

**** References and citations available upon request. ****

I. Demonstrated Need

1. What is the need/opportunity being addressed by this program/project and how does that contribute to CDBG's national objectives?

The Women's Small Business Program contributes to CDBG's national objectives by enabling the City of Burlington to expand economic opportunities.

Women consistently have below-poverty level income in greater rates than men; in Chittenden County, based on the most recent data available, women had a below-poverty income at 20% higher rates than men. According to ACF, most TANF adult recipients are women, 90% of whom are the head of the household. According to the American Community Survey 2009- 2011, 26% of Burlington residents overall and 40% of families with a female head of household live in poverty. "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). Entrepreneurship is a recognized strategy for enabling individuals to move out of poverty circumstances or to prevent them from entering poverty.

Nationally, women-owned businesses are recognized as an economic driver for the GDP and community. Since the recession, the only businesses that have provided a net increase in employment are large, publicly traded corporations and privately held majority women-owned firms. Women-owned firms top the 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, accounting for both growth in number and revenue of firms. 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. Women-owned businesses were 64% fewer than male-owned business in Vermont as of most recent calculations, and 48% fewer women are operating and reporting as self-employed in the workforce. Women face significant obstacles to starting businesses, including lack of access to capital, lack of entrepreneur education opportunities, and lack of a professional support network. A priority area of CDBG is to create and retain businesses and job in the city, allow access to capital and credit for business development, increase tax revenues and revitalize neighborhoods. Lack of business planning knowledge and a business plan reduces the ability for entrepreneurs to access capital and bring ideas to fruition. WSBP contributes to national CDBG objectives by expanding economic opportunities and reducing economic barriers through access to resources. When Burlington provides supportive entrepreneur education opportunities to women, it narrows the gender gap in self-employment in Vermont and receives significant returns. Research the world over shows that women reinvest 90% of their earning back into the community and that 8 in 10 graduates of entrepreneur education programs reinvest knowledge and support back into programs through mentoring. Burlington thus invests in programs that further contribute to the availability of a skilled local workforce, expanded economic opportunities, enhanced neighborhood revitalization, and greater community wellbeing.

The Women's Small Business Program is the vehicle by which Burlington can address this significant need to reduce economic barriers for women through expanded economic opportunities afforded by entrepreneurship through education. For 23 years, WSBP has been actively and consistently providing training to women with diverse backgrounds; more than 1500 women have participated in our programming, more than 150 businesses are currently running, and through the support of the program, many women have found success and satisfaction in their jobs. There is a clearly demonstrated community need for WSBP programming as programs are consistently filled to maximum participant capacity and additional programs are often offered to meet the high demand. The highly qualified and deeply dedicated volunteer base of more than 80 expert lecturers and community resource providers is yet another indicator of the proven support and confidence in WSBP. The strategy employed by WSBP is reflected as a priority in the Objective EO-1.1 of the Consolidated Plan by encouraging economic self-sufficiency through local ownership. WSBP programs help women to establish, stabilize, and expand micro-and small businesses by empowering them with the necessary technical information and support networks so they can make informed decisions about business ownership in their lives and achieve greater self-sufficiency. WSBP is supported in a number of City planning efforts, such as 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."

II. Program/Project Design

1. Describe the program/project activities. [UWCC]

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 for almost 25 years. WSBP offers comprehensive entrepreneurship education in order to help women make informed choices for their economic well-being while creating new jobs for Burlington. The strategy employed by WSBP is reflected as a priority in the Objective EO-1.1 of the Consolidated Plan by encouraging economic self-sufficiency through local ownership. There are currently over 150 businesses open and active in the community owned by women who took WSBP's Start Up program, and more than 1500 individuals have taken WSBP courses. This fiscal year, standard WSBP programs are serving up to 60 women, of whom approximately 48% reside in Burlington and 65% are low income. WSBP regularly offers two time-honored, regular programs taught by instructors who are also seasoned entrepreneurs:

- Getting Serious is an eight-hour introductory course that helps people explore business ownership for their lives. With a community of their peers, participants discover if business ownership is right for them by examining and expanding business ideas, clarifying their skills, defining personal and professional success, and creating an action plan. This course is offered three to four times per fiscal year.

- Start Up is an intensive 15-week course where women develop business skills and a formal business plan to achieve professional and personal goals. The curriculum includes market analysis, financial statements, business promotion, technology, and the process of personal and professional finance. The curriculum also includes personal and professional development to assist the students in removing barriers in order to achieve their economic goals. Taught by three instructors and a host of volunteers who are experts in their field, participants learn the language of business, leaving the class with a solid personal and professional support network and essential business strategy acumen. The classes are led by professional business women who are also skilled educators. Students gain access to a diverse alumni community who often provide mentoring, peer support and business-to-business partnering potential. Networking opportunities extend to meeting knowledgeable business people who volunteer their time to review their business plans and participate in panel discussions. This course is offered two times per fiscal year.

In addition to these programs, the Program Director also supports WSBP alumni through technical assistance and providing networking opportunities for advanced business development. A series of professional development classes in subjects like strategic planning, cash flow advancement, and managing employees equips participants with the necessary support and information to allow them to stay in business in the community. WSBP is housed under the program offerings of Mercy Connections, described in Section V.1.

2. Why is the program/project designed the way it is? Explain why the program activities are the right strategies to use to achieve the intended outcomes. [UWCC]

The Women's Small Business Program has been created and operates with a deep level of research backing its strategies, approaches, programs, and effectiveness. WSBP programs were developed with proven adult-learning, anti-poverty, and economic development strategies. Each facet of WSBP's curriculum is conducive to differentiated learning styles and uses a variety of methods to allow students to learn and retain information. Encouraging women to become self-sufficient through small business development is a recognized, effective strategy for women to break out of poverty and to create long-lasting changes in their lives and communities. However, significant research findings have found that women are limited by a fear of failure and doubt their abilities in greater frequency and intensity than men. Women are still the primary caregiver in a family and typically earn significantly less in the workplace, so fears and limitations are often in interest of self and family-preservation. Externally, major obstacles to women starting businesses are: access to funding; technology/entrepreneur training; and a professional support system. With this knowledge, WSBP is designed to assist women in overcoming the hurdles faced by women in business. A woman-focused business planning course equips women with a crucial piece in business development and access to capital: the business plan. Program content is delivered in a non-competitive environment in a hands-on approach, so women with diverse backgrounds and experiences can apply information directly, rather than theoretically. A non-traditional schedule allows for women who are working and caregivers the flexibility to attend class. The WSBP business planning process is designed to build holistically, rather than linearly, so students can tailor their experience to their needs. By emphasizing bootstrapping approaches to business idea execution, women find multiple ways to bring their ideas to fruition and build confidence. WSBP offers opportunities for women to build their social networks, an evidence-based anti-poverty strategy. By offering a comprehensive, inclusive education environment that serves women of diverse backgrounds, the classroom is proven to build community quickly and deeply. In this community, women gain the personal confidence and technical skills necessary to take successful action in moving into self-employment and out of poverty, and form the basis for mentoring relationships. As a result, many graduates find work, create work and move towards greater self-sufficiency for themselves and their families. This is in keeping with the City of Burlington's goal, "The City nurtures small companies (which often hire residents within walking distance or who take the bus) and entrepreneurs to thrive and grow in Burlington by providing affordable gap financing and technical assistance to meet a range of business needs" (SP-1).

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

WSBP contributes to the Anti-Poverty Strategy for the City of Burlington on an individual and macroeconomic level. By expanding the economic base of the City, especially in areas of high-poverty, WSBP contributes to the City's revitalization goals. In expanding economic opportunities available to women in Burlington, WSBP works to keep people in the city community, rather than their moving to find economic success elsewhere. This project encourages economic self-sufficiency through local ownership and directly supports Objective EO-1.1 of the consolidated plan. As stated in the Consolidated Plan, over 40% of the families in Burlington with a female head of household live in poverty (SP-50). WSBP programming specifically targets a significant portion, therefore, of the City population living in poverty by providing technical assistance and entrepreneurial training to expand economic opportunities. The program thus provides opportunities to prevent 'vulnerable City residents from falling into long-term poverty and provide the necessary supports to enable vulnerable City residents to pull themselves out of long-term poverty' (SP-50).

WSBP is also supported in a number of City planning Efforts: 1) 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) 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)." 3). The South End Arts Business Association is compiled of many WSBP graduates who are now owners of art studios and businesses and participants of this effort. 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. WSBP businesses are especially concentrated areas on the cutting edge of neighborhood revitalization in Burlington, thus providing important tax revenue to support city services. For example, there are at least 3 WSBP alumni managed and/or owned businesses that have been located on the Burlington Waterfront for at least 5 years; 3 on Pine Street; 6 in downtown. Further, WSBP programming

contributes to the availability of a skilled local workforce by equipping women with technical, social, and professional skills. 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. This has been a basis for the CDBG priority area in retaining and increasing the numbers of jobs in the City. By expanding the economic base of the City, especially in areas of high-poverty, WSBP contributes to the City's revitalization goals in its overall Anti-Poverty Strategy.

4. **How do you use community and/or participant input in planning the program design and activities?** [UWCC] WSBP is dedicated to continual improvement and needs-based program delivery. To do so, WSBP actively solicits feedback from program participants, instructors, and volunteers in written evaluations, interviews and conversations, surveys, and consensus. The data from program participants, graduates and instructors is used to maintain and assess the relevance, responsiveness and quality of our programs. This information is reviewed and discussed with the Program Director, Executive Director, Director of Programming, and Instructor Team to ensure the program is utilizing best practices and remaining effective. Written evaluations and surveys are routinely revisited to maintain relevance. The Program Director maintains close contact with the alumni of the program and solicits feedback through networking events and email correspondence. For example, it was from the requests of alumni expressed at various business support networking events that the 'What's Next' program was conceived. In turn, program participants come back to mentor in the program and share their experiences and knowledge with current students. The Mercy Connections Board and committees include community members and program participants.

III. Proposed Outcomes

1. What are the intended outcomes for this project/program? How are people meant to be better off as a result of participating? [UWCC]

WSBP addresses the barriers that women face in starting businesses: a general lack of business and management skills; insufficient access to capital; absence of a peer support network; and the need to balance family and work responsibilities. WSBP uses participant evaluations and data on course completion, business plan completion, business start-up, business capitalization, income generation, and jobs created as evidence of program effectiveness in addressing their barriers. Some program graduates open their businesses and contribute to the Vermont economy as well as the vitality of women in the business workforce. This fiscal year, 54% of participants in the Start Up course completed a business plan and have already opened or plan to open their business within a year. Women who participate in these programs are empowered to make informed decisions about proceeding with business ideas. Regardless of plan completion, participants report being stronger, more effective employees and more satisfied in their lives as a result of program completion. As a result of participating, participants gain skills, knowledge, confidence, and social networks, all essential and evidence-based strategies to becoming self-sufficient.

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

Note: Only CDBG-eligible Outcomes are reported.

Goal/Objective	Activity Funded	Outcomes
Empower women to be economically self-sufficient	WSBP Program Coordination	11 Start Up graduates will complete a bank ready-business plan 4 Getting Serious program participants will select business ideas to pursue further 12 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 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 the Start Up course
Create economic opportunities for women	WSBP Program Coordination	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
Improve confidence and skills for stronger workforce	WSBP Program Coordination	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
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Projected Burlington Participants and Low/Moderate Income BTV Participants in Programming FY

Total # BTV Participants Anticipated	Total # Low/Moderate Income BTV Participants Anticipated
20	16

IV. Impact / Evaluation

1. **How do you assess whether/how program participants are better off? Describe how you assess project/program outcomes; your description should include: what type of data, the method/tool for collecting the data, from whom you collect data, and when it is collected. [UWCC]**

WSBP uses surveys, exit interviews, focus groups, and business plan assessments as tools to measure data. WSBP has an evaluation system requesting input from students three times through the course, from our business community partners when they meet with our students, and from teachers and the WSBP director at the completion of each class. Alumni of Start Up are also surveyed two years after completing the program to determine whether the course has impacted their career and financial solvency.

Mercy Connections has a commitment to impactful evaluation. The organization recently successfully completed participating in the statewide Benchmarks Initiative. As such, WSBP has implemented a Results-Based Accountability (RBA) framework for determining programmatic outcomes by developing tangible indicators that allow the program to answer: How much did the program do? How well did it do it? Is anyone better off? As a member participant in the Benchmarks Initiative, Mercy Connections has a host of support from experts in evaluation to implement these measures in programs.

2. **How successful has the project/program been during the most recent reporting year for your CDBG project? Report the number of beneficiaries you intended to serve with which activities (as noted in your last Attachment A) and your final outcomes (as noted on your Attachment C) from June 2013. For non-CDBG participants – just report on your achievements from the previous year.**

In reporting from the last full grant reporting year, Attachment A for 2012 intended to serve:

microenterprises/persons to be assisted (include only Burlington residents and those owning a business located in Burlington):

Total #	# low/mod owners
15	9

Final outcomes for grant year 2012-2013 as reported on Attachment C, submitted June 2013:

	Total # of Owners / Persons Assisted	Result of Assistance: # of New Businesses	Result of Assistance: # of Businesses Expanded	Result of Assistance: FTE Jobs Created	# Owners / Persons at or under 30% AMI	# Owners / Persons between 30% and 50% AMI	# Owners / Persons between 50% and 80% AMI	# Owner / Person above 80% AMI
This Period	21	7	4	2	11	6	1	3
Cumulative	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
NRSA Persons / Businesses**	11	4	1	1	6	4	0	1

3. **How does this data reflect beneficial outcomes of this project/program? Has this impacted your program planning at all? [UWCC]**

The data is further evidence of the power of entrepreneur education for women using the WSBP methodology. There is significance in the reality that the highest concentration of persons accessing programming 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.

In recent years, more data supports the reality that more businesses are enrolling in the WSBP Start Up program after already having been in operation for a time, as opposed to only businesses that are in nascent or conceptual stages at time of program enrollment. In response, WSBP has piloted several 'continuing education' classes for businesses already in operation. Further, the Start Up curriculum has responded to these changes by expanding local resources and information presented.

V. Experience / Organizational Capacity

1. **What is your agency's mission, and how do the proposed activities fit with your mission?**

WSBP operates as a program of Mercy Connections 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 and community, people are empowered to make significant life changes." There are two other program areas of Mercy Connections: The Vermont Women's Mentoring Program and Education and Transition. WSBP's role is to foster women's economic independence by preparing them for entrepreneurial success. Leadership, ongoing support, marketing and collaborative opportunities through Mercy Connections enhances our ability to serve low-income women with entrepreneurial aspirations. The

power of the Mercy Connections suite of programs lies in its service population: women in life transition. Each participant entering Mercy Connections programs are in life transition and are able to find support at each phase of their development to enable them to lead a productive, meaningful life as contributing members of society. Women leaving incarceration find the supportive community and community 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. Most of the participants in Mercy Connections programs live in poverty. Thus an anti-poverty strategy as proposed by the City and proven to work is building entrepreneurial acumen in the community living in poverty to encourage self-sufficiency. Mercy Connections does that in a variety of ways.

2. Please describe any 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.

WSBP has been uniquely providing affordable, reliable, high-quality, comprehensive entrepreneurial training programs in Burlington for over 23 years. It remains the only program of its type that empowers women in an interactive classroom environment to write a bank-ready business plan and gain the skills they need to explore and/or open their business. The Program Director, Gwen Pokalo, has a Master's Degree in Community Development and Applied Economics and has been developing entrepreneurship programs and education curricula for over seven years. WSBP is fortunate to have its team of instructors, who are recognized experts in their fields and have qualified credentials to teach in this program. Mercy Connections as a whole is a well-respected organization with an engaged Board of Directors and professional staff and participant in the statewide Benchmarks Initiative.

WSBP is deeply grateful for its strong network of experts who volunteer their time and expertise for the program. Financial support has come from Melinda Moulton of Main Street Landing and the Key Foundation. Numerous people from area banks, credit unions, law and accounting firms, small businesses, and private small/micro business consultants routinely participate in Start Up by conducting lender interviews, reading business plans and guest lecturing. WSBP is closely linked with Community and Economic Development Office and the Adult Education Council as well as SBDC, The Micro Business Alliance, the Vermont Women's Business Center in Barre, and Champlain Valley Office of Economic Opportunity. Mercy Connections collaborates with the Burlington Housing Authority, Vermont Works for Women, Vocational Rehab, the District Court system, and the Department of Children and Families.

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

Mercy Connections is dedicated to being a culturally competent organization because of the diversity of its service population. This year, Mercy Connections recruited two women of color to the Board of Directors after an intentional plan to diversify and strengthen our board. One board member, a Sister of Mercy attended and represented us at a national antiracism conference/initiative and briefed us upon her return. Mercy Connections participated in the Partners for Change and Parents for Change local school initiative forums and engaged the Vermont Law School faculty and students in a gender policy study and presented findings and recommendations to the board & staff. Mercy Connections has a regular practice of providing orientation for new staff and volunteers in issues such as gender responsiveness/trauma informed/and economics of class

4. Have you received Federal or State grant funds in the past three years? No

5. Were the activities funded by these sources successfully completed? N/A

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:

None listed.

2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period.

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Getting Serious	7	2	2	2	1
Start Up	13	3	5	4	1

3. a. Who is the project/program designed to benefit? Describe 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. [UWCC]

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 woman's circumstance, all have come to a crossroads in their lives and see business ownership as a strategy to achieve a more satisfying and solid life. The women 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. A snapshot of the WSBP population looks like this:

- Approximately 70% of participants are low- to moderate-income
- Of participants who are parents, 45% are single mothers

- Women who are returning to the workforce after an extended absence
- Women entering the workforce for the first time
- Recent high school/training school/college graduates
- As a result of divorce or other life-changing event
- Women who are starting families
- Women who are un- or under-employed
- Women who are unhappy in their current employment
- Women who have come into an inheritance or acquired some property without training

b. How do you select and reach your target population?

WSBP particularly targets low and moderate income women as this is consistent with Mercy Connections' mission. With the two other core Mercy Connections programs offered under the same roof, WSBP has the opportunity to recruit and serve low income folks through multiple avenues. The Getting Serious course requires a registration form be submitted up to three days before the class runs, and placement is on a first-come, first-served basis. Participants self-report income level on the registration form and during the class, self-select their income level on a provided HUD income sheet. The Start Up course requires an application and initial interview to ensure the program is a good fit. Participants are admitted to Start Up if they have a specific, tangible business idea and have basic math and reading/writing skills to produce pieces of a plan. Basic math and reading/writing skills are required for this course as well. Participants self-report income level on the registration form and during the class, self-select their income level on a provided HUD income sheet. The Program Director makes phone or in-person contact with each program participant in each class and checks in throughout each course. Every week, time is set aside for the instructors to consult with the Program Director about student progress and action-planning for each student. Students complete regular evaluations on the program and their needs.

4. Describe the steps you take to make the project/program accessible, inclusive and culturally appropriate for the target population. [UWCC]

Mercy Connections' training facilities are handicapped accessible. WSBP identifies the reading, mathematical and computer literacy of participants as well as any learning disabilities and provides additional support and tutoring to enhance participant success in the program. The organization is exploring the possibility of supporting students through remedial pre-requisite offerings in the future. WSBP instructors have been supported in enhancing equity in the classroom through trainings in Differentiated Instruction. The Mercy Connections hiring policies are non-discriminatory and diverse constituents are actively recruited and included on the advisory groups and the Mercy Connections Board of Directors. The organization is currently engaged in a program review process beginning to re-examine: need, content, viability, demand, quality, community impact, outreach and sustainability.

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 for the Women's Small Business Program will contribute to the salary of the Program Director. WSBP operates on an extremely lean budget, and no frivolous costs exist, either for the program participants or as the agency operates. The WSBP Director is a 32-hour employee with benefits and is the sole administrator of the program. Therefore, the Director is responsible for all recruitment, program evaluation, data collection, research, instructor and volunteer management, and administrative protocol, under the supervision of the Mercy Connections Executive Director and Board of Directors. With the program instructors, the Program Director develops curriculum, delivers course content, provides feedback to participants, and offers technical assistance and support.

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	2	1.95%
		Student support	4	3.91%
		Recruitment & enrollment	5	4.56%
		Evaluation	1	1.30%
		Alumni relations	3	3.91%
		Program Planning	3	3.91%
Getting Serious	WSBP Program Director	Instruction	2	1.30%
		Student Support	0.5	0.65%
		Recruitment & enrollment	2	0.65%
		Evaluation	0.5	0.65%
Advanced Education Series	WSBP Program Director	Program Planning	1	0.65%
		Teacher supervision	0.5	0.65%
		Student Support	1	1.30%

	Recruitment & enrollment	2	2.61%
	Evaluation	0.5	0.65%
	Program Planning	4	2.61%

3. Program/Project Budget

Line Item	CDBG	Other	Total
WSBP Coordinator	\$ 10,000	\$ 32,390	\$ 42,390
Executive Director/Program Planning/Marketing Staff		\$ 15,832	\$ 15,832
Instructors		\$ 26,417	\$ 26,417
Scholarship		\$ 5,000	\$ 5,000
Marketing/Printing/Postage		\$ 4,720	\$ 4,720
Other Program Expenses: Supplies, Subscriptions		\$ 13,460	\$ 13,460
Administrative/Overhead		\$ 8,192	\$ 8,192
TOTAL	\$ 10,000	\$ 106,011	\$ 116,011

4. Funding Sources

	Project		Agency	
	Current	Projected	Current ('13-'14)	Projected ('14-'15)
CDBG	\$ 5,000	\$ 10,000	\$ 5,000	\$ 10,000
State (specify) Department of Corrections Contract			126,000	126,000
Federal (specify)	N/A			
United Way	N/A			
Private (specify)				
Key Bank Foundation	5,000	5,000	5,000	5,000
Hearst Fund	2,000	2,000	2,000	2,500
Mercy Connection Annual Fund	7,500	20,211	240,000	250,000
Program Income	75,100	78,800	88,100	98,000
Other (specify)				
Grants			115,000	127,000
Investment Income			52,187	53,000
Total	\$ 94,600	\$ 116,011	\$ 633,287	\$ 671,500

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

$$\frac{\$10,000}{\$116,011} = 8.6\%$$

CDBG Funding Total Project Cost Percentage

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

$$\frac{\$116,011}{42} = \$2,762$$

Total Project Cost # Proposed Beneficiaries Cost Per Person

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

The Women's Small Business Program was conceived in conjunction with the Burlington CEDO and Trinity College 25 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 Mercy Connections provides a supportive and safe environment for learning. Given CDBG's focus on economic development, this funding source is a natural fit. Other sources are explored and tapped to support WSBP and Mercy Connections programs as well.

8. Describe your use of community resources, including volunteers. Include any resources not listed in your budget. Will CDBG be used to leverage other resources?

Overall, Mercy Connections has experienced a growth in the number of volunteers that support our mission. The WSBP finds its great success in the dedication of its expert volunteers. Volunteers are used to review and provide feedback on bank ready business plans, provide their expertise through lectures throughout the class, and serve as keynote speakers at graduation. Business support specialists from CEDO, SBDC, SBA, and other agencies volunteer their time to attend a networking night at Mercy Connections to provide an overview of the support services landscape. 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. A college intern is working on contacting all WSBP business and updating our directory and compiling. Mercy Connections consistently uses interns from all local colleges and has over 130 engaged volunteers for operations and program support. Mercy Connections has been able to leverage the WSBP and CEDO funding as part of grants received by the greater organization. One project made possible by this leveraging is an agency-wide upgrade of its database in order to better track outcomes. CDBG funds also help us attract support funds for scholarships from Key Bank.

Lastly, the organization recognizes the importance of social networking and is developing a marketing strategy that includes social networking as a vehicle to communicate with volunteers, students, donors, and participants.

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

There has been a reduction or loss of funds from foundations that have directed their resources to new ventures, such as the Tarrant Foundation & Jane's Trust. Also, the Vermont Women's Fund has limited their grants to programs that primarily fund girls and young women, so we are unfortunately expecting less support. We continue to explore and submit grants to new sources as appropriate opportunities and fits emerge.

10. What cost-cutting measures has your organization implemented?

There has been an increased emphasis on management and Finance Committee oversight and institution of program and participants cost analysis and monitoring. The agency has postponed necessary equipment and technological upgrades. The agency has also increased its emphasis on recruitment and utilization of professional volunteers and enrolled in the VT FoodBank for access to food supplies. Non-essential travel has been eliminated.

VIII. Collaboration/Efficiency

1. Please describe other organizations/programs you work with to achieve outcomes for your program participants. How does your program collaborate with other programs, organizations, or services to address the needs of the people you serve? [UWCC]

Internally, the three program areas are collaborating to address the needs of even more diverse populations. WSBP has developed programs to serve the needs of Education and Transition participants who are interested in self-employment in the distant future and to prepare them with introductory information about the business world. WSBP has also developed programs to be delivered in the jails and post-incarceration to equip women who have difficulty finding employment post-incarceration with the skills and support to explore entrepreneurship in their lives to reduce recidivism. Generally, WSBP collaborates deeply with other organizations to support the budding and existing entrepreneurs in Burlington. Volunteers from various private, public, and non-profit business-related organizations offer support directly during each WSBP course, as described previously. WSBP is proud to be hosting a semi-monthly 'Marketing Support Group' for Burlington businesses and entrepreneurs in collaboration with CEDO and CVOEO's Micro Business Development Program. All collaborations are focused on meeting the needs of aspiring and existing businesses and entrepreneurs in Burlington.

2. Describe your agency's efforts at becoming more efficient in achieving your outcomes or managing your project/program.

We just successfully completed a 16 month evaluation and program measurement statewide project: Benchmarks for a Better Vermont. Continued commitment to incorporate results based accountability (RBA) throughout all programs and operations. Ongoing RBA is reviewed and discussed at each and every Program Committee and Board meeting. An interagency planning retreat applied RBA to our collaborative mentoring program. Mercy Connections applies program measurements to all reports, grants and communications. RBA orientation is provided to new program volunteers to ensure awareness and shared commitment to achieving defined outcomes.

3. What other agencies provide similar services or programs? [UWCC]

No other organization offers the unique profile of programs offered by WSBP or Mercy Connections 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. The Vermont Women's Business Center and 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 will this project 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 in the area. The City of Burlington has identified locally owned, small businesses as key to the success of our regional economy: WSBP encourages economic self-sufficiency through local ownership and directly supports Objective EO-1.1 of the Consolidated Plan. As such, the businesses assisted by WSBP directly support the region's economic success. This program helps participants move towards greater self-sufficiency and end their reliance on public assistance, contributing toward an overall reduction in poverty as well as creating new jobs. The businesses our graduates start, such as My Little Cupcake, August First Bakery and Sweet Lady Jane, play an essential part in keeping downtown Burlington viable in the face the ongoing current economic struggles. Many businesses that began over the past 25 years will continue to flourish contributing to Burlington's economic health. Through social media, networking and business-to-business support and strategic partnerships, alumni will continue to support each other. If the program ends, however, there would no longer be this unique economic revitalization and self-actualization opportunity. WSBP is a recognized organization for creating business growth and influencing institutional change in Vermont.

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. This tuition hike, coupled with the current reality that there are a reduced 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.