

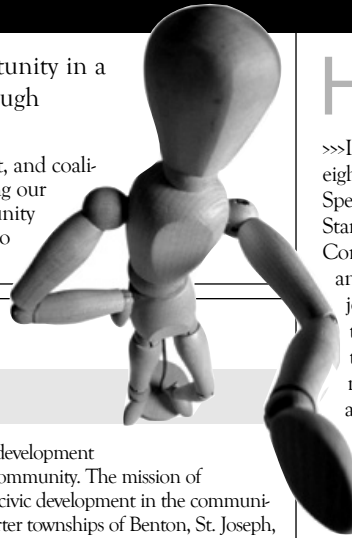
# Cornerstone Alliance

Vision • FAQs • Philosophy • History • Affiliate Organizations • Business Services • Branding

## Vision

“Creating individual opportunity in a world-class community through partnerships.”

**Cornerstone Alliance** is an agent of change, commitment, and coalition-building that will evolve as an organization by measuring our goals and functions against the ultimate objective—a community where each citizen and organization has equal opportunity to participate at their fullest potential.



## History

>>>In adjusting to the global marketplace in the mid-eighties, Clark Equipment Company, Auto Specialties Manufacturing Company, Michigan Standard Alloys, Whirlpool Corporation, VM Corporation, and other local employers consolidated and down-sized, resulting in the loss of thousands of jobs in the community. Once the county's industrial power hub, Benton Harbor was hard hit by the jobs lost, suffering above average unemployment, decreasing tax roles, dilapidated housing, and increasing social problems. The city's aging infrastructure—sewer and water, roads and streets—were soon in need of repair, improvement, or replacement.

>>>Recognizing municipal interdependence, business and government leaders took action in 1987 to put the cities of Benton Harbor and St. Joseph, Benton, St. Joseph, and Lincoln Charter Townships, and Royalton Township on a path to revitalization and growth. Working through the Twin Cities Area Chamber of Commerce, they created the Community Economic Development Corporation (CEDC), a non-profit organization to generate economic growth and promote civic development in the community, with emphasis on Benton Harbor.

>>>Based on a consultant-prepared plan, Whirlpool Corporation and 200 area businesses, municipalities, and organizations banded together to create the funding needed to create change in the community. The CEDC addressed a comprehensive program centered around five areas: **Industrial Park System, Recreational and Waterfront Development, Infrastructure Improvements, Bellview Neighborhood, and Existing Business Retention and Expansion.**

>>>On July 19, 1991, the CEDC and Twin Cities Area Chamber of Commerce merged into one organization—**Cornerstone Alliance**—uniting into a single, more versatile and efficient economic and community development organization. Since that time, Cornerstone Chamber of Commerce has become an independent organization that is an affiliate of Cornerstone Alliance. Today, the organization boasts over 900 members and investors.

>>>In 2004, Cornerstone Alliance joined the Alliance for World Class Communities (AWCC). This partnership aligned the organization more closely with our partners in the Community Development arena. The Alliance is charged with creating an inclusive environment where the richness of our differences are viewed as strengths, and where all citizens are prepared and contributing to our interdependent world-class communities. In joining The Alliance, Cornerstone remains **focused on our strength economic development initiatives.**

## FAQs

### Q. What exactly is Cornerstone Alliance?

A. Cornerstone Alliance is a 501(c)(3) investor driven economic development organization committed to improving the economic wealth of our community. The mission of Cornerstone Alliance is to generate economic growth and promote civic development in the community comprised of the cities of Benton Harbor and St. Joseph, the charter townships of Benton, St. Joseph, Lincoln and Royalton, and the villages of Stevensville and Baroda.

### Q. How is Cornerstone Alliance funded?

A. All funding to Cornerstone Alliance is voluntary. We rely on generous donations from businesses, individuals, and units of government to achieve the goals set forth in our Strategic Plan. Traditionally, funding from the private sector constitutes approximately 92% of our overall funding base, with Whirlpool Foundation matching—within reason—whatever is raised by these community donations.

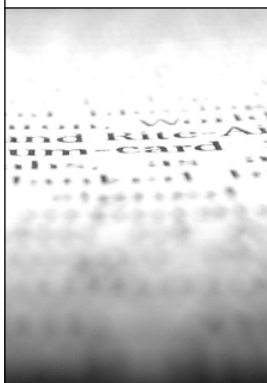
### Q. How does Cornerstone Alliance operate?

A. Working through our family of affiliated organizations, we strive to be an outcome-based performance entity which induces growth in our area's job and tax base. Our organization is a reflection of the community and, as such, our work is accomplished only by working in partnership with other businesses, local units of government, and community organizations. Cornerstone Alliance is an accredited economic development organization based upon standards of the International Economic Development Council.

### Q. What are the primary areas of focus for Cornerstone Alliance and its affiliate organizations?

A. While Cornerstone Alliance as an organization has evolved to meet the needs of the business community, as well as those of the community-at-large, during the years since its inception, its primary areas of focus have remained relatively constant. **Today, the core competencies of the organization include: Harbor Shores, Job Creation & Retention, Physical Development, Small Business Services, Chamber Development, and Talent Recruitment.**

*Note: Until 2000, Cornerstone Alliance was not involved in housing programs. We relied on organizations such as COD. Recognizing the need for affordable housing across all spectrums, this area only recently became a focal point for the organization.*



## economic development Philosophy

Cornerstone Alliance is an organization committed to improving the economic wealth of our community. The wealth of any community is driven by the overall growth and well-being of its population, mirrored by improvements in educational attainment, increased per capita income, and a stable tax base. Cornerstone seeks to create a disciplined investment policy geared toward providing an overall framework for (re)development, establishing links between business and education, and supporting the preparation of local business leaders to sustain positive change.

# Affiliate organizations

## >>>Organization

## >>>Programs

### >>>Cornerstone Chamber of Commerce

**Mission:** Cornerstone Chamber of Commerce is a member-driven organization encouraging the growth of business through networking, advocacy, visibility and benefits for all of our members. The Chamber represents over 700 businesses that provide over 40,000 jobs for our community.

Networking Opportunities for Members, Legislation & Public Policy Issues, Promotion of Area Businesses, Existing Business Services, Recognition of Area Businesses



### >>>Cornerstone Alliance Small Business Services (CASBS)

**Mission:** CASBS is a program that provides business counseling, training, technical, and financial resource assistance to small businesses and entrepreneurs, with an emphasis on low-income, women, and minority entrepreneurs. Funded by the Small Business Administration.

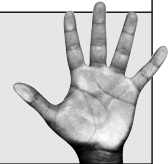


Technical Assistance (TA) Program Micro-Loan Program, CORE FOUR® Business Planning Course, Working with Minority Businesses, Business Resource Center (BRC), Business Plan Development classes, Facade Improvement Program

### >>>Women's Business Center at Cornerstone Alliance (WBC)

**Mission:** The mission of the Women's Business Center is to provide women and others from diverse backgrounds, many of whom are facing social or economic barriers, with opportunities to develop the skills and acquire the knowledge needed to achieve financial independence.

QuickBooks Course, One on One Counseling, Business Start-Up Assistance, Networking Opportunities



### >>>Local Business Consortium

**Mission:** The Harbor Shores Local Business Consortium is designed to be a forum for the inclusion of local businesses into the planning and development of Harbor Shores. The LBC targets opportunities for small businesses that are located within the communities impacted by the Harbor Shores development. A special emphasis is given to minority and women-owned business enterprises.



Local Contractors Partnering to Better Themselves

### >>>Renaissance Development Fund

**Mission:** Financial Assistance for Growing Ventures. The goal of this 501(c)(3) is to promote business growth, employment and housing opportunities within designated development corridors. These projects should benefit the low income population of Berrien County by providing business and housing development funds through loans and other means.

Soft Second Mortgages, Small and Micro Business Financing, Build-to-Suit Lease Proposals, Leverage Funding Utilizing Federal and State Resources



### >>>Physical Development Activities

**Mission:** Pride and community esteem play a major part in growing a community from within. While parts of Cornerstone's service area are pleasing, other parts need attention. Therefore, Cornerstone focuses on improving the physical development of the community, including a strategic focus on affordable housing. By improving the housing stock, residents are more likely to take pride in the appearance of their homes and the community as a whole.

HOPE VI Housing Project, Rehab Projects, Harbor Town Housing Project, Growth of the Arts District



### >>>First Choice in Michigan's Great Southwest

**Mission:** This program addresses recruitment issues prior to candidate making a decision, and assimilation issues once the candidate has chosen to locate in the community.

Partner Employment Assistance, Special Situation Recruitment—international guests, guests with physically challenged children, diverse guests, and large groups



## Business Services

contact information • 269.925.6100

Please visit our websites:  
[www.cornerstonechamber.com](http://www.cornerstonechamber.com)  
[www.cornerstonewbc.com](http://www.cornerstonewbc.com)  
[www.cstonealliance.org](http://www.cstonealliance.org)



ext.  
201/224

**Economic Development**

ext.  
216/227

**Chamber of Commerce**

ext.  
224/206

**Small Business Services**

ext.  
211/225

**Women's Business Center**

ext.  
207

**Public Relations**

ext.  
204

**First Choice**



## Community Branding

Michigan's Great Southwest...into the business of life is part of an image-building and branding campaign that promotes our area's unique character, products and services on a global basis. It was developed in direct response to industry requests and documented market-development opportunities.

The Women's Business Center at Cornerstone Alliance is partially funded by the SBA. All SBA programs are extended to the public on a non-discriminatory basis. Cornerstone Alliance is an equal opportunity employer and provider.