

## Creating an Ecosystem Where A Community Can Thrive

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There’s a saying, oft paraphrased, that goes something like “Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for life.” Now, Neighborhood Recovery Community Development Corporation (NRCDC), in partnership with Comerica Bank, aims to do just that in their own way.

NRCDC is a Houston-based community development corporation founded in 1990. For more than ten years, they’ve been partnered with Comerica to help both organizations build a better future in Houston for working-class neighborhoods and families.

“It’s a win when the communities we serve are successful,” said Irvin Ashford, a vice president of public affairs and the director of the community development and external affairs at Comerica Bank. Ashford, who oversees Comerica’s relationship with NRCDC and other organizations, emphasized their support for CDCs, particularly their efforts to bring financial education to historically underserved communities.

“All we do is help uplift,” said Paul D. Charles, executive director of NRCDC. The assistance NRCDC offers, which spans a range of approaches from housing to community development to financial and economic education, is designed to improve the plight of the working-class and poor families in the region, says Charles. “The financial literacy and education is key,” added Ashford.

“The more you train the community in business development techniques [and financial literacy] the more you create an ecosystem where a community can thrive,” said Ashford. The education, which is taught by volunteers from Comerica itself, as well as other subject matter experts, includes things like how to prepare and operate within a budget and credit counseling.

The partnership allows them both to do more together than they ever would separately. “CDCs are the hands-on experts in the field. Banks are experts at providing capital,” said Ashford, talking about their separate spheres of proficiency.

“We are always looking for opportunities for strategic partnerships - the right thing with the right people,” said Ashford. Stronger than the sum of their parts, the two organizations have found a way of reinforcing each other for the community’s benefit.

Not content merely to provide excellence in what they currently do, Charles says NRCDC has an eye on enhancing what it can offer. Looking to expand its volunteer presence, Charles also has an eye on maximizing its use of media, social and otherwise. “How do we better communicate, inform, connect,” he said during an interview. NRCDC is looking to expand the work, to create a better quality of life, stated Charles.

For now, both NRCDC and Comerica will continue to work together to help neighborhoods and communities elevate themselves by giving them the tools to succeed. “We want to raise the expectations of what a bank can be,” said Ashford, echoing the sentiment that runs through both organizations: being the best they can be, to help those in need lift themselves up.