

CDFIS: SMALL BUSINESS ENGINES

BUSINESS SERVICE COLLECTIVE

BUSINESS SERVICES COLLECTIVE HELPS CONSTRUCTION COMPANIES FILL BUSINESS SKILLS NEEDS GAP

Chicago, IL

CDFI: CHICAGO COMMUNITY LOAN FUND (CCLF)

Business Services Collective (BSC), co-founded by Nitika Nautiyal and Kyle Johnson in 2019, works with established construction business owners who need help getting their finances and operations under control. After a needs assessment, they are paired with other small business owners who specialize in areas such as bookkeeping, project management and project estimation and teach owners to better manage the “business” side of the company.



Since 2019, BSC has worked with nearly 100 construction businesses, offering more than 1,500 hours of training and mentorship. As a result, their clients have accessed more than \$750,000 in loans and grants, and they’ve won more than \$1.7 million in construction contracts.

In May 2023, CCLF provided an \$80,000 line of credit as working capital during funding gaps. “Business Service Collective’s personalized technical assistance is a remarkably refreshing approach to an industry-wide problem,” said Aaron Akers, Senior Asset Manager at CCLF. “As lenders we must cross the T’s and dot the I’s, and having stronger back-of-the-house operations helps general contractors and subcontractors document the work they are fully capable of completing on-site. Nitika and Kyle are doing important work helping these businesses grow and evolve with the times.”

BERRYCLEAN

BUILDING GOOD JOBS THROUGH FLEXIBLE SMALL BUSINESS INVESTMENT FROM THE CDFI FUND

San Francisco Bay Area, CA

CDFI: ICA FUND

In the competitive world of cleaning services, Stanley Chen saw an opportunity not just for profit, but for purpose. When Stanley Chen took over BerryClean – a residential and commercial cleaning company – in 2019, he set out to create a business that would combine high quality, non-toxic cleaning services that would generate purpose-driven profit. The cleaning industry is often



characterized by extractive labor and high turnover, but Stanley chose a different path. BerryClean is committed to providing quality jobs with good wages and benefits for its 34 Bay Area employees. The company even hosts weekly "BerryClean University" sessions to invest directly in professional development and upward mobility for its staff.

As a CDFI-certified Venture Capital fund ICA Fund has spent years accelerating great businesses through mentoring and strategic investments to catalyze value in local markets and create community wealth. ICA Fund has spent years accelerating great businesses through mentoring and strategic investments to catalyze value in local markets and create community wealth. ICA first began working with Stanley through its technical assistance workshops in 2021 and in 2025 the organization stepped in to power BerryClean’s next chapter. ICA provided a \$250,000 loan—made possible by the CDFI Fund’s FA Program—to support BerryClean’s ambitious expansion into Southern California. This investment is more than just capital; it’s a direct mechanism for ICA Fund and its clients to continue building community wealth by supporting the growth of more good life-changing jobs.