHTS

## St. Paul council passes strongest tenant protections in Minnesota

### NEWS

## Landlords file suit against St. Paul over new Housing Tenant Protections

City expected to file legal response to lawsuit in coming days

### NEWS › POLITICS

## St. Paul City Council votes 4-3 to rescind residential tenant protections frozen by federal judge

HousingLink™



UJAMAA  
PLACE



The **Returning Home Saint Paul (RHSP)** pilot is a partnership designed to house residents returning to our community from incarceration.

This program seeks to: 1) increase housing access, 2) bridge the transition from reentry to self-sufficiency and 3) mitigate perceived risk in the housing market.

Pilot report ready in spring 2023

### RESPONSE TO CRIME/CRISIS

CRIME AND VIOLENCE

CRISIS AND CONCERN



EMERGENCY  
RESPONSE



CRISIS  
INTERVENTION

### PROACTIVE INVESTMENTS

RESIDENTS

NEIGHBORHOODS



EVIDENCE-BASED  
CRIME REDUCTION



SAFETY BY  
DESIGN

***“Being able to rent in my name, being able to live with my family when my son is born, to have a home, has given me supreme security. I think the overarching story of Returning Home would just be hope and inspiration. It gives you an extra reason to know you’re doing the right thing and to keep doing the right thing. It’s changed my life perspective.”***

***- Housed Participant***



# Result 2

## Community Wealth





# Definition of Community Wealth Building

- We are going to build just and equitable communities by:
  - promoting **local and broad-based ownership**
  - lifting up **cooperative and culturally-based economic practices**
  - influencing **economic policy and investment decisions.**
- Community wealth is guided by a set of values and principles rooted in **equity, culture, mutuality and stewardship**. It is driven by the belief that economic systems must **shift away from extractive models towards strategies that build regenerative local economies.**

Definition courtesy of Nexus Community Partners





# Since 2019: Laying the Groundwork

**Convening:** Worker ownership workgroup formed



**Convening:** Mayor Carter attended and spoke at **Worker Ownership convening** at Harvard Kennedy School (left)

**Research+Narrative:** Mayor speaks at research report (right) release on worker ownership & community wealth





### On the horizon in 2022+

- **Program+Funding+Advancing Community Solutions:** Investment in worker and community ownership – will propose the Locally Owned Cooperative Assistance and Loan Fund (the LOCAL Fund) later this year

