

City of Burlington / 2016 CDBG Application Form

Project Name: Women's Small Business Program

Project Location / Address: 255 South Champlain Street, Suite 8, Burlington, VT 05401

Applicant Organization / Agency: Mercy Connections

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EIN #: 03-0369962 DUNS #: 111725557

CDBG Funding Request: \$ \$21,000

Check ONE:

1 year **2 years**
(Equal Access, Health, Development Projects) (Housing, Homeless, Hunger)

1. Type of Organization

Local Government
 For-Profit Organization
 Faith-Based Organization

Non-Profit Organization (please provide copy of your
IRS 501(c)(3) tax exemption letter)
 Institution of Higher Education

2. Conflict of Interest: Please complete and sign attached form.

3. List of Board of Directors: Please attach.

Certification

To the best of my knowledge and belief, data in this proposal are true and correct.

I have been duly authorized to apply for this funding on behalf of this agency.

I understand that this grant funding is conditioned upon compliance with federal CDBG regulations.

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator. In addition, this project is ready to proceed as of July 1, 2016.

Dolly R Fleming
Signature of Authorized Official

Dolly R Fleming
Name of Authorized Official

Executive Director
Title

1/8/16
Date

I. Demonstrated Need

1. The need/opportunity being addressed by this program/project and how it contributes to CDBG's national objectives

Economic disparity between men and women poses an urgent and continuing barrier to poverty alleviation. According to the Vermont Commission on women, in Vermont, 55% of minimum wage workers are women; Vermont women only make 84 cents for every dollar earned by men; a third of all families headed by single women with children under 18 live in poverty; 80% of households on Reach Up are women participants with children; and 72% of tipped workers are women; and 3SquaresVT households are twice as likely to be headed by women; Burlington echoes these statistics.

Disparity exists also in women accessing entrepreneurship as a means to moving out of poverty. Nationally, women-owned businesses top growth rates in number, employment, and revenue of all privately held businesses. Vermont, however, is ranked 49th in the nation for economic clout of women-owned businesses. In a state rated one of the ten most entrepreneurial states, and with a female population of over 50%, Vermont risks losing huge potential returns if not investing in women-owned business development. 48% fewer women than men report as self-employed in the workforce. Women face significant obstacles to starting businesses, including insufficient access to capital, lack of entrepreneur education opportunities, lack of a professional support network, and the need to balance family and work responsibilities.

The Women's Small Business Program (WSBP) helps address these needs. This program contributes to national CDBG objectives, expanding economic opportunities and reducing economic barriers by providing technical assistance programs that benefit primarily low- to moderate-income individuals. Burlington's investment in entrepreneur education opportunities to women narrows the self-employment gender gap resulting in significant returns. Research the world over shows that entrepreneurial women often reinvest 90% of their earnings back into their communities and mentor other entrepreneurs. Burlington thus invests in programs that further contribute to the availability of a skilled local workforce, expanded economic opportunities, enhanced neighborhood revitalization, & greater community wellbeing.

II. Program/Project Design

1. The program/project activities.

The Women's Small Business Program (WSBP) has been moving women out of poverty by giving them the necessary skills and supports for self-employment since 1989. WSBP has served over 1600 women and over 150 businesses are currently active in the Burlington area. WSBP's entrepreneurship education uniquely empowers individuals and the community. WSBP courses included in this CDBG request are:

Getting Serious: an eight-hour business ownership introductory course offered to women three to four times per year. Within a safe community of peers, participants discover if business ownership is right for them by examining and expanding their business ideas, clarifying their skills, defining personal and professional success, and creating an action plan.

Start Up – a 15-week intensive, comprehensive business planning course for women, offered twice during the year. In this gender-sensitive, college-level course women learn the language of business by writing a business plan. Class meets each week for over 120 classroom hours and is taught by 3 seasoned women entrepreneur-instructors in 3 content areas: Marketing, Business Ownership and Finance. Many professional experts in their field volunteer support to the class. Students also form strong connections with each other and join the WSBP alumni community who often provide mentoring and business partnering potential.

• **Business Courses for Advanced Entrepreneurs:** Designed as 3-week intensives, two of these courses will be offered to entrepreneurs over the year. Participant's business ventures may be shovel-ready or already started. These courses meet the need for specialized technical assistance in a specific topic area, based on alumni and/or community demand: business bookkeeping, marketing, program design, project development, etc. A potential collaboration with Childcare Resource and Referrals this year may result in the delivery of core business strategy and planning education to childcare home providers.

Early Entrepreneur Education: These programs provide co-ed entrepreneurial experience tailored to individuals with significant barriers, including very limited education and few resources, who are not yet ready for advanced classes in business development.

- **Exploring Small Business:** This three hour class, offered twice during the year enables students to learn about the business of commerce and the role they play in the greater commercial economy.
- **Mercy Marketplace:** This series of workshops and sale event, offered twice over the year, teaches people the basics of business as they gain confidence and generate their own income. A craft fair event at a public venue where participants may sell their products with the support of Mercy Connections staff and volunteers cumulates WSBP's delivery of customer service, pricing, inventory & cash handling workshops.

2. Why the program/project is designed the way it is and why the program activities are the right strategies to use to achieve the intended outcomes.

WSBP programs incorporate proven adult-learning, anti-poverty, gender-sensitivity, and economic development strategies and include opportunities at various levels of entrepreneur readiness. Often, with low-income earners, entrepreneurial decisions are embedded in questions of self and family-preservation while, on a practical level, accessing technology/entrepreneur training and a professional support system can be major barriers. WSBP is designed to assist students in overcoming these hurdles with a computer lab available, non-degree VSAC scholarships and payment plan options for those who qualify, and an already active alumni support system to call on. Program content is delivered in a non-competitive environment. A hands-on approach focuses on participant experiences ensuring individuals can apply information directly, rather than theoretically, resulting in active participation of diverse learners. A non-traditional schedule allows women who are working and caregivers the flexibility to attend classes. WSBP's holistic, women-centric, trauma-informed classroom environment builds community quickly and deeply. In this community, women gain the personal confidence and technical skills necessary to take successful action steps toward self-employment planning, and reaching out for mentoring relationships. As a result, many graduates find work, create work and move towards greater self-sufficiency for themselves and their families.

3. How this program/project contributes to the City's anti-poverty strategy.

Burlington's Consolidated Plan overview (SP-05) states that "The City nurtures small companies...and entrepreneurs to thrive and grow in Burlington...". The strategy employed by WSBP is a qualified activity of CDBG's National Objectives and reflected as a priority in Objective EO-1.1 of Burlington's Consolidated Plan: encouraging economic self-sufficiency, and job creation through the development of entrepreneurial MicroEnterprises. The businesses our graduates start, such as Evolution Physical Therapy & Yoga, My Little Cupcake, August First Bakery, Lunarama, Sweet Lady Jane, and Cynthea's Spa, play an essential part in keeping downtown Burlington viable in the face of the ever-shifting economic landscape. Many businesses that began during WSBP's 26 year tenure will continue to flourish, while new ones are established each year, contributing to Burlington's economic health.

4. How community and/or participant input is used in planning the program design and activities.

WSBP is dedicated to continual improvement and needs-based program delivery. To do so, WSBP actively solicits feedback from program participants, instructors, volunteers and alumni in written evaluations, interviews and conversations, focus groups and surveys. This data is used to maintain and assess the relevance, responsiveness and quality of our programs. This information is reviewed and discussed with the WSBP Director, Executive Director, Director of Evaluation and WSBP Instructor Team to ensure the program is utilizing best practices and remaining effective. The WSBP Director maintains close contact with program alumni and solicits feedback through networking events and email correspondence. For example, requests of alumni and program participants who expressed varied levels of business support resulted in WSBP's development of Business Courses for Advanced Entrepreneurs.

III. Proposed Outcomes

1. The intended outcomes for this project/program and how people are better off as a result of participating.

WSBP addresses barriers that women face in starting businesses. The primary outcome for WSBP programs is for women to be empowered with the information and resources to make informed decisions about business ownership in their lives. Through WSBP training, individuals develop confidence, technical skills, and a support network to foster increased self-sufficiency along a spectrum of entrepreneurial readiness. The program emphasizes an opportunity for participants to define success in their own terms. Intended outcomes include increased confidence and effectiveness in the workplace; greater life satisfaction; increased sense of community support; vocational/educational progress; improved financial stability. As a result of participating, participants gain skills, knowledge, confidence, and social networks, all essential and evidence-based strategies to becoming self-sufficient

2. Goals/objectives, activities to implement and expected outcomes (# of units, # of individuals, etc.)

Goal/ Objective	Activity Funded	Outcomes
Empower women to be economically self-sufficient	WSBP Program Coordination of & some instruction of Getting Serious, Start Up and the	4 Start Up graduates will complete a bank ready-business plan 4 Getting Serious program participants will select business ideas to pursue further 8 Getting Serious program participants will determine if self-employment is the right choice for them 6 Start Up graduates will make an informed decision to modify or put aside this business plan in order to be self-sufficient

	Early Entrepreneur Education Series	3 participants will find business partnerships with, start a new business with, or hire a peer program participant as a result of the process of their WSBP course 15 program participants will gain new insights or skills that yield new plans toward greater self sufficiency
Create economic opportunities		4 program participants will start a business within a year of completing Start Up 3 program participants will start a business within 2-5 years of completing Start Up 2 program participants will create employment opportunities for others through their businesses 12 program participants will generate income from selling their products at a Mercy Marketplace
Improve confidence and skills for stronger workforce		5 women in Start Up will complete a business plan that is not "bank-ready" but with their new understanding of business and life management skills they will grow their skills and resources toward self-sufficiency 8 program participants will put their businesses on hold and either take a new higher paying position, stay in their current position or return to school 30 program participants will attest to having gained new marketable skills, behaviors or insights and new confidence in their pursuits

Projected Burlington Participants and Low/Moderate Income BTV Participants in Programming FY17

Total # BTV Participants Anticipated	Total # Low/Moderate Income BTV Participants Anticipated
40	33

IV. Impact / Evaluation

1. How we assess whether/how program participants are better off. How we assess project/program outcomes including: what type of data, the method/tool for collecting the data, from whom we collect data, and when it is collected.

Mercy Connections will evaluate program efficacy in a results-based accountability (RBA) framework that includes measuring success through analyzing the answers to three simple but powerful questions: "How much did we do?; How well did we do it?; and Is anyone is better off?" Evaluation is conducted by reviewing the following to determine success in these areas: written student evaluations, student interviews, exit interviews, student participation charts and records, focus groups, business plan assessments and student surveys. WSBP surveys students three times through the Start Up course, twice during the Getting Serious, Business Courses for Advanced Entrepreneurs and Mercy Marketplace and once at the completion of Exploring Small Business. Alumni of Start Up are surveyed two years after completing the program to determine course impact on their career and financial solvency. WSBP also collects data from business community partners when they meet with our students post program. WSBP monitors rates of course completion, business plan completion, business start-up, business capitalization, income generation, career and/or financial mobility/stability, employment status, length of business ownership, satisfaction with the program, life satisfaction, and jobs created/maintained. WSBP documents student changes in knowledge, attitudes, behaviors, circumstances attributed to in getting, retaining or finding satisfaction in work.

2. The project/program's success during the most recent reporting year for our CDBG project. The number of beneficiaries we intended to serve with which activities (as noted in our last Attachment A) and our final outcomes (as noted on our Attachment C) from June 2015 (or June 2014).

Total # WSBP planned to assist	# of persons assisted (final outcome)	# low/mod owners planned to assist	# low/mod owners assisted (final outcome)	Result of Assistance: # of New Businesses	Result of Assistance: # of Businesses Expanded
20	25	16	19	6	5

Goal, Scope of Services	Outcome
65% of Start Up graduates will complete a bank ready-business plan	63% of students in the Start Up class completed business plans; 67% of those plans were bank-ready. 42% of total Start Up participants handed in bank-ready plans
25% of Start Up graduates will make an informed decision to modify or put aside this business plan in order to be self-sufficient	42% of Start Up participants significantly modified or revisited their original business idea or goal of self-employment. 29% of students significantly modified their original business idea by scaling it to better reflect values and capacity. 13% of students revisited self-employment as an income strategy in their immediate future
25% of women complete a business plan that is not "bank-ready" but have gained a better understanding of business and management skills, how they will grow their skills and resources in order to address their barriers and how to balance family and work responsibilities	21% of students in the Start Up course handed in plans that were not yet bank-ready but have gained significant knowledge to move them forward
2 participants in each Getting Serious class will decide self-employment is right for them and will enroll in Start Up	4 students from Getting Serious 2014-2015 completed the Start Up class in Cycles 51 or 52.
30% of participants in the Introduction to Small Business workshop will gain the confidence and required skills to join the Getting Serious class to see if self-employment can happen in their lives.	None of the participants in the Intro to Small Business class participated in Getting Serious. Instead, 33% of Intro to Business participants went on to successfully participate in the supported applied business program Mercy Marketplace

3. How this data reflected beneficial outcomes of this project/program and has impacted our program planning.

The data is further evidence of the power of entrepreneur training for women using the WSBP methodology. There is significance in the highest concentration of persons accessing programming who are in the lowest income bracket as indicated by HUD. The data supports WSBP's contribution to the greater goal of creating an economic engine in Burlington and meeting national objectives for CDBG. Based on these outcomes, WSBP has included educational and skill building opportunities to entrepreneurs along a wider spectrum of business readiness. Current WSBP offerings now include Mercy Marketplace for early entrepreneurs and Business Courses for advanced entrepreneurs.

V. Experience / Organizational Capacity

1. Our agency's mission, and how the proposed activities fit with the mission.

WSBP operates as a program of Mercy Connections (MC), whose mission as an educational values-driven non-profit organization is to, "live the legacy of the Sisters of Mercy, with an enduring concern for women. By compassionately nurturing self-sufficiency through education, mentoring, entrepreneurship and community, people are empowered to make significant life changes." Most of the participants in MC programs live in poverty. MC promotes self-sufficiency through 3 strategic program areas: WSBP, Mentoring & Justice, and Education & Transition Program. The power of the MC suite of programs lies in its serviced population: women in life transition. Each participant entering MC programs finds support at each phase of their development to lead a productive, meaningful life as a contributing member of society. Women leaving incarceration find the supportive community and resources necessary and proven to reduce recidivism and build a meaningful life in the Vermont Women's Mentoring Program; diverse populations, including New Americans and people with developmental disabilities, find educational and community support in the Education and Transition programs; women have the opportunity to explore business ownership and build the social network necessary to be successful in life and business through WSBP.

2. Indications of program quality, such as staff qualifications and/or training, adherence to best practices or standards, feedback from other programs or organizations you partner with, etc.

The WSBP's length of successful operation indicates its reliability of high-quality, comprehensive entrepreneurial training as a community institution. It remains the only program of its type empowering women to develop and write a bank-ready business plan and gain the skills they need to explore and/or open their business. A walk through Burlington reveals many local business anchors owned by WSBP graduates. Increasingly, WSBP is sought out by other business support agencies to provide programmatic support. Directors historically have had Master's Degrees (in Community Development and Applied Economics, Women's Studies, etc.) and the position has attracted award-winning individuals. WSBP is fortunate to have a team of seasoned entrepreneur-instructors, who are recognized experts in their fields and have educational credentials to teach in this program. MC as a whole is a well-respected organization with an engaged Board of Directors, exceptional leadership and professional staff. Results-Based Accountability is a part of the MC lifeblood led by the Director of Grants, Reporting, & Evaluation, a certified trainer in this field.

3. Steps the organization/board has taken in the past year to become more culturally competent?

MC is dedicated to being a culturally competent organization because of the diversity of its services and in response to community needs. MC provided trainings and orientations for new staff and volunteers in issues such as gender responsiveness, trauma informed practices and economic class. The organization makes an increased effort to know about and honor various religious and ethnic holidays to avoid scheduling conflicts. The organization provided several professional development opportunities this year including: Centering, Burlington's Immigration and Refugee experiences (led by the Association of Africans Living in VT) and Compassion Fatigue. WSBP's finance teacher attended a national training and conducted an independent professional growth research project on economic diversity and cultural competency. MC continues to expand its volunteer pool and board recruitment efforts to include with people from various backgrounds and experiences.

4. Have you received Federal or State grant funds in the past three years?

Yes- for the Vermont Women's Mentoring Program

5. Were the activities funded by these sources successfully completed? Yes

VI. Proposed Low & Moderate Income Beneficiaries / Commitment to Diversity

1. Will the program target a specific (solely) group of people? If so, check ONE below: N/A

2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period. Use the Income Table at <https://www.burlingtonvt.gov/CEDO/2015-HUD-Income-Limits>

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Getting Serious	12	2	4	4	2
Start Up	13	2	5	3	3
Business Courses for Advanced Entrepreneurs	5	0	1	2	2
Early Entrepreneur Education	10	8	2	0	0

3. a. Who the project/program is designed to benefit. Description of the project/program's target population, citing (if relevant) specific age, gender, income, community/location or other characteristic of the people this program is intended to serve.

The WSBP participant population spans the spectrum of diversity; education level, income, age, ethnicity, sexual preference, and life experiences. The common thread binding the WSBP participants is their status as women in life transition. Though the transition looks different in each person's circumstance, all have come to a crossroads in their lives and see entrepreneurship as a strategy to achieve a more satisfying and stable life. Those served by WSBP are typically underserved in the community: many fall in an income category that prevents them from receiving public assistance, but they remain unable to fully meet their current financial needs. Further, many women enter WSBP programs feeling inertia in their lives and a lack of hope that they can take charge of their lives. Approximately 80% of participants are low- to moderate-income; of participants who are parents, 45% are single mothers. Many are returning to the workforce after an extended absence or entering the workforce for the first time. Some are recent high school/training school/college graduates. Other have recently experienced divorce or other life-changing event in need of increasing their income. Most are women who are un or under-employed or are unhappy in their current employment;

b. How we select and reach our target population?

With the two other core MC programs offered under the same roof, WSBP has the opportunity to recruit and serve low income folks through multiple avenues, targeting women. Exploring Small Business and Mercy Marketplace participants are largely recruited from the MC Education & Transition program area. Getting Serious, Start Up, and Business Courses for Advanced Entrepreneurs are advertised in local newsprint, online forums fliers, email announcements to alum and registered prospective candidates. The Program Director attends community and business development gatherings, such as the CEDO Business Fair, presents at conferences to attract program participants, and appears on Community Access Television and VPR. Getting Serious, Early Entrepreneur Education and Business Courses for Advanced Entrepreneurs are open-enrollment classes. The Start Up course requires an application and initial interview, and participants are admitted based on having a specific, tangible business idea, basic math and reading/writing skills.

3. 4. Steps taken to make the project/program accessible, inclusive and culturally appropriate for the target population. [UWCC]

MC's training facilities are handicapped accessible. WSBP identifies the reading, math and computer literacy of participants and requests information about learning disabilities/styles and provides additional support/tutoring to support participant success. MC supports students through remedial pre-requisite offerings. WSBP instructors have been trained to enhance equity in the classroom through Differentiated Instruction and Trauma Informed Practices. MC hiring policies are non-discriminatory and diverse constituents are actively recruited and included on the advisory groups and the MC Board of Directors.

VII. Budget / Financial Feasibility

1. Budget Narrative: Provide a clear description of what you will do with CDBG's investment in the program. How will you spend the money? Give specific details. [UWCC]

The CDBG investment in WSBP will contribute to the salary of the Women's Small Business Program Director to administer Start Up, Getting Serious, and Business Classes for Advanced Entrepreneurs and Early Entrepreneur Education. Therefore, CDBG funds will assist the Director in conducting all program-related duties for the above classes, including recruitment, supervising program instructors and volunteers, curriculum development, course content delivery in Exploring Small Business, Getting Serious (2 cycles/year), and Mercy Marketplace Workshops as well as technical assistance and support for students in these classes, data collection and evaluation, and administrative protocol. Under the supervision of the MC Executive Director and Board of Directors, the WSBP Director is a 32-hour employee with benefits.

2. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) in your Project/Program Design.

Specific Service/ Activity	Position/ Title	Work Related to CDBG-Funded Activity	# of Hours per Week spent on this Specific Service / Activity	% of Hours per Week spent on this Specific Service / Activity to be paid with CDBG
Start Up	WSBP Program Director	Teacher supervision	4	4.00%
		Student support	4	4.00%
		Recruitment, enrollment & alumni relations	5	5.00%
		Evaluation & Program planning	3	5.00%
Getting Serious		Program Delivery	2	3.73%
		Student Support	0.5	0.75%
		Recruitment & enrollment	4	4.88%
Business Classes for Advanced Entrepreneurs		Evaluation & Program planning	1.5	1.00%
		Program Delivery	1	3.73%
		Student Support	0.5	1.00%
		Recruitment & enrollment	1	1.00%
Early Entrepreneur Education		Evaluation & Program planning	0.5	1.50%
	Program Delivery	2	0.50%	
	Student support	0.5	1.00%	
		Evaluation & Program planning	2.5	1.50%

3. Program/Project Budget

Line Item	CDBG Funds	Other	Total
Director of WSBP	\$ 21,000	\$ 27,172	\$ 48,172
WSBP Instructors		\$ 37,220	\$ 37,220
Exec Dir/Program Planning/ Marketing Staff		\$ 15,739	\$ 15,739
Scholarship		\$ 5,000	\$ 5,000
Marketing/Printing/Postage		\$ 7,120	\$ 7,120
Other Program Expenses: Supplies, Subscriptions		\$ 3,250	\$ 3,250
Admin/Overhead		\$ 9,599	\$ 9,599
Total Project expense	\$ 21,000	\$ 105,100	\$126,100

4. Funding Sources

	Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$ 21,000	\$ 21,000	\$ 21,000	\$ 21,000
State (specify): Department of Corrections	\$ -	\$ -	\$ 126,000	\$ 126,000
Federal (specify)	N/A			
United Way	N/A			
Private (specify)				
KeyBank Foundation	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Hearst Foundation	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Mercy Connections Annual Fund	\$ 38,600	\$ 38,600	\$ 267,000	\$ 275,000
Program Income	\$ 55,000	\$ 55,000	\$ 85,125	\$ 85,000
Other (specify)				
Grants			\$ 255,000	\$ 285,000
Investment Income			\$ 53,653	\$ 53,000
Total	\$ 121,600	\$ 121,600	\$ 814,778	\$ 852,000

5. Of the total project cost, what percentage will be financed with CDBG?

$$\frac{\$ 21,000}{\text{CDBG Funding}} \div \frac{\$ 126,100}{\text{Total project cost}} = \frac{16.7\%}{\text{Percentage}}$$

6. Of the total project cost, what would be the total cost per person?

$$\frac{\$ 126,100}{\text{Total project cost}} \div \frac{64}{\text{\# Proposed Beneficiaries}} = \frac{\$ 1970}{\text{Cost per participant}}$$

7. Why CDBG resources, as opposed to other sources of funding, are used for this project.

The Women's Small Business Program was conceived in conjunction with the Burlington CEDO and Trinity College 27 years ago. This legacy and successful partnership is worth preserving. The program still and significantly aligns with CDBG goals. WSBP is a vehicle for achieving CDBG goals and MC provides a supportive and safe environment for learning. Given CDBG's focus on economic development, this funding source is a natural fit. The program is effective. Other sources are explored and tapped to support WSBP and MC programs as well.

8. Our use of community resources, including volunteers. As well as any resources not listed in your budget. Will CDBG be used to leverage other resources?

Overall, MC has experienced a growth in the number of volunteers that support our mission and engaged in all levels of the organization. WSBP finds its great success in the dedication of its expert volunteers, review and provide feedback on business plans, provide expertise through lectures, and serve as keynote speakers. Business support specialists from CEDO, SBDC, SBA, and other agencies volunteer their time to attend a networking night at MC to provide an overview of the support services landscape to budding entrepreneurs. The University of Vermont provides access to its research computer lab in the library and a staff member volunteers her time describing the research resources available there. Agency-wide, MC consistently uses interns from all local colleges and has 232 actively engaged volunteers for operations and program support. MC leverages CDBG funding with grants received by the greater organization. CDBG funds also helps attract support funds for scholarships from Key Bank.

9. How the organization has experienced any significant changes in funding levels during the past year, please explain.

Mercy Connection's general operating budget increased by 7% this year to accommodate for higher health insurance costs, a cost of living increase for staff, the addition of a new part time staff position in the Mentoring and Justice Program and the addition of hours to the WSBP to include Financial Empowerment programming and coaching. The decision to increase MC staff capacity was a fiscally responsible decision responding to community demand for our expertise. Cost of living increases reinforce the organization's long-term sustainability. The three previous years, nonprofits faced changes and challenges in philanthropic giving methods and competitive grant processes so MC had postponed capacity increases. This year, the board and executive administration are confident it is in the organizations best interest to grow slightly. New grants are being solicited and received while our highly motivated board of directors and development staff are engaging in new, successful strategies. While MC continues to face funding challenges the organization sees this new fundraising benchmark as an essential step in the evolution of the organization.

10. Cost-cutting measures the organization has implemented.

WSBP operates on an extremely lean budget, and no frivolous costs exist programmatically or agency-wide. Costs are offset by the utilization of professional volunteers while purchases and expenditures are carefully planned for. Strategic in-kind donors and computer refurbishing efforts result in any essential equipment upgrading. Agency food and enrichment activities are very closely monitored and MC invites outsiders to sponsor some of these events and lunches.

VIII. Collaboration/Efficiency

1. Specific examples of how our agency collaborates with other programs or agencies to address the needs of the people you serve. Do not just list organizations with whom you collaborate.

Each key program area has its own unique and relevant set of partners and collaborators. MC is deeply and expansively collaborative with other organizations to avoid program duplication and maximize efficiencies. WSBP collaborates with local and regional continuing education, college and non-profit microbusiness development groups to ensure the needs of entrepreneurs in Burlington and in Vermont are supported and receiving appropriate services. WSBP leverages public-private partnerships to enhance service delivery and efficiency. Volunteers from various private, public, and non-profit business-related organizations offer support directly during each WSBP course. Davis & Hodgdon Associates and WSBP have formed a strategic partnership to enhance the services and opportunities available to women developing businesses in the community and support the greater mission of MC. MC regularly hosts Social Work and Women's Studies program interns from area colleges and actively participates in taskforce, coalition and collective impact sessions to ensure social justice and systemic change on issues of: Women's self-sufficiency, Economic Justice, and Criminal Justice Reform. Partnerships with governmental, regional and city entities such as the Department of Corrections, the Adult Education Council, CEDO, The Association of Africans living in Vermont, etc. ensure that MC programs are recognized for being in alignment with community needs.

2. Our agency's efforts at becoming more efficient in achieving outcomes and managing the program. MC continues to incorporate and apply Results Based Accountability into all organizational and program realms; constantly asking: How much? How well? And what difference do we make? Program Directors work intentionally with their teams to ensure focus on agreed upon program performance measures. Staff works collaboratively to avoid duplication and maximize efficiencies and think beyond program silos in order to remain relevant to community needs. Additionally the Board Program Committee continues to serve as a brain trust and help guide and ensure strategic program planning and evaluation.

3. Other agencies providing similar services or programs.

No other organization offers the unique program profile of WSBP or MC as a whole. WSBP remains the only classroom-based, non-academic, non-traditional entrepreneur education for women in Burlington and Vermont. WSBP programs are offered in tandem with a host of other agencies that provide support at different stages the entrepreneur's development. With the temporary suspended operation of the Vermont Women's Business Center, WSBP necessarily fills a gap in service provision to women entrepreneurs in Vermont. CVOEO's Micro-Business Development Program offer programming for people in extreme nascent stages in a one-on-one technical support environment. The Small Business Development Center offers one-on-one and workshop-style programs for people who are post-plan development. Local colleges and universities offer classroom-based programs which are not targeted to the greater Burlington population and are not 'specialty'-focused (non-academic, affordable, accessible, etc.).

IX. Sustainability

1. How this project will have a long-term benefit to the City of Burlington? If this project ends, will that benefit continue?

WSBP is an active participant in the economic development of Burlington by helping create new businesses and retaining employees in the area. The businesses assisted by WSBP directly support the region's economic success. WSBP is a recognized organization for creating business growth and influencing institutional change. If the program ends there would no longer be this unique economic revitalization and self-actualization opportunity. WSBP directly contributes Burlington City planning Efforts: 1) In the "Burlington Legacy Project's Action Plan: Becoming a Sustainable Community", a priority action is to "support micro and small business development, including women- and minority-owned enterprises" (p. 16) in order to improve self-reliance." 2) In Common Ground: A Strategic Plan for the Old North End Enterprise Community, Enterprise Strategy 17 is to "Expand Women's Small Business Project" by "develop[ing] an aggressive outreach campaign within the Enterprise Community (p. 118)." WSBP also contributes to the City's revitalization goals. "The highest concentration of poverty exists in census tract 5 where over 50% of the residents live below the poverty level; in addition, the remaining census tracts that comprise our Neighborhood Revitalization Strategy Area (NRSA) also show significant pockets of poverty" (SP-50). Many of the participants of WSBP reside in the designated Neighborhood Revitalization Strategy Areas and subsequently open and conduct their businesses there upon program completion, thus providing important tax revenue to support city services. For example, there are at least 3 WSBP alumnae-managed and/or -owned businesses located on the Burlington Waterfront for at least 5 years, 3 on Pine Street, 6 in downtown, and both the O.N.E. and South End Arts Business Associations are comprised of many WSBP graduates. Employers in the City benefit as the City retains program graduates, who are skilled workers, and individuals benefit as there are expanded job opportunities close to where they reside.

2. If CDBG funding ends, will the project be able to continue?

Funds that are received from CDBG are used to offset the salary of the WSBP Director. If this funding source were to end, tuition would need to be increased significantly. Increased tuition makes the program less affordable to women in lower income levels, thus abandoning the program's original mission. This tuition hike, coupled with the recent reduction in the number of VSAC grants available now than years passed, would make the program inaccessible to many interested applicants of low to moderate income. Preservation of CDBG funds for as long as possible will help WSBP plan for the potential loss of CDBG.

