

CITY OF BURLINGTON
COMMUNITY DEVELOPMENT BLOCK GRANT - 2024 APPLICATION

*Application must be no more than 12 total pages (including cover page) with 12-point font.
Refer to NOFA for required information for each question.*

Project Name: _____ Micro Business Development Program (MBDP) _____

Project Location / Address: _____ 255 South Champlain Street, Burlington VT _____

Applicant Organization / Agency: _____ Champlain Valley Office of Economic Opportunity (CVOEO) _____

Mailing Address: _____ 255 South Champlain Street, Burlington VT _____

Physical Address: _____ Same as above _____

Contact: _____ Rachel Goldstein _____ Title: _____ Director, Financial Futures _____ Phone #: _____

Web Address: _____ www.cvoeo.org _____ E-mail: _____

EIN #: _____ DUNS #: _____

CDBG Funding Request: \$70,642

Total Estimated Program/Project Cost: \$169,309

Choose one category from Development OR one category from Public Service:

Development: (choose one) Economic Development Affordable Housing
 Public Facilities/Improvements

OR

Public Service: (choose one) Early Childhood Ed/Childcare Youth Services Health
 Economic Opportunity Housing and Homelessness

1. Type of Organization

- | | |
|---|---|
| <input type="checkbox"/> Local Government | <input checked="" type="checkbox"/> Non-Profit Organization (please provide copy of your
IRS 501(c)(3) tax exemption letter) |
| <input type="checkbox"/> For-Profit Organization | <input type="checkbox"/> Institution of Higher Education |
| <input type="checkbox"/> Faith-Based Organization | |

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.

Paul Dragon
Signature of Authorized Official

Executive Director
Title

Paul Dragon
Name of Authorized Official

1.11.24
Date

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?

CVOEO's Micro Business Development Program (MBDP) creates opportunities for low- to moderate-income (LMI) Vermonters who live or own a business in Burlington to start and run a small business or to enhance an existing business. The income earned from these businesses increases household income which increases financial independence and contributes to community spending; the U.S. Small Business Association Office of Advocacy says, "Small businesses are the lifeblood of the U.S. economy." CVOEO's MBDP, through technical assistance and individual coaching helps drive "innovation, jobs and economic growth." In addition, the program contributes to the CDBG National Objective 3.2.2. by serving Low Mod Limited Clientele (LMC) with microenterprise activities.

In November 2021, small businesses accounted for 62 percent of new jobs in the U.S. with almost 12 percent owned by women, and 9 percent owned by people representing minority populations (3.08% African American, .11% American Indian/Alaska Native, 2.54% Asian American, 3.97% Hispanic, .04% Native Hawaiian/Pacific Islander). In addition, 1.76 percent of these businesses were owned by veterans. In the City of Burlington, 9.2 percent of families with a working adult and 26.1 percent of working single mothers live in poverty. Many Vermonters seek to increase their incomes with small businesses. Roberts and Wortham report that microbusinesses often "employ local residents who are disadvantaged or excluded from traditional labor markets..." and that while the additional earnings from microbusinesses are small, they add up for households, providing "pathways by which families can exit poverty."

Microbusiness development programs help people create income sources. Since 2020 and the start of the COVID-19 pandemic, the number of independent (self-employed) workers has increased by 34 percent and 55 percent of these workers are women. As people lost their jobs, it was necessary to start "side hustles" or microbusinesses that allowed people to earn income in more creative ways. Malinsky reports that "one in three Americans with a side hustle puts the extra income towards living expenses." Furthermore, people are recognizing that micro-business development in communities has a "multiplier" effect that can decrease poverty through job creation.

Micro-businesses can be especially significant for specific demographic groups such as people of color and women although CVOEO works with people who represent all genders, races, and ethnicities. New Americans face further hurdles because of language barrier and culturally different understandings of business ownership with 80 percent of respondents from a 2013 study noting that they need support "to build their skills and knowledge in finance, marketing, and business development in order to start and grow their small business." Microbusiness development programs are positioned to help all community members who need extra income or who need the flexibility to work independently.

II. Program/Project Design

1. Give us a short summary (2 sentences) that describe the program/project.

CVOEO's MBDP helps LMI Burlington residents start, sustain, and expand micro businesses. Participants have access to coaching, classes, and technical assistance for topics including product development, business plans, budgeting, credit, marketing, pricing, taxes, bookkeeping, applying for funding, and expansion.

2. Explain why the program activities are the right strategies to use to achieve the intended outcomes. Why is the program designed the way it is? (cite evidence, best practices, or community input)

MBDP assists LMI Vermonters in accessing three types of capital necessary to reach their business goals¹:

- Human capital: the technical knowledge and soft skills required to run a business;
- Financial capital: access to the credit and capital needed to start and sustain a business;
- Social capital: the network of relationships that provides information and access to resources and opportunities.

CVOEO’s MBDP builds human capital through 1:1 coaching that responds to a client’s unique needs and goals and provides technical training and skill-development. MBDP supports the increase of financial capital through technical assistance in improving credit and seeking and applying for business funding. MBDP builds social capital through group classes that introduce entrepreneurs to other entrepreneurs as well as professionals in fields such as accounting, lending, and social media marketing. The program and its activities are designed as they are based on input received from an annual client survey. Participants identify the group classes in which they are most interested for that year, which helps increase engagement and create the social capital connections clients are seeking.

3. How will this program/project contribute to the City’s anti-poverty strategy? If this activity is to respond to COVID-19, please also describe how this activity prepares or responds to the impacts of the COVID-19 pandemic.

The City’s anti-poverty strategy includes increasing employment and economic opportunities such as the development of microenterprises. MBDP helps LMI entrepreneurs start businesses, create jobs, and increase their household income.

4. How do you use community and/or participant input in planning the program design and activities?

We conduct an annual survey of MBDP clients to determine their priorities. We engage professionals in many of our classes, so client input in class development influences both the knowledge that is shared in the classes as well as the professional connections that are established. We also conduct an annual client survey to gather feedback about the outcomes of the client’s work with the MBDP (increased financial confidence, changes in credit, debt, and income, etc.). We use this annual survey to compare what clients had hoped to gain from the program when they first entered services with what they found most helpful engaging with the program. Analysis of the similarities and differences in these factors helps us market the program more effectively and ensure we are focusing on the aspects of the program that clients report as most beneficial to them in the long-run.

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?

¹ Bosma, N., van Praag, M., Thurik, R., and G. de Wit (2004). “The Value of Human and Social Capital Investments for the Business Performance of Start-Ups.” *Small Business Economics*, Vol. 23, 3: 227-236.
https://www.researchgate.net/publication/5158247_The_Value_of_Human_and_Social_Capital_Investments_for_the_Business_Performance_of_Start-Ups

- 1) 80 clients will meet with an MBDP coach/attend workshops for a total of 320 coaching appointments
- 2) 10 volunteers will be recruited, trained, and supported
- 3) 3 new businesses will be established (start-ups)
- 4) 5 businesses will expand or enhance their operations
- 5) 5 jobs will be created

As a result of these outcomes, people will be better off because they will learn the specifics of starting their own business, from the initial phase of writing a business plan to the later phases of applying for microbusiness loans and expanding businesses. With the support from CVOEO coaches, new and existing businesses owners will be able to use the income from their businesses to increase their economic stability and build assets. Note: funding for group classes comes from other grants. MBDP is part of the larger Financial Futures Program at CVOEO, which includes the Growing Money Program (personal finance), and GreenSavingSmart (financial and environmental counseling) An internal partnership with CVOEO’s Office of Racial Equity and Community provides targeted small business counseling and classes to traditionally marginalized communities such as women, veterans, LGBTQ+, New Americans, and BIPOC Vermonters. These projects are funded by different grants. Participants in CDBG-funded services can access these opportunities as well.

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

Goal: Increase clients’ readiness to start businesses, and skills in sustaining and expanding businesses.		
Objective	Activity to Support Objective	Expected Outcome(s)
Clients build knowledge and soft skills and technical skills to start and sustain a small business.	1:1 business coaching to identify the knowledge about their industry and teach the soft skills they need in order to be successful. Use coaching to help them structure how they will gain knowledge and build skills.	- 80 clients will attend 320 coaching appointments - 75% of clients report increase in knowledge and skill based on participation in program
Increase clients’ access to professional services.	Develop volunteer network of professionals (accountants, attorneys, insurance brokers, etc.) who meet with clients to build both clients’ knowledge and their network of resources, and help them gain confidence in working effectively with professionals.	- 12 people will report that their entrepreneurial networks have expanded since participating in the MBDP; - 10 volunteers established
Strengthen entrepreneurs’ social capital	Refer new American clients to the group classes and networking opportunities hosted by CVOEO’s Office of Racial Equity, which partners with MBDP team members to host events	- 8 clients will report that their entrepreneurial networks have expanded since participating in ORECI and MBDP
Contribute to an entrepreneurs’ understanding of how to access financial capital	Provide 1:1 technical assistance seeking & applying for grants, loans, & other business funding.	- 10 clients will report they have applied for grants and other business funds after participating in MBDP

Strengthen entrepreneurs' financial capabilities skills.	Refer clients to CVOEO's Growing Money Program, which provides financial and credit coaching services in partnership with MBDP.	- 10 clients engage in Growing Money services
Increase client's access to non-traditional loans.	Provide access to capital to BIPOC, women owned, and other underserved businesses that have typically been excluded from traditional funding.	- 1 MBDP coach will serve on Burlington's Revolving Loan Fund Review Committee - 2 clients will receive loans through BRLF
Goal: Contribute to the City of Burlington's anti-poverty strategy by supporting LMI individuals to start and expand small businesses and create new jobs		
Support new business starts	Provide 1:1 business coaching and technical assistance to support the launch of new businesses	3 new businesses will form
Support business expansions	Provide 1:1 business coaching & technical assistance to support existing business expansion	5 businesses will expand
Create new jobs	Through start-ups and expansions, entrepreneurs will create new jobs	5 new jobs will be created

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.

Participants will be better off by increasing their annual incomes through starting or enhancing a micro business. Participants who do not start a business will have acquired information that may help them open a business in the future and manage finances effectively now.			
Outcome	Data Type	Method	From Whom/When
- 80 clients engage in 320 1:1 business coaching and technical assistance sessions.	Quantitative; recorded in Outcome Tracker client database	Record focus of client session including: Access to markets; Budgeting (personal); Business plan development; Business skills/Readiness Assessment; Business Systems, Capital acquisition; Cash flow; Computer/info technology; Creating financial projections; Credit; Financial education; Financial management; Government procurement; Government regulations and permits; Import/export; Industry analysis; Inventory control; Legal issues; Market plan development; Market research; Marketing materials development; Social media and web marketing; Networking; Personnel; Pricing; Product development; Referral; Research; Sales; Soft skills; Social service counseling; Start-up issues; Taxation.	MBDP counselors/End of each 1:1 appointment
- 75% of clients report increased knowledge and/or skill related to their area(s) of focus	Quantitative – number of people who are enrolled and learning specific skills Survey, retrospective measuring differences between pre/post		Administrative Coordinator/Develops and administers annual survey of clients in May 2024.

- 10 volunteers recruited	Quantitative	Excel workbook developed to track volunteer participation (# of hours they volunteer, list of skills they teach, # of participants the engage with	Administrative Coordinator/Monthly
Clients referred to Growing Money and Office of Racial Equity and Community Inclusion (ORECI) services	Quantitative (descriptive statistics) recorded in Outcome Tracker client database	# of participants along with associated demographics, i.e., age, gender, ethnicity, race, income category	MBDP, Growing Money, and ORECI staff/After each client engagement in Growing Money and ORECI services
- Businesses started - Business expansions - Job starts	Quantitative, recorded in Outcome Tracker database	# of business start-ups # of business expansions # of jobs created as a result of business starts or expansions	MBDP counselors/End of each 1:1 appointment
Client engagement in program development	Mixed	Two annual surveys that ask about desired classes (qualitative) and feedback about the services they received (quantitative)	Participants/Annually in May and October
Increase in household income	Quantitative	Track income for clients over a one-year period	MBDP Counselors/Annual income updates
Increase Access to Non-Traditional Loans	Quantitative	MBDP Coaches will participate in Burlington's Revolving Loan Fund Review Committee MBDP will track the number of clients who are approved for the BRLF	MBDP Counselors

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 2023 (or June 2022). For non-CDBG participants – report on your achievements from the previous year.

Activity	Attachment A Estimate	Attachment C Outcomes Q4	Difference
New Business Start-Ups	3	11	(8)
Business Expansions	5	19	(14)
Grants for New American businesses	5	4	1
Number of microenterprises/persons who attended classes and/or individual coaching	80	133	(53)
Number of microenterprises/persons who attended individual coaching	80	63	17
Recruit and maintain volunteer network	10	15 volunteers	(5)

Consult with ORECI on developing culturally responsive outreach and curricula	NA	2 group events, participants were: 3 clients from Burlington, 7 from outside Burlington	2
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V. Experience / Organizational Capacity

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

CVOEO’s mission is to address fundamental issues of economic, social, racial, and environmental justice and work with people to achieve economic independence. MBDP’s activities fit into CVOEO’s mission by contributing to economic independence by increasing income and employment opportunities.

2. Explain how your agency has the capacity to carry out the proposed activity (i.e. staff qualifications, years of experience related to this type of activity, etc.)

CVOEO has had a MBDP since 1988. Simeon Geigel, a community business counselor, has worked for the program for 24 years, John Gergely, a small business owner, for 7 years. MBDP Coach Pacifique Nsengiyumva has been with us for 2 years and is now with Office of Racial Equity but will continue working as a Business Coach for BIPOC and New American Vermonters. Rachel Goldstein is the Director of CVOEO’s Financial Futures Program (FFP) that includes the MBDP. Rachel has 13 years of experience in direct service and administration. Administrative Coordinator Sofija Sir has been overseeing MBDP class coordination and volunteer management for 1.5 years.

3. What steps has your organization/board taken in the past year to address racial equity, inclusion, and belonging internally? What new commitments have been made to address racial equity, inclusion, and belonging internally in the year ahead?

CVOEO is committed to addressing racial equity, inclusion, and belonging through training and organizational development. CVOEOs Office of Racial Equity and Community Inclusion (ORECI) grew in July 2023 to include a cohort of 9 on-call Community Ambassadors, 3 FTE staff, and 1 PTE staff. Our Director of ORECI has increased organizational knowledge by developing monthly large-group trainings and small-group discussions for staff on topics ranging from cultural competence and humility to unconscious bias to understanding White supremacy culture. These trainings help staff acquire general knowledge about specific DEI issues as well as provide practical ways to work with clients and each other. CVOEO’s 3-year strategic plan includes DEI as a stand-alone goal and also is woven into the larger plan that guides CVOEO’s program development.

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

5. Were the activities funded by these sources successfully completed? Yes No N/A

If No, please explain:

VI. Proposed Low & Moderate Income Beneficiaries

1. Will the program solely serve a specific group of people? If so, check ONE below:

- Abused Children Elderly (62 years +) People with AIDS
 Battered Spouses Homeless Persons Illiterate Adults
 People with Severe Disabilities

If this activity/project is designed to serve the population experiencing homelessness through housing or supportive services, is your organization or entity partnered with the Chittenden County Continuum of Care and participating in the Coordinated Entry system for the project:

- Yes No Not applicable to activity/project

2. a. 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/2023-HUD-Income-Limits>

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income (30% median)	# Very Low-Income (50% median)	# Low-Income (80% median)	# Above Income Limits (above 80% median)
MBDP Services	80	35	25	20	0

b. All CDBG grantees serving limited clientele will be required to use CEDO’s *CDBG Beneficiary Self-Certification* form to collect beneficiary data including race, ethnicity, annual income, and family size. Is your organization willing and prepared to add this documentation to the intake process for your CDBG funded program by July 1, 2024?

- Yes NO Not Serving Limited Clientele

VII. Commitment to Equity, Inclusion and Belonging

1. Who is the project/program designed to benefit? Describe the project/program’s target population, citing (if relevant) specific age, gender, income, community/location, race or ethnicity, or other characteristic of the people this program is intended to serve. How do you select and reach your target population?

The MBDP program benefits LMI residents in Chittenden, Addison, Franklin, and Grand Isle Counties with CDBG funds used specifically to assist Burlington residents. MBDP serves adults of all genders, races, and ethnicities whose household income is at or below 80% of the Area Median Income. Through CVOEO’s community ambassadors and other community partners we reach out to the New American community. We have referral relationships with HireAbility, Howard Center, and the VT Department of Labor. We advertise our services on Front Porch Forum, Facebook, Seven Days, the Fletcher Free Library, VT 211, the CVOEO website, and through community partners and other CVOEO programs.

2. Describe the steps you take to ensure the project/program is accessible, inclusive, addressing racially equity, and culturally appropriate for the target population.

MBDP consults with the ORECI office to ensure that clients can access services in their preferred language and that coaching and classes respond to cultural needs. Members of the MBDP staff regularly participate in CVOEO’s cultural-competency trainings and in small-group discussions to dive deeply into topics such as systemic racism, white supremacy culture, implicit bias, trauma, and more. MBDP’s office is fully accessible for people with physical disabilities. MBDP provides classes via webinar and coaching and technical assistance via phone, video conferencing, email, and U.S. mail, based on clients’ preferences.

VIII. Budget / Financial Feasibility

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

CDBG funds will be used for salary, fringe, and administrative costs for staff to: a) provide technical assistance and business counseling to Burlington residents, b) engage clients in additional free services at CVOEO to increase readiness for business ownership; and c) recruit new volunteers and further develop volunteer and mentoring programs.

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.**

a.

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
Business counseling, technical assistance	John Gergely, MBDP Business Counselor	Outreach, coaching, technical assistance, training	18 hours	50%
Business counseling, technical assistance	Simeon Geigel, MBDP Business Counselor	Outreach, coaching, technical assistance, training	40 hours	50%
Volunteer and mentor project	Sofija Sir, Administrative Coordinator	Recruit, train, and engage volunteers and mentors; develop systems for sustaining volunteer and mentor projects	4 hours	50%
Supervision and Reporting	Rachel Goldstein, Program Director	Monitor progress of grant, support staff, recruit volunteers, report	4 hours	50%

b. **All CDBG grantees that use CDBG funds for salaries must submit timesheets that capture total time and effort of staff members funded with CDBG. These timesheets must record hours worked on CDBG-funded programs, hours worked on non-CDBG funded programs and the corresponding program name/funding source(s). Timecards must include a narrative for all CDBG and non-CDBG funded activities, and must be signed by the employee and supervisor. Does your organization have the ability to implement a timekeeping system for CDBG funded staff that meets these requirements by July 1, 2024? Yes No Not funding salaries**

3. **Program/Project Budget: Micro Business**

Line Item	CDBG Funds	Other	Total
Salary	\$44,370	\$58,278	\$102,648
Fringe	\$12,799	\$16,739	\$29,538
Workers Compensation	\$624	\$409	\$1,033
Indirect	\$10,427	\$13,073	\$23,000

Rent, Utilities, Telephone, Maintenance	\$1,422	\$5,346	\$6,768
Translation and Interpretation	\$1,000	\$2,000	\$3,000
Other: Background fees, volunteer recognition, credit reports, postage, printing, staff training, computer equipment, travel	0	\$2,807	
Total	\$70,642	\$98,667	\$169,309

4. Funding Sources for Micro Business Development Program (Financial Futures)	Program/Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$ 61,350	\$70,642	\$ 73,850	\$85,642
State (specify)				
Employment & Training Programs	\$98,667	\$98,667	\$269,882	\$269,882
Housing & Homeless Programs			\$7,324,927	\$7,324,927
Nutrition Programs				
Utility Assistance & Energy Programs			\$2,153,925	\$2,153,925
Victim Services & Prevention			\$493,044	\$493,044
Head Start & Education Programs			\$275,976	\$275,976
Racial Equity & Community Inclusion			\$270,119	\$270,119
Federal (specify)				
Health & Human Services			\$8,398,085	\$8,398,085
USDA			\$177,547	\$177,547
Energy			\$2,153,433	\$2,153,433
HUD			\$810,022	\$810,022
Justice			\$554,794	\$554,794
Treasury			\$3,921,991	\$3,921,991
United Way			\$125,000	\$125,000
Private (specify)				
Donations			\$ 1,586,564	\$ 1,586,564
Foundations			\$ 873,500	\$ 873,500
Private Organizations			\$ 316,703	\$ 316,703
Fundraising			\$545,000	\$545,000
Fee for Service			\$570,877	\$570,877
Other (<u>Corporate Donations</u>)				
City & Town Grants So. Burlington in-kind VCDP amin			\$125,333	\$125,333
Interest			\$110,000	\$110,000
In-Kind Food			\$800,000	\$800,000
In-Kind Volunteer			\$200,000	\$200,000
Total	\$ 159,309	\$169,309	\$32,056,722	\$32,056,722

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

$$\begin{array}{rclcl} \$70,642 & \div & \$169,309 & = & 41\% \\ \text{CDBG Funding} & & \text{Total Program/Project Costs} & & \text{Percentage} \end{array}$$

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

$$\begin{array}{rclcl} \$169,309 & \div & 300 & = & \$564.36 \\ \text{Total Program/Project Cost} & & \# \text{ Total Proposed Beneficiaries (4 counties)} & & \text{Cost Per Person} \end{array}$$

$$\begin{array}{rclcl} \$70,642 & \div & 80 & = & \$883.10 \\ \text{Total Amount of CDBG Funding} & & \# \text{ Total Proposed CDBG Beneficiaries} & & \text{Cost Per Person CDBG Investment} \end{array}$$

** CDBG funds are used for 1:1 coaching, which is inherently higher cost per client than group work.*

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

The MBDP is an economic development program that aligns well with the purpose of CDBG funds, especially the City’s focus on increasing economic opportunities for its residents. MBDP accesses multiple funding sources and has a base to sustain its current work; however, we seek CDBG funds to enhance programming for new Americans providing a high level of support to Burlington businesses. Funding will also facilitate the participation of MBDP Counselors on the Burlington Revolving Loan Fund Review Committee. Increased ask to meet cost of living adjustments and to support translation and interpretation.

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?

There are currently 5 volunteers with MBDP. One of our goals for 2023 was to expand this volunteer base to include people from other fields like marketing. We met this goal by recruiting and working with a local marketing professional who offered several highly-attended webinars. In addition to the MBDP classes, clients can access other CVOEO programs like Growing Money that offers financial capability classes and credit coaching and the Financial Empowerment for New Americans Project. We use CDBG funds to leverage funds from private foundations.

IX. Collaboration/Efficiency

1. Give 1 or 2 examples of key successful collaboration(s) between your program/project and another agency/program/group to address the needs of the people you serve.

Internal and External: In October 2023, the MBDP partnered with CVOEO’s Office of Racial Equity and Community Inclusion (ORECI) and the Generator Makerspace to host a three-week program called *Sewing for Success*. Two cohorts were formed, bringing together 6 Nepali Speakers (4 from Bhutan, 2 from Nepal) and 7 Swahili Speakers (4 from Congo, 1 from Burundi, 1 from DRC, and 1 from South Sudan). Each was given a sewing machine. With two bi-lingual Community Ambassadors providing interpretation, the 13 community members met for three Saturdays in a row, attending 3-hours of sewing classes each day. CVOEOs Micro Business Coach Pacifique Nsengiyumva attended the third session inviting them to join him

for 1:1 business coaching. Six of the 13 participants expressed interest in seeking work as a sewest and one is taking the next steps towards developing a business.

External: In December 2023, CVOEO's MBDP program partnered with Mercy Connections, VT Works for Women, and the Center for Women and Enterprise to conduct a workshop and networking event called *The Sisterhood of the Dreaded Elevator Pitch*. The event invited women identified business owners, a traditionally marginalized group, to come together for skill building, networking, and to create community of support. Seven of the 22 attendees were Burlington residents.

2. Do identical or similar community programs exist? How does this program complement or collaborate rather than duplicate services? What makes this program unique?

The VT Small Business Development Center, SCORE, Center for Women and Enterprise, and Mercy Connections offer business advising and classes. MBDP is unique in focusing on LMI residents while having no other eligibility criteria. Our community culture and language ambassadors link CVOEO and our programs to the New American community. We are respected for our expertise in meeting the unique needs of our most vulnerable neighbors and routinely receive referrals from other business development programs.

3. Provide 1 example of how your agency has become more efficient in achieving your outcomes or managing your project/program.

MBDP is part of the Financial Futures Program, which has grown during COVID-19. We hired an Administrative Coordinator to oversee class coordination and the collection of required paperwork, thus relieving that burden from our Business Coaches and Counselors. We have also increased our Volunteer network of facilitators for MBDP workshops.

X. Sustainability

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

The MBDP benefits the City of Burlington because it creates business opportunities for the City's residents, which increases a household's income and spending capabilities. If the MBDP ends, existing business owners will continue to earn income and contribute to the City's economy, but it will be more difficult for LMI households to start new businesses.

2. CDBG funding is intended for new or expanded services. If CDBG funding ends, will the project be able to continue?

If CDBG funding ends, the project can continue but fewer people will be served. CDBG funds contribute to salaries and benefits for our business counselors.

3. How will you prioritize the proposed project activities if you do not receive the full amount requested?

If we do not receive the full amount requested, we will prioritize in this order: 1) Provide technical assistance and business counseling; 2) Recruit volunteers and develop infrastructure.