

**LEGACY LAB: COMMUNITY  
WEALTH BUILDING IN ACTION**





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## EXECUTIVE SUMMARY

Flexible, nonextractive capital, ecosystem support, and peer connection allow community-rooted Black businesses to anchor economic power alongside community stability and resilience. Legacy Lab set out to demonstrate this, and it succeeded.

Black-owned, community-rooted businesses build critical infrastructure for community resiliency that private and public capital, and philanthropy, chronically undervalue and under-resource. These businesses provide **services that mainstream markets** have long abandoned, **circulate wealth** within communities, and **anchor civic and cultural life**. As Jessica Gordon Nembhard details in **Collective Courage: African American Cooperative Economic Thought and Practice**, their value to the community takes the form of joint outputs that exceed their financial returns, which traditional metrics of business and investment success fail to capture.

These businesses are not just economic actors. They are centers of **cultural preservation and civic participation**: the **barbershops**, **bookstores**, restaurants, and **gathering spaces** where residents tell and retell the community's story, shaping what people believe they deserve and what they can build together. These are the places that coordinate **mutual aid** and build collective power.

The **uneven playing** field Black entrepreneurs face is well-documented. Generations of **discriminatory policies** have compounded into wealth and resource gaps. **Capital access** remains a challenge, and the impact investing ecosystem **meant to address** structural issues sits within a system that continues to prioritize scale and financial returns. Black-owned businesses that value accountability to the community face an additional challenge, a fundamentally paradigmatic one: conventional business frameworks evaluate success through growth, margin, and shareholder return, while **community-rooted businesses** measure success by whether **wealth stays in the neighborhood**, whether workers can afford to **live where they serve**, and whether the business strengthens the social fabric around it. Business decisions that deliberately anchor community wealth, such as **hiring locally** and at living wages, **values-based sourcing** that may cut into margins, and staying or opening in a neighborhood where **disinvestment has been the norm**, all read as liabilities in a conventional business development framework rather than as forms of value creation.



## EXECUTIVE SUMMARY

Over six months, Common Future resourced ten Black-owned, community-accountable businesses and support organizations in Baltimore, Detroit, Durham, and Memphis with \$50,000 each in unrestricted capital, peer learning, a systems change curriculum, and connections across sectors and cities. Legacy Lab produced three clear findings:

**Trust and flexibility are the foundation.** When capital is structured to give leaders autonomy and flexibility, and accountability is built through relationships rather than reporting requirements, leaders make decisions about how to deploy the capital in ways that sustain their business and their mission.

**Connection expands imagination.** Black entrepreneurs in community with each other and in a space designed for and by Black community builders, where shared experiences eliminate the need to translate or justify their work, expand what they can see, and build together. Peer connection generates ideas, and capital creates the runway to pursue them.

**Community accountability is a value set, not a legal structure.** Across worker cooperatives, private businesses, and other legal entities, the cohort shared an orientation: decisions stay local, wealth circulates within the community, and institutions answer to the people they serve.

Even though community accountability manifests differently across cities, the diversity of models highlighted in our lab demonstrates that the field is working effectively. The goal is to resource the communities and leaders who keep generating their own answers and succeeding by their own logic, not someone else's. Identifying a single winning model and replicating it would flatten exactly what makes this work. These findings point to a different framework for engaging with community-rooted, accountable businesses, particularly Black-owned businesses.

The ask to funders is direct: deploy flexible nonextractive capital quickly, invest in the ecosystems, intermediaries, and peer connections that make community-rooted enterprise possible, and match the model to the community rather than the other way around.



## SECTION 1: CHALLENGES

The challenges facing Black-owned businesses are structural, well-documented, and interconnected. They live in our **history**, in our **public policies**, in our **capital markets**, and in the stories we tell about what a successful business looks like. These challenges have been so intractable that, in some cases, **the very systems** designed to address them unintentionally replicate them. The sections below map both layers. The first is the set of root causes the field has long documented: policy history, capital access, and neighborhood disinvestment. The second is the less-consistently-addressed layer Legacy Lab begins to surface: the **measurement logics**, narrative defaults, and relationships that shape who gets resourced, counted, and seen.

Black-owned businesses operate in markets that **generations of discriminatory policy** have shaped, and **recent federal rollbacks** continue to narrow. **Redlining, exclusion from federal wealth-building programs,** and **persistent capital gaps** have compounded into structural disadvantages. Across years of **data analysis**, Black-owned firms are approved at lower rates and charged higher interest costs than white borrowers with similar profiles, and they operate in neighborhoods where anchor tenants and investors have **systematically disinvested**. These are not market failures. They are predictable outcomes of policy choices made over decades.

**Black communities** have answered these conditions the same way for generations: through **shared ownership**, **mutual aid**, and **cooperative economics** that keep resources circulating locally and decisions in the community.

**Black entrepreneurs build businesses that are intentionally embedded in the community, hiring locally even when it costs more, pricing accessibly even when margins suffer, and staying in a neighborhood when relocation would be more profitable. These traditions are a durable, sophisticated response to a system never designed to include them, not workarounds.**

A racially stratified system shaped the **business support ecosystems** meant to dismantle its barriers, and those ecosystems now carry that inheritance forward. They measure success through revenue, jobs created, and investment raised, metrics that **undercount** what Black-owned businesses actually contribute to their communities and leave their civic, cultural, and economic impact undervalued and underresourced.

**Narratives** that celebrate the exceptional individual founder, along with conceptual vocabulary embedded within the system (growth, scale, profit/loss), compound the challenges facing community-accountable Black-owned businesses. Together, these delegitimize the family business reinvesting in its neighborhood and the community-owned enterprise circulating wealth locally. Our current paradigm treats these businesses as problems to fix rather than models to resource.

The entrepreneurship support ecosystem **invests significantly** in addressing the structural barriers facing Black entrepreneurs. Those investments produce real gains. And yet, the gaps persist. For Black businesses that intentionally build accountability to their communities, the field has yet to confront the conceptual framework that drives its predominant logic.



## SECTION 2: THE LEGACY LAB MODEL

The persistence of these challenges prompted Common Future to design Legacy Lab to reckon with the misalignment between community-accountable enterprises and the dominant business development framework, and to ask a different question: What do community-rooted Black businesses and organizations build when they set their own terms, apply their own logic, and connect to one another? Legacy Lab answered that question by demonstrating that **with flexible nonextractive capital, ecosystem support, and peer connection, community-rooted Black organizations can anchor economic power and community stability and resilience.**

The six-month **action lab** brought together Black-owned, community-rooted businesses and support organizations across Memphis, Baltimore, Durham, and Detroit. **The Black Economic Alliance** provided philanthropic backing. Common Future designed, facilitated, and administered programming and managed capital distribution. Common Future selected these four cities because they share a pattern: **decades of structural disinvestment** in Black neighborhoods, and Black communities that **built organized economic infrastructure** in response without outside support. Each city already had **a base of community-rooted enterprises** doing exactly that work.

Importantly, Legacy Lab was not testing whether community-rooted Black businesses could be built, but rather what they produce when they are resourced. Common Future selected inaugural participants who were already building, already rooted in their communities, and already producing results. Participants came from a deliberate range of legal structures. That range served two purposes: to show that community accountability transcends legal form, and to produce evidence the growth-and-scale model of business development cannot account for, a model that measures success through how the ways an organization improves and strengthens its community.

**What makes this model distinct is the combination it delivers together: capital, connection, and curriculum designed by and for Black people.**

The program made visible what participants were already doing without institutional recognition or support. Each participant received \$50,000 in unrestricted capital. Before programming began, participants told Common Future what information and technical assistance they needed, and Common Future built the sessions around those answers. Virtual and in-person convenings, including attendance at the **Assembly of Black Possibilities** in Chicago, connected community-rooted Black organizations across the four cities. A systems change curriculum gave participants direct exposure to worker ownership, cooperative land trusts, and community accountability frameworks.



### **SECTION 3: THE COHORT – COMMUNITY ACCOUNTABILITY IN ITS MANY FORMS**

Legacy Lab was designed to challenge the notion that community accountability belongs only at the margins or that it can only be applied to a specific kind of business. Common Future selected cohort participants to demonstrate that, with flexible nonextractive capital, ecosystem support, and peer connection, community-rooted Black organizations can build and sustain economic power across a range of operational structures, sectors, and geographies.

Legacy Lab's ten participants fell into two categories: formal **cooperative enterprises** and **community-accountable businesses**. Cooperative enterprises are structured so that workers and/or community members hold formal shared ownership and decision-making power. Community-accountable businesses (LLCs, sole proprietorships, nonprofits) build accountability to their communities into their operations and management, without a formal shared ownership structure.

- **5 Cooperative Enterprises**
- **5 Community-Accountable Businesses**
- **4 Cities: Baltimore · Detroit · Durham · Memphis**
- **5 Sectors: Food Services · Retail · Commercial Real Estate · Publishing · Youth Development**

## BALTIMORE



### BLACK CLASSIC PRESS

W. Paul Coates founded Black Classic Press ("the Press") in Baltimore in 1978 to reissue works of Black history, political thought, and literature that mainstream publishing had let go out of print. The Press is privately owned and community-accountable: editorial decisions about which works stay in circulation center the mission rather than outside shareholder interests or market cycles. Its affiliated company, **BCP Digital Printing**, is the only Black-owned book printing company in the country.

Forty-seven years of mission-aligned editorial decisions and a printing operation that keeps Black publishers in business gave the cohort its clearest example of a privately owned, mission-first enterprise.

The Press entered the lab with decades of impact and legacy behind it, and uncertainty about how to preserve the work for the long term. Legacy Lab gave Coates capital to stabilize operations and peer connections that let him begin pursuing a transition to worker ownership, moving stewardship to the people who have carried the Press forward daily. Research from the **Democracy at Work Institute and U.S. Federation of Worker Cooperatives** finds that worker cooperatives survive their first six to ten years at a rate roughly seven percentage points higher than conventionally owned small businesses. Forty-seven years of Black press infrastructure is moving toward formal collective ownership, anchoring the Press in a way that continues to redistribute value back into the community.

**"We began publishing because we wanted to extend the memory of what we believe are important books that have helped in meaningful ways to shape the Black diasporic experience."**

**– W. Paul Coates, Founder of Black Classic Press**

"We saw that there was a lot of discussion and energy brewing in Baltimore around the solidarity economy generally, but realized that without a dedicated organization, led by and focused on delivering practical results for real worker cooperatives, we weren't going to be able to truly move the ball forward."

– Kate Khatib, BRED, co-founder and Co-Executive Director of Seed Commons

## BALTIMORE



## THE BALTIMORE ROUNDTABLE FOR ECONOMIC DEMOCRACY

Workers from several local cooperatives founded the Baltimore Roundtable for Economic Democracy ("BRED") in 2015 after recognizing that Baltimore's growing cooperative ecosystem lacked dedicated financing and technical infrastructure. BRED is worker-owned, provides non-extractive loans and technical assistance to worker cooperatives in the Baltimore area, and connects to a national network through **Seed Commons**. Since 2015, BRED has committed nearly \$10 million in patient capital to Maryland worker cooperatives.

BRED brought the cohort something no other participant had: a decade of direct experience financing and supporting ownership transitions. Their work converting **Common Ground** from a shuttered shop to a worker-cooperative in two months gave the cohort a concrete example of what cooperative conversion requires in operational, legal, and relational terms.

Legacy Lab funding deepened BRED's work by connecting its Baltimore network directly to cooperative models and practitioners across Detroit, Durham, and Memphis. That cross-geography connection gave BRED access to knowledge and peer relationships that no single city's ecosystem could produce, expanding what cooperative enterprises in Baltimore could learn from and build toward. The 18-year organizing effort behind the Detroit People's Food Co-op, which opened despite assessments concluding the neighborhood could not support a full-service grocery store, gave BRED a direct reference point for long-horizon cooperative development. BRED's participation coincided with a landmark year for its work: in April 2025, Governor Wes Moore signed the **Maryland Limited Worker Cooperative Association Act** into law, the first Maryland statute to recognize worker cooperatives as a distinct business form. BRED **led the years-long advocacy effort** behind it. BRED now enters Maryland's new legal landscape with the cross-city relationships Legacy Lab produced.



## BALTIMORE



### OUR TIME KITCHEN

Catina Smith and Kiah Gibian co-founded and own Our Time Kitchen in Baltimore's Old Goucher neighborhood, purchasing a three-story building during the height of the pandemic and converting it into a shared commercial kitchen and community hub. Smith and Gibian own the building outright, which lets them structure Our Time Kitchen so members build equity in their own businesses rather than in a landlord's balance sheet. They host over 26 food businesses with a focus on women of color, who access licensed kitchen space, a food truck, a backyard kitchen, and rotating pop-ups, classes, and community events.

With over 30 combined years in Baltimore's food industry, Smith and Gibian brought the cohort a model of what changes when Black and other women of color control the physical infrastructure. Members access the kitchen by the hour rather than signing long-term leases, a pricing structure the founders designed to route earnings into members' businesses rather than into building overhead. The space provides supports most commercial landlords do not: business classes, mentorship, childcare, and a working food truck members can rent to test the food-truck model before committing to buying one. Other food entrepreneurs in the cohort saw that structure operating in real time.

Legacy Lab's flexible funding let Smith, the only cohort participant running a kitchen incubator rather than a restaurant, accept a guest appearance on **Hell's Kitchen**. That appearance brought national visibility to a model designed to lower barriers for Black and other food entrepreneurs of color.

**"I'm just really proud to represent Baltimore at a time where things are crazy in the world. I wanted to bring a little joy and highlight how we really have awesome food and food culture here."**

**– Catina Smith,  
Co-Founder of Our  
Time Kitchen**



## DETROIT



### DETROIT PEOPLE'S FOOD CO-OP

The Detroit Black Community Food Sovereignty Network (DBCFSN) spent 18 years organizing the Detroit People's Food Co-op ("the Co-op"), which opened in May 2024. The North End co-op opened as the city's first Black-led, community-owned grocery store, made all the more significant by Detroit's loss of **more than a dozen grocery stores** in the decade prior. Community members become member-owners by purchasing a single \$200 share, which gives them one vote in board elections and a claim on future profits. Member-owners directly elect six of the nine board seats, and DBCFSN appoints the remaining three.

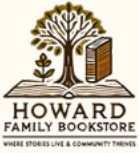
The Co-op brought the Legacy Lab cohort the lived experience of democratic governance at scale. With over 5,000 member-owners as of mid-2025, it operates within a broader ecosystem, sourcing from local growers and producers and showing what a community-controlled food economy produces in practice. The model gave the cohort a concrete, operating example of what it means to convert neighborhood grocery spending into governance authority rather than extracting it to corporate shareholders.

Legacy Lab funding supported capacity as the Co-op nearly doubled its member-owner base in its first year of operation, from 2,744 at opening to over 5,000 by mid-2025. Each new member-owner is a resident converting grocery spending into governance authority over the food infrastructure in their own neighborhood, compounding the community control that 18 years of organizing built.

**"What I say to the member-owners is that a co-op is one big study group with a lot of small study groups. Every committee is a study group. As a community, we are all studying and all learning together."**

**– Lanay Gilbert-Williams,  
Board President of Detroit  
People's Food Co-op**

## DETROIT

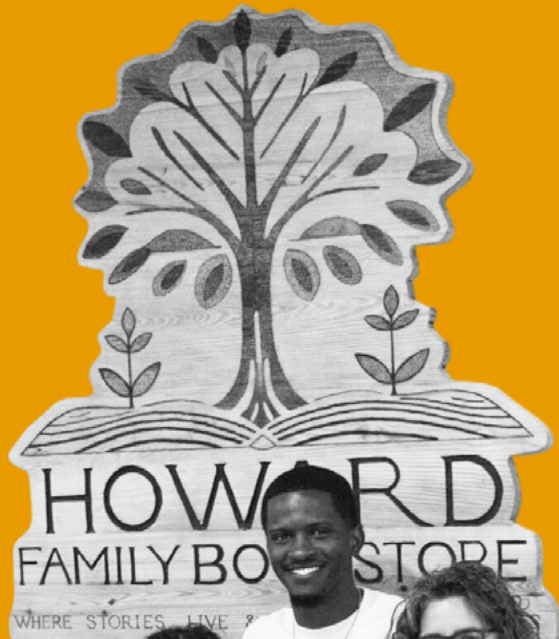


### HOWARD FAMILY BOOKSTORE

Jerjuan Howard purchased a building on Puritan Avenue in Detroit's northwest side in 2024 that had sat vacant for over 30 years, converting it into Howard Family Bookstore, a privately owned, community-accountable bookstore, coffee shop, and cultural hub. Before finalizing the concept, Howard asked neighbors directly what books, programs, and services mattered most to them, and their answers shaped everything from the programming to the physical design.

"We're not trying to build things without people's input. We're trying to build with people to make this community better."

– Jerjuan Howard, Founder of Howard Family Bookstore



Owning and opening a community institution in a neighborhood his family has lived in for four generations gave Howard direct experience of what it takes to convert personal accountability to a place into physical infrastructure. The result is a model of individual ownership rooted in multigenerational accountability to place, one no other participant could offer.

Legacy Lab funding accelerated renovations and established the cultural anchor Howard's neighbors had asked for. With the bookstore open and rooted, Howard began planning the area's **first community health clinic**, an expansion the bookstore was always meant to make possible as part of a larger community vision. Howard's work has since drawn city hall's attention: in January 2026, Mayor Mary Sheffield appointed him **Detroit's first Director of Youth Affairs**, extending the same listen-first practice from one neighborhood to citywide youth policy.

## DETROIT



### ProsperUS DETROIT

Paul Jones founded ProsperUS Detroit in 2012 as a nonprofit Community Development Financial Institution focused on Black, Latiné, and immigrant entrepreneurs in Detroit and surrounding communities; it became a certified Community Development Financial Institution in 2021. Under CEO Paul Jones, ProsperUS pairs every loan with financial literacy coaching and one-on-one technical assistance, **extending over \$7 million in loans**, training more than 1,500 entrepreneurs, and providing technical assistance to over 500 businesses over twelve years. The philosophy underpinning ProsperUS Detroit is to listen to what community says it needs. That philosophy produced the **Amanah program**, a no-interest, Shariah-compliant microloan ProsperUS built in direct response to what Hamtramck's Muslim business community said it needed.

Over a decade of building financial products around what specific communities said they needed gave ProsperUS something distinctive to bring to the cohort: proof that capital tools work when designed around community needs. That approach, and the knowledge of what it takes to execute it, gave every organization in the cohort a model of nonextractive capital design in practice.

Legacy Lab participation gave ProsperUS the peer connections and structured reflection to deepen and refine the Amanah model, moving it from a local product to a framework other intermediaries can adapt. ProsperUS attaches coaching to every loan it makes. Legacy Lab gave ProsperUS the room to document why coaching matters clearly enough for others to replicate it.



**"What makes us unique is our deep, community-focused approach, which centers on the lived experiences of the entrepreneurs we serve."**

**– Paul Jones,  
CEO of ProsperUS  
Detroit**

"We want the people in the community where we grew up to be able to afford our food."

– Courtney Smith,  
Managing Director  
of Culinary Femme  
Collective

## DURHAM



### CULINARY FEMME COLLECTIVE

**Communities in Partnership** created the Culinary Femme Collective ("the Collective") in 2019 as a nonprofit initiative that provides a shared infrastructure program for femme-owned food businesses in East Durham, with an emphasis on femmes of color. Members are independent business owners who share access to a licensed commercial kitchen, the facility legally required to produce and sell food commercially, at a fraction of what each would pay alone. Members collectively establish the shared values and business goals that govern the Collective's operations.

Research from **Duke's World Food Policy Center** identifies discrimination in lending, limited access to family wealth, and high real estate costs as the primary barriers facing food entrepreneurs of color in Durham. The Collective exists to counter exactly those conditions. Six years of providing shared infrastructure to Black and other women of color in food services brought the cohort direct evidence that cooperative resource-sharing works as a tool against displacement in a **rapidly gentrifying city**.

Legacy Lab funding kept the Collective operating through the 2025 government assistance cuts that would otherwise have forced closures, and gave it the breathing room to begin expanding services to include accounting and legal support for member entrepreneurs. The Collective also began strategic planning to provide childcare, which its members had long identified as a primary reason women leave food entrepreneurship. That idea took shape because Legacy Lab's capital provided operational stability and its cohort connections enabled out-of-the-box thinking.

## DURHAM

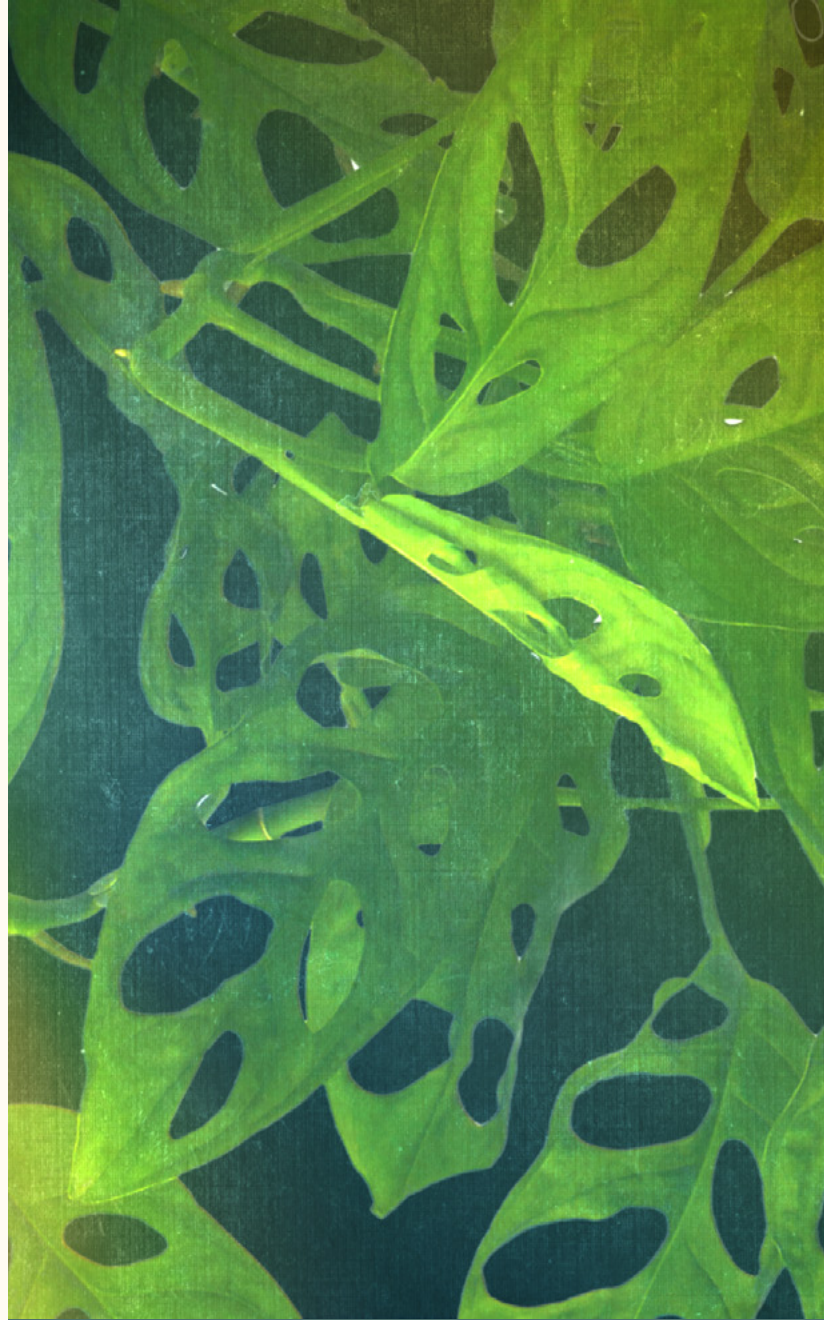


### PARTNERS IN EQUITY

Wilson Lester, Talib Graves-Manns, and Napoleon Wallace co-founded Partners in Equity in Durham as a privately owned investment firm focused on helping Black and other business owners of color purchase the commercial properties where they operate. The firm provides equity and down payment assistance to close the gap between what a business owner can put toward a purchase and what a lender requires to approve it, turning renters into owners without displacing the businesses already in those spaces. Partners in Equity is active across North Carolina, with a focus on communities where Black and other entrepreneurs of color rent far more than they own.

Partners in Equity brought the cohort direct transactional knowledge of the financing gap that low-wealth Black business owners face. The firm structures and closes commercial real estate deals for these owners in a market where **only 3%** of commercial real estate is Black-owned, navigating financing systems built for different borrowers.

Legacy Lab funding kept Partners in Equity operating while the firm closed a major funding round. The funding let Lester and his partners continue supporting low-wealth business owners without pausing. The round closed, and the businesses depending on Partners in Equity kept moving forward.



**"There is an entire class of opportunity that requires equity to pursue. There are many entrepreneurs who don't have access to that. Our fund fixes that."**

**– Wilson Lester, Co-Founder and Managing Partner of Partners in Equity**



"Coffee in and of itself is usually an indicator of gentrification in a neighborhood. When that same good is owned by Black and Brown people, it can be used to empower and to disrupt the forms of oppression that they experience."

– Bartholomew Jones, Co-Founder of Cxffeeblack

## MEMPHIS



CXFFEEBLACK.

### CXFFEEBLACK

Bartholomew Jones and Renata Henderson founded Cxffeeblack in Memphis in 2019 as a privately owned, community-accountable coffee company built around an all-Black supply chain running from Ethiopia to Memphis. Jones and Henderson own and operate the business together, keeping all sourcing, roasting, and distribution decisions inside the company. Henderson, Memphis's **first Black female** professional coffee roaster, sources and roasts beans from Ethiopia, Congo, and Rwanda.

Four concrete practices ground that community accountability. A dollar from every bag sold returns to the farming community in Ethiopia, and another funds coffee training for young Black creatives in Memphis. The Barista Exchange Program moves baristas between Memphis and African coffee communities in both directions, building human relationships alongside the commercial supply chain. Cxffeeblack's Memphis storefront, the Anti Gentrification Cxffee Club, operates as a neighborhood clubhouse on a historically redlined stretch of National Street that Jones and Henderson chose specifically to lay a Black claim before gentrification arrived. And a 2024 public equity investment campaign opened ownership of the company to community members directly, letting them become shareholders in the business they support.

With six years of building an all-Black supply chain, a brick-and-mortar clubhouse, a music catalog, and a documentary, Cxffeeblack brought Legacy Lab direct experience navigating international sourcing, brand merchandising, and community-accountable ownership across commerce and culture. Legacy Lab funding advanced plans for a global roasting headquarters in Memphis, moving Cxffeeblack closer to owning the full physical infrastructure of its supply chain. Owning that roasting facility puts the entire chain from origin to cup under Black control. Legacy Lab's flexible, unrestricted capital made the purchase possible where conventional lenders had repeatedly said no.

## MEMPHIS

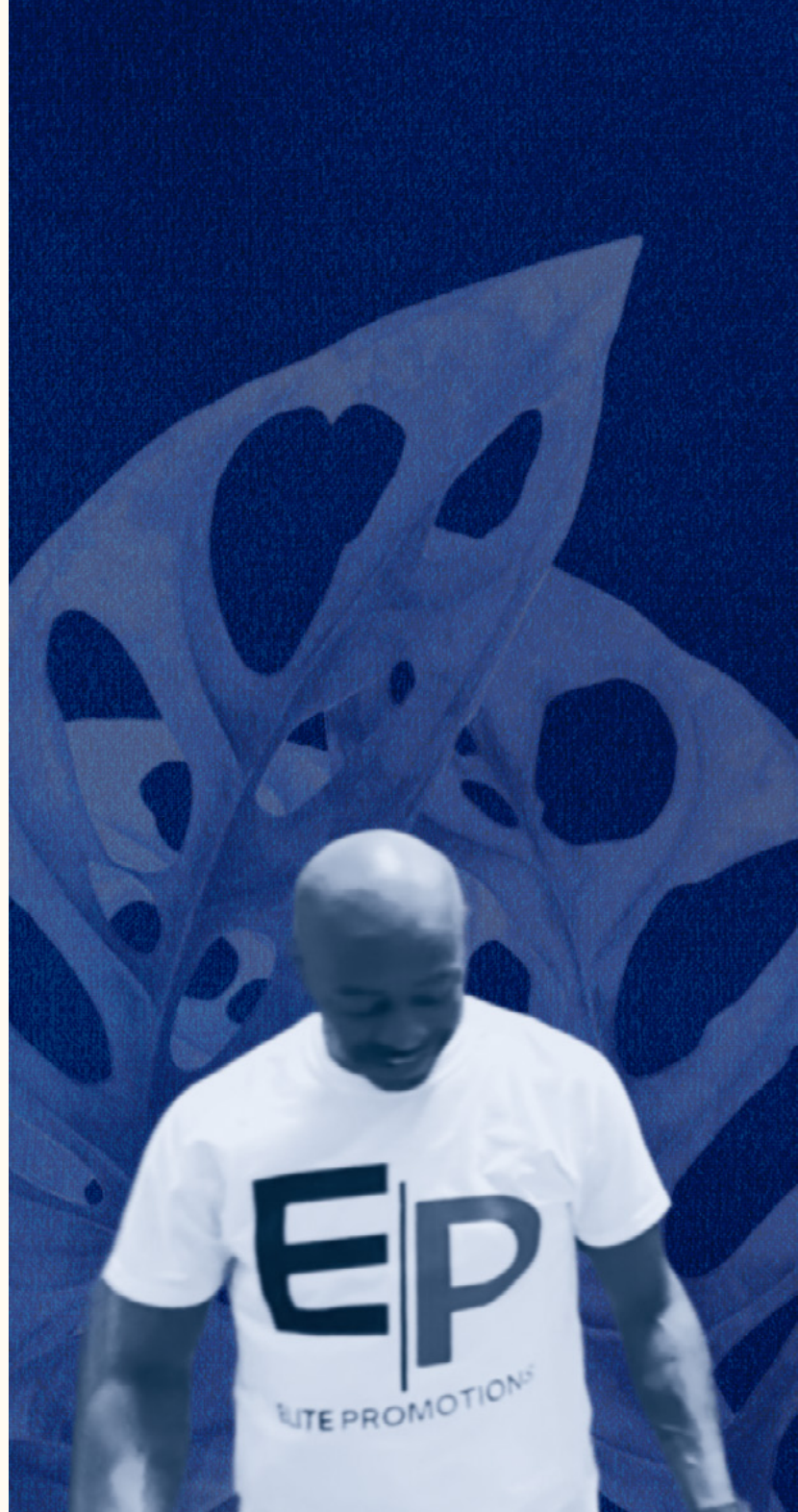


### ELITE PERFORMANCE FOUNDATION

Randy Dixon founded Elite Performance Foundation in Memphis in 2020 as a nonprofit organization operating out of Hickory Ridge Mall in southeast Memphis, a commercial corridor that had absorbed a **generation of disinvestment**. Dixon runs a for-profit gym alongside a nonprofit program for youth referred from juvenile court, a dual structure that keeps services available to the kids the market would turn away. After-school programs integrate boxing training with mental health awareness and ongoing mentorship.

Elite's hybrid structure, a for-profit gym cross-subsidizing a nonprofit program for court-referred youth, brought the cohort direct experience of sustaining services for the community members who need them most without depending on donor support.

Legacy Lab funding let Dixon offer youth scholarships that extended Elite's programming beyond the gym, and created the space to begin developing the organization's first long-term strategic plan.



**"You have to meet [Black youth] where they are. That's where the disconnect comes in."**

**– Randy Dixon, Founder and CEO  
of the Elite Performance Foundation,**

## SECTION 4: WHAT WE LEARNED – INSIGHTS FROM THE FIELD

**The ten organizations in Legacy Lab – all accountable to community – came in with different structures, from different cities and different sectors. All were already delivering for their communities despite a system not built for them.** Legacy Lab asked what they would produce when resourced on their own terms. The table below documents what they produced over the course of the program. The survey data that follows documents how they experienced the program that made that production possible.

<b>Baltimore Roundtable for Economic Democracy</b>	<b>Outcome:</b> Cross-city cooperative network expanded, and additional technical support acquired
<b>Black Classic Press</b>	<b>Outcome:</b> Operations sustained through difficult 2025 cycle; worker ownership transition underway
<b>Culinary Femme Collective</b>	<b>Outcome:</b> Members kept in business through 2025 funding cuts; childcare infrastructure in planning
<b>Cxfeeblack</b>	<b>Outcome:</b> Improved operational systems and global roasting headquarters are in development
<b>Detroit People's Food Co-op</b>	<b>Outcome:</b> Member-owner base expanded
<b>Elite Performance Foundation</b>	<b>Outcome:</b> First strategic plan developed, programming expanded
<b>Howard Family Bookstore</b>	<b>Outcome:</b> Long-term strategy developed; programming expanded; health clinic in planning
<b>Our Time Kitchen</b>	<b>Outcome:</b> Operations sustained; national television visibility
<b>Partners in Equity</b>	<b>Outcome:</b> Operations sustained; major funding round closed
<b>ProsperUS Detroit</b>	<b>Outcome:</b> Programming expanded to incorporate community accountability into lending; the Amanah model was refined for replication

- \$500,000 deployed across 10 organizations in 4 cities over 6 months
- Official state proclamation honoring Legacy Lab's impact in Tennessee

**Across differences in where each organization came from, the sectors in which they operated, their legal structure, and what they produced over the course of the program, participants reported near-unanimous satisfaction with the program's offerings and design.**

- **100% of participants rated the capital provided as maximally useful**
- **Participants reported near-universal satisfaction with how the program balanced structure with flexibility (mean: 9.88)**
- **All participants would recommend the program to other Black community-rooted businesses**
- **87.5% of participants said they felt more connected to a broader ecosystem**
- **62.5% said they acquired additional capital or support as a direct result of Legacy Lab**
- **87.5% said participation influenced how they think about ownership, governance, or shared power**

## FINDING 1: TRUST AND FLEXIBILITY ARE THE FOUNDATION

Legacy Lab deployed flexible capital immediately, free of onerous reporting requirements and spending justifications, and paired it with coaching and a curriculum designed around what participants said they needed. For Black leaders who had spent **years justifying every decision** to outside audiences, contending with programs **not designed for them** and metrics that missed what they built, that combination changed the internal calculus. The change wasn't simply that leaders had money to spend. It was that the money came paired with trust, and trust is what let them act on their own knowledge of their communities rather than filtering every decision through someone else's framework first. When community-rooted leaders have to justify their decisions to frameworks built for different enterprises, the most important decisions, the ones that reflect deep knowledge of place, relationship, and community need, get filtered out before anyone considers them.

The clearest example is Culinary Femme Collective, whose members began planning childcare infrastructure because operational stability and a room full of trusted peers to validate their instinct let them think past immediate survival. The curriculum didn't assign it. Trust, not grant conditions, shaped that decision.



### LEARNING:

**When capital arrives without conditions, paired with support designed around what participants say they need, Black community leaders act on what they already know, and the results reflect that knowledge. Selection, not reporting, is where the due diligence belongs.**



## FINDING 2: CONNECTION EXPANDS IMAGINATION

Black entrepreneurs build community-rooted enterprises in **isolation** from the peer networks, mentors, and capital connections other founders rely on. Capital markets, lenders, and business support programs **measure** success in growth, scale, and financial return, missing the local circulation, community ownership, and place-based commitments these enterprises produce. When Legacy Lab brought together an all-Black cohort from Baltimore, Detroit, Durham, and Memphis, leaders who shared a common orientation, keeping wealth local and building institutions that answer to the communities they serve, saw that orientation reflected and validated in each other's work for the first time. A space explicitly designed to support Black community builders released them from the **labor of codeswitching** and managing perception for outside audiences. Leaders named what they needed without calculating how it would land. Seeing the fullness of each other's challenges, they drew on collective wisdom and experience to find solutions and support each other in ways a curriculum cannot manufacture.

Jerjuan Howard of Howard Family Bookstore began planning a health clinic because being in conversation with other curators of community expanded his sense of what his business could include. Black Classic Press began transitioning to worker ownership because cooperative practitioners operating from the same values made the path visible and legible. Connection among leaders who held shared values and brought distinct work generated the ideas, and capital created the runway to pursue them. The shared orientation is what made the connection generative; a peer cohort assembled without it produces introductions, not recognition. Trust creates the internal conditions for better decisions; that connection expands the range of decisions leaders can imagine. Together they produce something neither can generate alone: leaders who know what they want to build, can see how to build it, and have the resources to act.

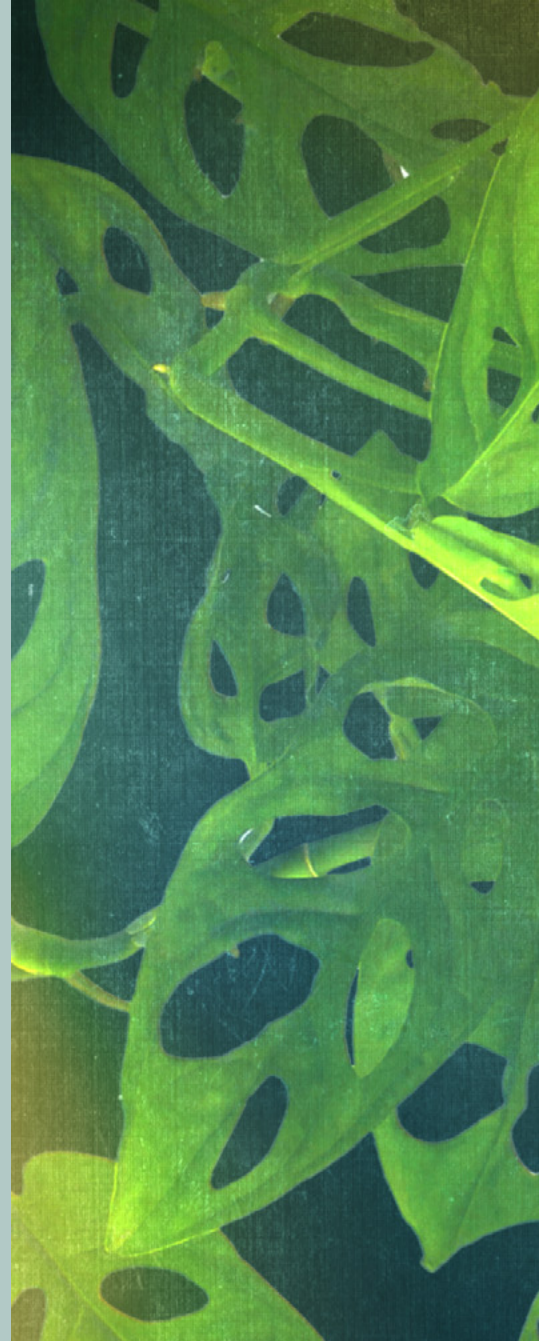
### **LEARNING:**

**Connection rooted in common values produces outcomes that neither peer networks nor funding can do alone. When participants see their values reflected and validated in each other's work, that recognition expands what they see as possible.**

### **FINDING 3: COMMUNITY ACCOUNTABILITY IS A VALUE SET, NOT A LEGAL STRUCTURE**

Across four cities and three sectors, each organization in Legacy Lab built necessary businesses and programs in direct response to what their community needed and what conventional capital and conventional measures of success had no category for. They arrived at distinct legal structures through distinct processes, in distinct sectors, serving distinct populations. No single model explains them. The diversity of those models is the evidence: community accountability is a value set, not a legal structure. These organizations share a commitment to keeping wealth local, holding decisions in the community, and building institutions answerable to the people they serve.

**Shareholder primacy**, the doctrine that a business exists to maximize returns to capital, is the framework against which businesses are measured. It rewards revenue growth, geographic expansion, and returns flowing upward and outward, and has no category for whether decisions stay local, whether wealth circulates within the community, or whether the institutions answer to the people they serve. Funders and intermediaries applying it to community-rooted enterprises consistently misread and underfund what these organizations are doing.



#### **LEARNING:**

**Community accountability is a value set that can manifest across legal structures. It is important to invest in and nurture the ecosystem of different models, as their diversity is their strength.**



## SECTION 5: RECOMMENDATIONS FOR FUNDERS AND INTERMEDIARIES

**Each of our findings points to a specific place where a different practice is possible. The recommendations below map directly to those findings. They are not a comprehensive theory of change. They are concrete practices that evidence from this cohort supports and will begin to pave the way for a different logic to undergird the business support ecosystem.**

### RECOMMENDATION 1: DEPLOY FLEXIBLE, TRUST-BASED CAPITAL FIRST

**Learning:** When capital arrives without conditions, paired with support designed around what participants say they need, Black community leaders act on what they already know, and the results reflect that knowledge. Selection, not reporting, is where the due diligence belongs.

**Recommendation:** Deploy non-extractive capital quickly, paired with coaching and wraparound support designed around what Black leaders say they need, to organizations whose deep community roots are themselves evidence of capacity.

#### What this looks like in practice:

- Research the organization and its community relationships before funding. Due diligence happens before the dollar moves, not through hoops the organization must jump through afterward.
- Get capital to Black-owned organizations fast once that determination is made. The speed of deployment is itself a signal of trust.
- Measure success by what organizations build and what their communities say they gained, not by outputs the funder defined before the work began.

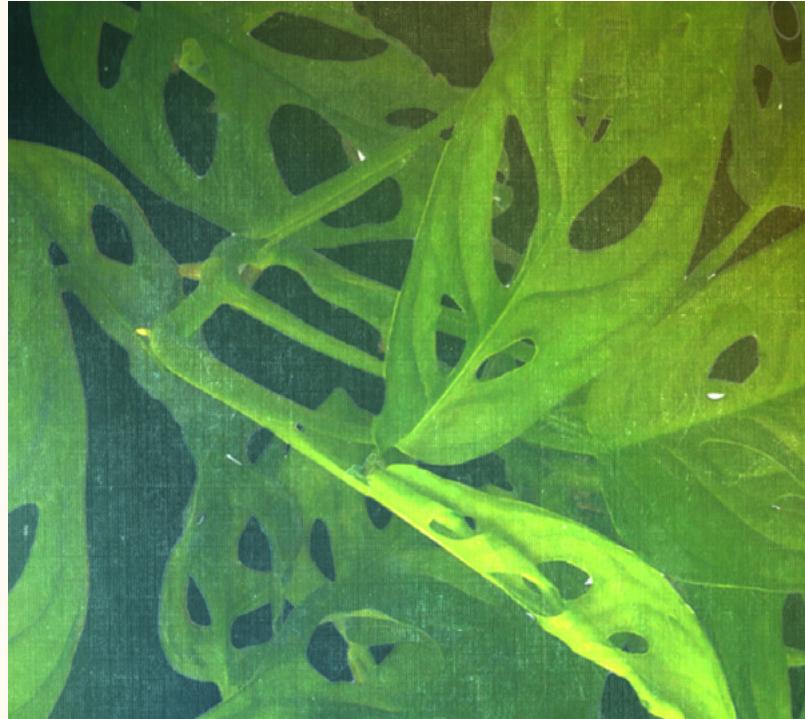
## RECOMMENDATION 2: INVEST IN THE ECOSYSTEM AND CONNECTION

**Learning:** Connection rooted in common values produces outcomes that neither peer networks nor funding can do alone. When participants see their values reflected and validated in each other's work, that recognition expands what they see as possible.

**Recommendation:** Build peer cohorts that connect community-rooted businesses across cities, designed around specific conditions that make connection generative for the communities being served. For Black entrepreneurs, that means all-Black spaces staffed and led by Black practitioners. The design principle applies broadly: the conditions that allow participants to show up fully, without performing for outside audiences, are the conditions worth protecting.

### What this looks like in practice:

- Convene community-rooted businesses across cities working on the same problems. The cross-city connection surfaces solutions that no single organization or city has access to alone.
- Design the cohort around the specific conditions that allow participants to show up without code-switching or managing perception for outside audiences – and protect those conditions as a program requirement.
- Fund peer learning as a dedicated program line with its own budget, travel, and time built in.



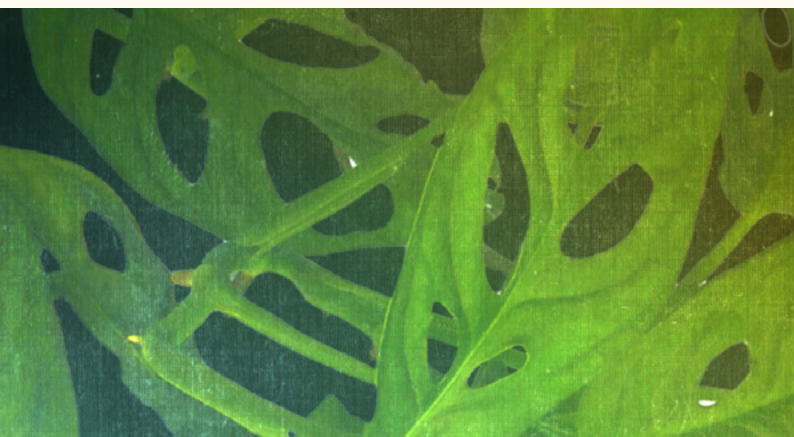
## RECOMMENDATION 3: MATCH THE MODEL TO THE COMMUNITY, NOT THE OTHER WAY AROUND

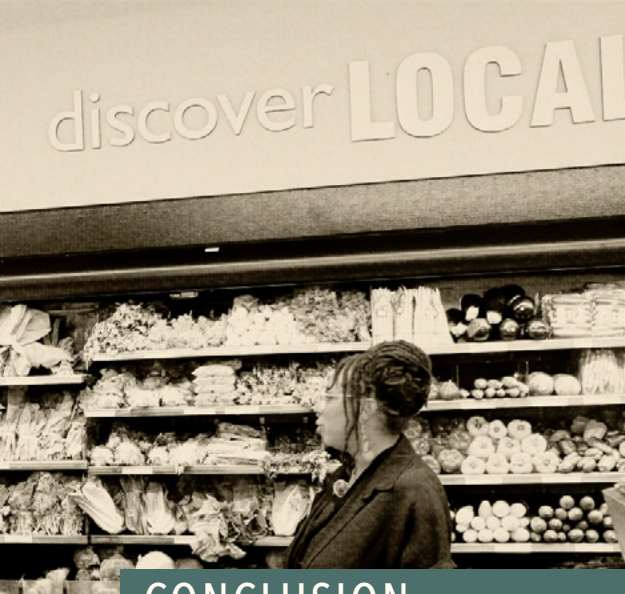
**Learning:** Community accountability is a value set that can manifest across legal structures. It is important to invest in and nurture the ecosystem of different models, as their diversity is their strength.

**Recommendation:** Evaluate community-rooted enterprises – regardless of their legal structure – on their accountability to place and the depth of their roots in the communities they serve.

### What this looks like in practice:

- Ask community members what their neighborhood is missing before deciding what programming to design or models to fund.
- Fund worker cooperatives, private businesses, and nonprofit hybrids by the same criteria: decisions that stay local, wealth that circulates within the community, institutions which answer to the people they serve.
- Return to the same communities over multiple funding cycles and build in mechanisms for organizations to demonstrate impact on their own terms and timelines.





## CONCLUSION

Legacy Lab demonstrated that with flexible nonextractive capital, ecosystem support, and peer connection across vast distances, community-rooted Black organizations can anchor economic power and community resilience. When capital arrives without strings and a program puts leaders in conversation with peers who share their values and orientation, those leaders produce outcomes no curriculum generates, and no funder would have designed. The lab demonstrated what these organizations build when the resourcing strategy prioritizes what they produce: local circulation, community ownership, and institutions answerable to the people they serve.

For years, these leaders justified their existence to capital that demanded growth, scale, and returns to outside investors. Legacy Lab created the conditions that allowed them to make decisions in service of both their business and their community. Communities built in isolation discovered what they could build together. Organizations that had been operating on daily survival began planning for futures they could now see.

The opportunity is substantial. **Black-owned, community-rooted** businesses exist **in cities across this country**. They provide the infrastructure needed to **keep wealth local, anchor civic and democratic life**, and **solve problems** that markets and philanthropy have failed to address. The cohort in Baltimore, Detroit, Durham and Memphis is a window into a broader field already operating in communities across the country, and Legacy Lab is one example of the support that field needs to flourish: flexible capital, intentional community and relationships, and trusted space.

The question for funders and intermediaries is not whether this works. The question is whether the field is willing to resource Black-owned community-rooted businesses at the level this opportunity demands. On their terms, by their logic, and with the trust they have earned.

# COMMON FUTURE GLOSSARY

## Action Lab Model

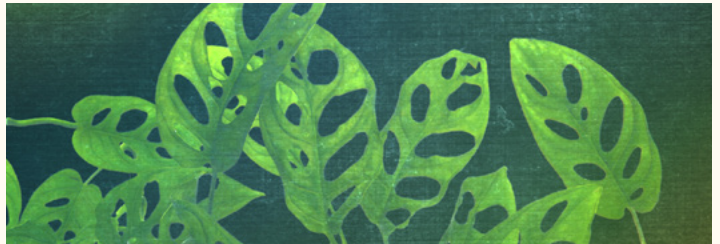
A time-bound initiative that brings together capital, collaboration, experimentation, and peer learning to test and refine solutions to complex challenges.

[Source](#)

## Collective Enterprise

An enterprise owned or governed jointly by a group of people who share leadership, responsibility, and decision-making authority.

[Source](#)



## Community Accountability

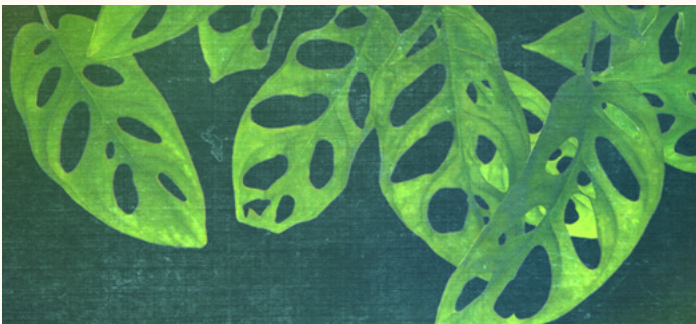
The responsibility of an organization to remain responsive and answerable to the community it serves, ensuring shared benefit and alignment with local priorities.

[Source](#)

## Community Governance

Decision-making structures that formally include workers, residents, or stakeholders in leadership and strategic direction.

[Source](#)



## Community Investment Fund

A pooled investment vehicle that enables community members to collectively invest in local enterprises, projects, or assets.

[Source](#)

## Community Ownership

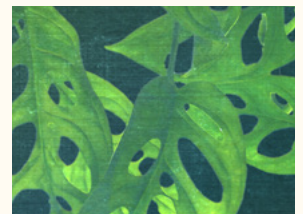
Collective ownership and management of resources, assets, or services by individuals who live or work in a particular area, distributing governance beyond a single owner.

[Source](#)

## Community Wealth Building

An economic development approach focused on local ownership, wealth retention, and reinvestment to strengthen long-term community stability and prosperity.

[Source](#)



**Consumer Cooperative**

A cooperative owned and controlled by the people who buy the goods or use the services, with members participating in governance and benefit distribution.

**Source**

**Cooperative Economics**

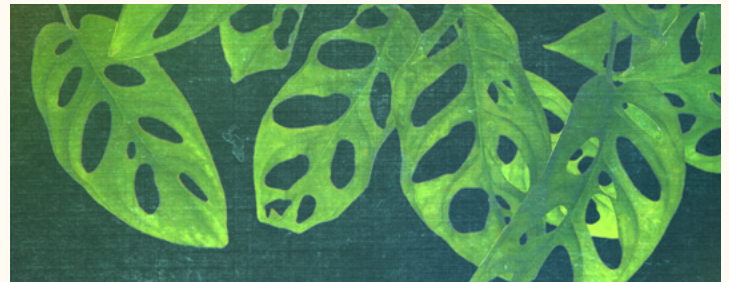
An economic framework rooted in shared ownership, democratic governance, and member benefit rather than profit maximization.

**Source**

**Consumer or Community-Owned Cooperative**

A cooperative in which members own and control the business to meet shared needs rather than maximize profit.

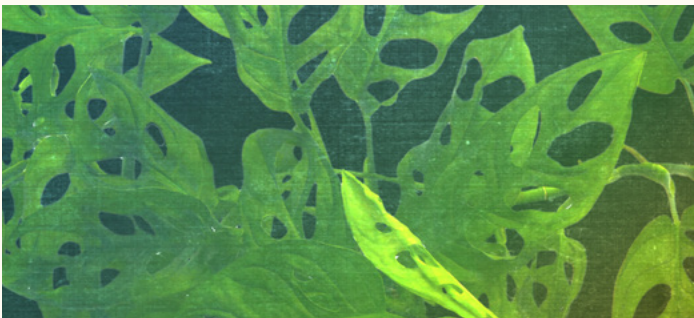
**Source**



**Ecosystem Builder**

An organization that strengthens the conditions necessary for enterprises to form and thrive by providing capital access, technical assistance, partnerships, and policy support.

**Source**



**Ecosystem Coordination**

Intentional relationship-building and infrastructure support that connects businesses, lenders, organizers, and institutions to strengthen collective economic growth.

**Source**

**Financial Cooperative**

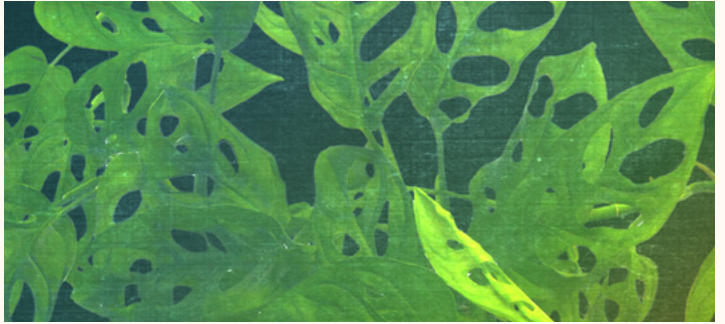
A member-owned financial institution, such as a credit union or cooperative bank, that provides savings, loans, and other financial services under democratic governance.

**Source**

**Flexible Capital**

Funding structured with adaptable terms, timelines, and repayment expectations to support enterprise sustainability and growth.

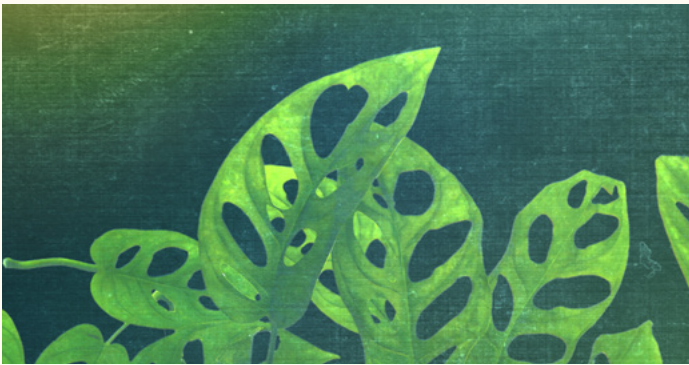
**Source**



**Hybrid Community-Centered Enterprise**

A business that combines traditional legal structures with shared governance, profit-sharing, or formal community accountability mechanisms.

**Source**



**Housing Cooperative**

A cooperative collectively owned and governed by residents who manage shared property to ensure long-term affordability and community control.

**Source**

**Intermediary**

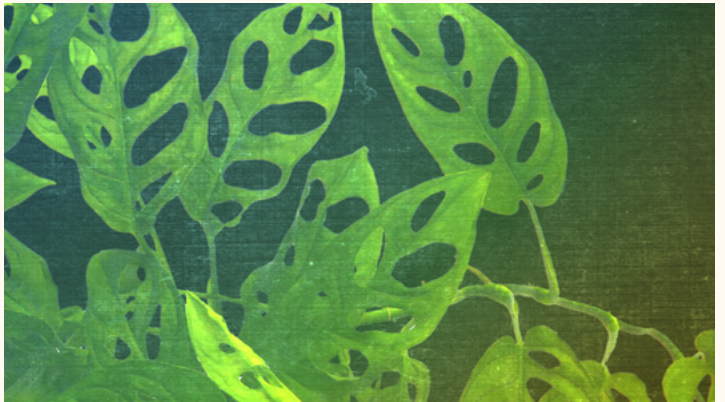
An organization that bridges capital providers, policymakers, and community enterprises to reduce barriers and align resources with local leadership.

**Source**

**Multi-Stakeholder Cooperative**

A cooperative that includes more than one class of members – such as workers, consumers, producers, or community investors – with shared governance across groups.

**Source**



**Narrative Infrastructure**

The stories, language, and public framing that shape how communities understand ownership, risk, and economic possibility.

**Source**

**Non-Extractive Finance**

Capital structured to avoid excessive interest, loss of ownership control, or value extraction from community-rooted enterprises.

**Source**

**Patient Capital**

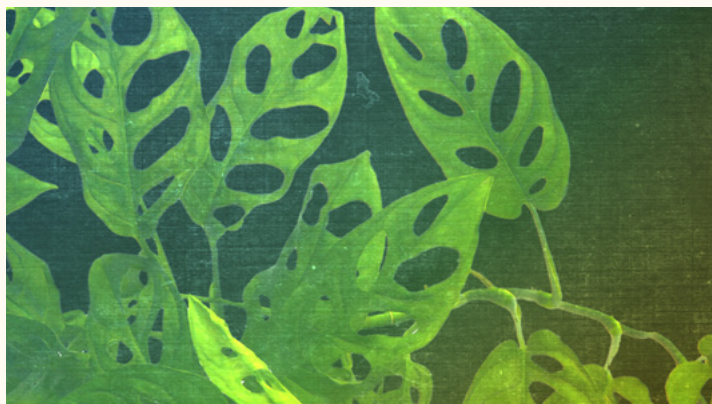
Long-term investment structured to prioritize community impact and enterprise stability over short-term financial return.

**Source**

**Place-Based Strategy**

An approach to economic development that tailors policy and investment to the cultural, political, and historical conditions of a specific geography.

**Source**



**Producer Cooperative**

A cooperative formed by independent producers (e.g., farmers, craftspeople) who jointly market, process, or distribute their goods to improve returns and bargaining power.

**Source**

**Purchasing (Shared Services) Cooperative**

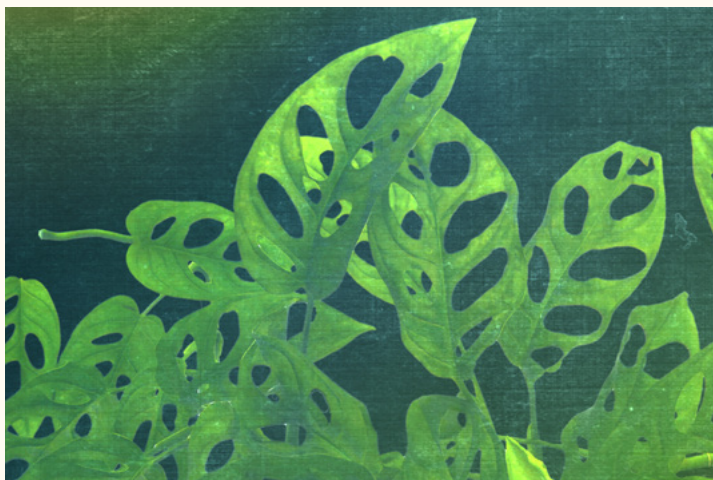
A cooperative that enables independent businesses or individuals to combine purchasing power to obtain better pricing, availability, or services through collective buying and shared infrastructure.

**Source**

**Relationship-Based Underwriting**

An underwriting approach that evaluates trust, track record, and community references in addition to traditional credit metrics.

**Source**



**Risk**

A financial assessment of potential loss, traditionally based on asset security and short-term performance metrics. In community ownership contexts, risk evaluation also considers consequences of extraction, instability, and concentrated control, emphasizing shared governance and local resilience.

**Source**

**Shared Ownership Transition**

The conversion of privately owned businesses into worker-owned enterprises through structured succession planning.

**Source**

**Social Cooperative**

A cooperative focused on social goals such as employment creation, delivery of community services, or social integration – often blending multiple cooperative structures and mission-aligned purposes.

**Source**

**Wraparound Support**

Assistance beyond financial capital that helps enterprises grow sustainably, including mentoring, technical assistance, and ecosystem support.

**Source**

**Worker Cooperative**

A cooperative business model in which workers own and democratically govern the enterprise, sharing decision-making authority and financial benefit.

**Source**

