

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

Project Name: **Financial Futures Micro Business Development Program (MBDP)**

I. Demonstrated Need

What is the need/opportunity being addressed by this project and how does that contribute to CDBG's national objectives? Burlington residents with low-to-moderate-incomes (LMI)—defined as those living at or below 80% of the state median—face a number of barriers to long term prosperity including access to livable wages, affordable child care, housing, and transportation¹. Compounding these issues are the additional barriers of disability, substance use, and histories of incarceration. Per the 2016 Assets & Opportunities Scorecard, Vermont's Asset Poverty Rate exceeds the national average with 25% of Vermont households being one layoff or serious medical incident away from falling below the poverty line. Half of Vermonters are forced to use costly subprime credit for purchases as a result of low credit scores² Every 3 years CVOEO conducts a community needs assessment (bit.ly/2mGkAYz). Money and employment always top the list: 60% of community partners listed employment as the top concern (of 277 respondents). And of 174 clients surveyed, the top four concerns listed were inability to save enough money (70%), paying bills (65%), too much debt (55%), and low/no credit score (55%). Business ownership helps to address these challenges and meet these needs, while providing important pathways to economic independence and needed jobs³. Micro businesses—defined as having five full time employees or less—are efficient job creators, effective at raising per capita income and lowering poverty. According to the Center for Economic Development in 2010, female headed households who owned a micro business earned \$8K-\$13K more annually than a household without a business owner, and they are also an effective source of supplemental income. However, lack of business experience, access to training opportunities, limited understanding of financial management and personal credit often prevent LMI entrepreneurs from actualizing the opportunity that ownership can provide. Financial Futures' Micro Business Development Program (MBDP) was designed to support LMI community members take advantage of self-employment. This program qualifies for CDBG funding because it meets the most important national objective of the CDBG program: benefiting LMI persons while strengthening communities. According to a 2013 study by the Aspen Institute, 84% of people who launched a micro business to supplement their income moved out of poverty. In Vermont, more than 60% of the workforce is employed by a small business, while 19% of the workforce owns a micro business⁴.

II. Program/Project Design

Give us a short summary (2 sentences) that describe the project. Financial Futures' Micro Business Development Program supports LMI Vermonters start or expand successful full or part-time businesses through technical assistance, access to loans and grants, and general support services. This grant expands availability of coaching and education to more Burlington residents through 16 additional hours a week of staff time and access to local maker space membership and training.

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? Financial Futures serves to build futures by increasing financial capability, stability, and household assets since 1988—we help people to learn, earn, save, and own. Our blended approach to classes, financial coaching, and business counseling—combined with tools and services like credit pulls, matched savings incentives, and access to secured credit cards—provide entry points for those wanting immediate support, and a path forward for those wishing to continue with us over time as they meet their financial and business goals and set new ones. Though every microbusiness client comes to us for different reasons, their journey at Financial Futures generally follows a path that looks like this: bit.ly/2mJadDg; they meet with a business coach to review and sign a coaching agreement, share their

¹Vermont has the ninth most expensive cost of living, impacting housing, transportation, heating, food security issues, and access to jobs that pay a livable wage (Vermont Community Foundation, 2015).

²2015 National Financial Capability Study, Financial Industry Regulatory Authority

³CFED, "Downpayments on the American Dream Policy Demonstration", Common Progress Report, 2001

⁴Fairlie et al., "The Kauffman Index, 2015 Startup Activity National Trends."

personal goals, map out their business, marketing or expansion plan, connect with funders, participate in workshops, and work with their MBDP coach for ongoing support in growing their business. Because financial capability is a key indicator of long term microbusiness success, MBDP clients have access to our credit and financial coaches⁵, who work in tandem with our two microbusiness counselors. Clients can build their credit and work on personal financial goals in tandem with their business planning so they are loan ready and have increased personal savings to invest. MBDP has demonstrated a commitment to best practices through applied research, ongoing development in adult education design, motivational interviewing, and coaching, and application of lessons learned to effectively design and implement strategic outreach plans, creative partnerships, and original education initiatives. We know that the process of behavior change starts with changes in knowledge, attitudes, and confidence, and that moving from knowledge and skills to asset ownership can take years. That is why we support clients over the long haul as they explore if self-employment is a fit for them, and then move to creating and expanding their business.

How will this program/project contribute to the City's anti-poverty strategy? By providing both the necessary supports to enable people to pull themselves out of long-term poverty, and to prevent those vulnerable from falling *into* poverty, MBDP directly contributes to key components of the City of Burlington's anti-poverty strategy⁶:

- EO 1.3 *Reduce Economic Barriers—Access Resources* through accessible individualized one-on-one microbusiness coaching services and access to Generator's resources
- EO 1.1: *Retain/Create Jobs/Micro Enterprises* through the nature of our work with clients to reach their personal goals related to self-employment and microbusiness creation
- "Increasing and protecting asset accumulation and resident net worth" through MBDP's model designed for success with longevity, and enhancement through our matched savings, financial and credit coaching services

The generational impact of micro business ownership can be significant. An increase of just \$3k in a family's annual income can translate into a 15% increase in what their children earn as adults⁷.

How do you use community and/or participant input in planning the program design and activities? In addition to client-driven goals to guide coaching, Financial Futures conducts an annual impact survey to inform program design, and MBDP clients are surveyed annually to determine highest priority training and technical assistance needs. Each year we work with UVM's Community Development and Applied Economics program. Two recent semester long projects focused on MBDP client focus groups and video interviews to select new program areas. These instruments are compared, analyzed, and discussed with staff and board members and inform strategic planning and program design. A full third of our board members are those with lived experience who can speak to and represent the needs of those who participate in our programs. We have learned that clients need access to workspace, along with education and tools for handcrafters, graphic designers, and metal workers. These findings have resulted in our partnership with Generator makerspace to serve clients as they launch, expand, and enhance their micro enterprises.

III. Proposed Outcomes

What are the intended outcomes for this project/program? How are people meant to be better off as a result of participating? The long-term goal for this project is increased financial well-being of Burlington residents through prosperous micro business ownership. (This is achieved by reducing economic barriers, retaining and creating jobs and microenterprises, and increasing and protecting asset accumulation and net worth.) We use results-based accountability (RBA) measures program wide to gauge if people are better off as a result of participating. RBA measures for our MBDP are included here. **Is anyone better off?:** # and % of clients who increased credit score; # and % of clients who achieved financial goals; # and % of clients who started or expanded a business ; # and % who have less debt; # and % who increase their credit score

⁵ Credit building and personal financial coaching services are not part of this grant funding request, though enhance client success.

⁶ "2013 Consolidated Plan for Housing & Community Development; Strategic Plan," 9, 28, 38.

⁷ Anne E. Casey Foundation, 2014

We will serve 160 Burlington MBDP residents through this grant (an increase from 72). By the end of 12 months, outcomes will be: 6 businesses started; 6 business expanded; 18 business enhanced; 8 FTEs created; \$350,000 capital leveraged; 22 clients utilizing Generator to launch, enhance, or expand their business

List your goals/objectives, activities to implement and expected outcomes

Goals/Objectives	Activities	Expected Outcomes
Reducing economic barriers to small business ownership	Recruitment and outreach to Burlington residents and partners to inform them of expanded capacity and offerings (including interpreted and translated services for New Americans)	160 Burlington clients access services
	Offer six custom 4-hour hands-on introductory Generator classes (Intro to Woodshop, Intro to Metal Shop or Digital Fabrication-Laser Cutter, and Adobe Illustrator)	30 clients attend Generator maker space workshops
	Provide Generator maker space membership to those who attended workshops and are ready to move forward with their business plan	22 clients utilizing Generator maker space to launch, enhance, or expand their business
Retaining and creating jobs and microenterprises	Expand MBDP services by 16 hours a week for Burlington residents providing education, technical assistance, coaching, general business support services (at CVOEO office and on-site at Generator)	6 businesses started 6 businesses expanded 18 businesses enhanced 22.5 job FTEs created
Increasing and protecting asset accumulation and net worth	In person and follow-up support to help clients access loans and grants such as business plan writing and reviews, trainings, and funder meeting preparation	\$350,000 of capital leveraged

IV. Impact/Evaluation

How do you assess whether/how program participants are better off? Financial Futures Program outcomes, and MBDP project outcomes, are assessed by the following methods.

Method/Tool	Type of Data	From Whom?	When?
Training and Technical Assistance Interest Survey	Likert scale, forced ranking, and open ended questions re: training and technical assistance topics and needs	Survey request goes to all current enrolled MBDP clients.	Annually in March
Pre/Post Learning Assessments	Likert scale and open ended response questions re: changes in knowledge, attitude, and skills	All workshop participants	At the end of every workshop.
Outcome Tracker database	Demographics, financial capability scale, establishment and tracking towards financial and business goal progress, credit score, business outcomes, capital leveraged, jobs created, etc.	All MBDP clients	After each client contact (email, phone call, coaching appointment)
Annual Financial Futures Survey	Quantitative and qualitative data on medium and long term program impact on personal asset development and financial well-being	All Financial Futures clients (MBDP, matched savings, and financial coaching)	Annually in October (continuously for the past 8 years)

How successful has the project/program been during the most recent reporting year for your CDBG project? For non-CDBG participants – report on your achievements from the previous year.

“The (CVOEO) staff is immersed in the business culture in a way no new entrepreneur can be. I would never have known Chittenden Bank had just released funds for a business loan program. That loan started my business and a 16 year banking relationship with Peoples United Bank”. –Bill Cherry, Switchback Brewing

Outcomes and achievements for the Financial Futures program in 2017 are detailed here: bit.ly/2Dkux7k
Goals of last year’s MBDP JobStart and SNAP E&T grants were to provide business training and technical assistance to help LMI clients increase economic self-sufficiency. Priority populations included individuals

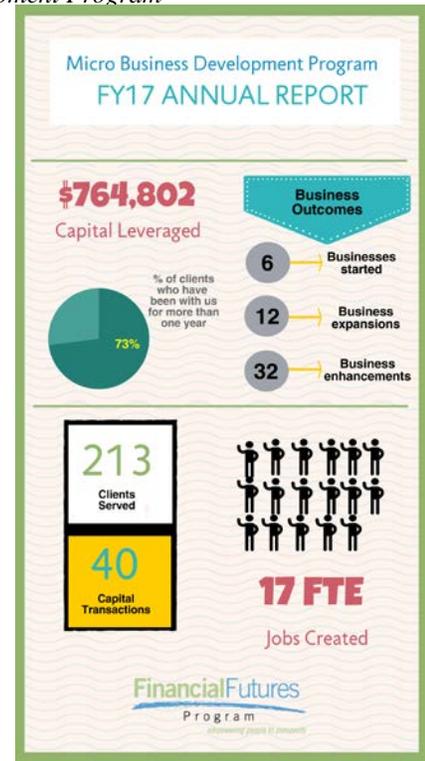
receiving SNAP benefits, vocational rehabilitation clients, people transitioning out of jail, and New Americans. Of the 213 clients served by MBDP last year, 154 were Chittenden county residents, and 82 lived in the city of Burlington. FY17 MBDP results are listed to the right.

V. Experience/Organizational Capacity

What is your mission & how do activities fit with your mission?

“We build too many walls, and not enough bridges.” –Sir Isaac Newton

CVOEO bridges gaps and builds futures. That is, we provide individuals and families in Addison, Chittenden, Franklin, and Grand Isle Counties with the basic needs of food, fuel, and housing support in times of crisis, and we help them acquire the necessary education, financial skills, and assets to build a stable future in which they thrive. A nonprofit corporation formed in 1965 to carry out the Economic Opportunity Act of 1964 in the northwestern area of Vermont, CVOEO is one of five Community Action Agencies in the state. The mission of the Financial Futures Program, one of the nine programs run by CVOEO, is to empower people to prosperity by assisting LMI Vermonters to obtain the education, skills, and resources needed to become financially self-sufficient. During the grant period, CVOEO will expand its capacity to provide MBDP services by 20 hours and partner with Generator to help more LMI residents of Burlington attain economic self-sufficiency through successful micro business ownership.



Explain how your agency has the capacity to carry out the proposed activity? With decades of experience successfully implementing large grants and major funding, such as the Homelessness Prevention and Rapid Re-housing Program and HUD-funded Supportive Housing Program, CVOEO’s administrative staff is skilled at providing support needed to implement and monitor program funding, and our Board Members are savvy at asking the right questions to provide oversight and direction. The agency possesses the capacity to fully implement the services set forth in this application, including provision and regular reporting to CDBG. Our Finance Office of four will oversee all financial aspects of the grant. We are fully audited annually by certified independent financial auditors. All of our programs are subject to regular performance reviews from federal and state funders. Key staff members for this project are listed below.

Staff Member and Title	Qualifications	Major Project Responsibilities
Executive Director Jan Demers	Proven history of success in board membership and leadership for nonprofit organizations. In current leadership position for 7 years.	Provide oversight and support to Financial Futures Director and Program.
Deputy Director Carol Paul	13 years’ experience managing and developing teams and information technology. Advanced certifications.	Maintain Outcome Tracker database, including any needed additions.
Financial Futures Director Kate Larose	15 years’ project management experience. Adept in supporting team growth, serving underserved populations, and designing and facilitating learning.	Provide project oversight, supervision and support to MBDP team. Complete grant reports and serve as point of contact.
Business Counselor, Simeon Geigel	18 years’ experience in helping LMI Vermonters start and grow microenterprises.	Conduct outreach, provide business coaching, facilitate education sessions, and connect entrepreneurs with resources.
Business Counselor, John Gergely	Experienced small business owner and retired career professional at international Fortune 500 business firm.	Conduct outreach, provide business coaching, facilitate education sessions, and connect entrepreneurs with resources.
New American Project Manager, Asma Abunaib	10 years’ experience coordinating humanitarian efforts with NGOs at refugee camps; microenterprise and adult education expertise.	Conduct outreach and recruitment efforts to New Americans interested in entrepreneurship.

What steps has your organization/board taken in the past year to become more culturally competent internally? In the past year, CVOEO’s staff and Board have continued to carry out the mission of an initiative that began about 10 years ago focused on increasing cultural competency: the CEDO “We All

Belong” program. We have New American staff members, and a board member, and are further seeking to diversify our agency. Since then, we have expanded data collection, widened the scope of outreach, and increased staff trainings. A few highlights are listed below:

- Joined and received training from Welcoming America with events highlighted on their website
- All agency training day on cultural diversity and inclusion, and defined protocols for interpretation
- MBDP staff attended Howard Center’s person-centered thinking training
- Creation of agency wide New American Outreach and Hiring committees
- Hosted Shepard Institute interns to conduct research on needs of New American owned businesses
- Program specific projects and outreach to New American communities through Weatherization, VT Tenants, Financial Futures, and Head Start including creation of new positions

Have you received Federal or State grant funds in the past three years? X Yes

Were the activities funded by these sources successfully completed? X Yes

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

1. a. 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
MBDP business coaching, education, and technical assistance	160	50	55	55	0

b. Is your organization willing and prepared to add this documentation to the intake process for your CDBG funded program by July 1, 2018? X Yes

Who is the project/program designed to benefit? How do you select and reach your target population?

Eligibility for this program will be limited to current and aspiring entrepreneurs who are LMI residents of Burlington. We are well known throughout the community as the go-to referral source for partner organizations. We currently have a waiting list that this expansion would create the capacity to support. In 2017, are client demographics were 27% individuals with disabilities, 29% people of color, and 10% New Americans. We reach our target population by utilizing the established strategy of *Leveraging Trust & Relationships* with agency staff and longstanding community partnerships who help facilitate effective “warm referrals”, which generate outcomes over time. Active partnerships include the Dept. of Labor, AALV, Reach Up, WIC, Parent Child Centers, Homeless Shelters, and the Howard Center. We also receive referrals from agencies such as SCORE, Small Business Development Center, and Mercy Connections.

Describe the steps you take to make the project/program accessible, inclusive and culturally appropriate for the target population. CVOEO relies on participant input for paving individually tailored paths to success (see Program Design: II. 2.). MBDP’s approach to coaching is learning-centered and flexible to meet the needs of individuals. Some examples of how this has been implemented in our work include our annual Financial Wellness Day and instructional “House Parties” to promote learning amongst New American neighbors in culturally appropriate contexts. We also work at the St. Albans jail with clients transitioning back into the community. Because some participants receive other community supports, MBDP staff also meets clients with their case managers. We provide interpretation and translation for all services.

VII. Budget / Financial Feasibility

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. With CDBG’s investment in the program MBDP coach capacity will expand by 16 hours per week to serve Burlington micro business clients on our waiting list and beyond. We will be able to support more people in starting and expanding their businesses, creating employment opportunities for themselves and others through one-on-one coaching, business plan review, and workshop facilitation. In the first quarter, we will focus on recruitment of clients and coordinating Generator classes. In the second, third, and fourth quarters, we will expand our MBDP counselor hours by 16 a week, and enroll residents in maker space membership.

If you plan to pay for staff with CDBG funding, describe what they do in relation to Project 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
MBDP client recruitment	John Gergely, MBDP Business Counselor	Outreach and recruitment	5 hrs/week (Q1)	100%
MBDP New American client recruitment	Asma Abunaib, New American Project Coordinator	Outreach and recruitment; arranging for interpretation	5 hrs/week (Q1)	25%
MBDP training and technical assistance	Simeon Geigel, MBDP Business Counselor	Coaching, technical assistance, training, and support to access funding	16 hrs/week (Q2-Q4)	100%

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 CDBG hours worked, other hours worked and funding sources, and a narrative for all CDBG and non-CDBG funded activities, and they 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, 2018?

Yes No Not funding salaries

3. Program/Project Budget

Line Item	CDBG Funds	Other	Total
Six Months of General Membership for 22 Burlington micro business clients to Generator Maker Space	\$6,864	In kind discount from Generator \$2,402	\$9,266
Six custom 4 hour hands-on introductory classes for up to 5 micro business clients each (a total of 30 clients)	\$2,340	In kind discount from Generator \$819	\$3,159
Client recruitment	\$13,149	Match from Jane's Trust \$4,079	\$17,228
Additional 16 hours a week of micro business counselor time to meet with Burlington clients for business coaching and technical assistance	\$23,999	State Employment & Training and USDA \$23,999	\$47,998
	\$46,352	\$31,299	\$77,651

3. Funding Sources	Project		Agency	
	Current	Projected	Current	Projected
CDBG	0	46,352	235,000	59,000
State (specify): Housing & Homeless Prevention, Nutrition Programs, Energy Programs, Victim Service & Prevention, Head Start			3,459,691	3,430,236
Employment & Training Programs	21,499	0	98,074	98,074
Federal (specify): Health & Human Services, Energy, HUD, FEMA, Justice, Treasury		0	8,289,039	8,479,164
USDA	2,500	0	193,515	161,406
United Way	0	0	134,562	124,200

Private (specify): Foundations, Private Organizations, Program Income, Weatherization, Fee for Service	0	0	2,990,407	2,963,744
Jane's Trust	4,079	0		
Other (specify): City and Town, Interest, In-Kind	3,221	0	5,363,865	5,378,865
Total	\$31,299	\$46,352	\$20,764,153	\$20,694,689

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

$$\frac{\$ \underline{46,352}}{\text{CDBG Funding}} \div \frac{\$ \underline{77,651}}{\text{Total Program/Project Costs}} = \underline{59.7} \% \text{ Percentage}$$

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

$$\frac{\$ \underline{77,651}}{\text{Total Program/Project Cost}} \div \frac{\underline{160}}{\# \text{ Total Proposed Beneficiaries}} = \underline{\$485.1} \text{ Cost Per Person}$$

$$\frac{\$ \underline{46,352}}{\text{Total Amount of CDBG Funding}} \div \frac{\underline{160}}{\# \text{ Total Proposed Beneficiaries}} = \underline{\$289.70} \text{ Cost Per Person CDBG Investment}$$

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

MBDP echoes the City of Burlington’s recognition of the CDBG program as a catalyst for improved quality of life for LMI residents and for local community growth⁸. The work put forth in this proposal (and that which has been done for decades) by CVOEO’s MBDP to “expand income opportunities” for neighbors experiencing challenges regarding financial vulnerability will continue to strengthen individuals as valued professionals; families as economically capable; and communities as contributed to by local businesses. Because MBDP and CDBG uphold the same beliefs, this funding source is a natural match to actualize shared goals of both programs and expand MBDP to more Burlingtonians.

Describe your use of community resources, including volunteers. Include any resources not listed in your budget. Will CDBG be used to leverage other resources? Resources such as workshop offerings instructed by volunteer retired-accountant Ross Miller, financial institution and IRS partners, and Financial Futures Program services and educational opportunities beyond MBDP are resources that can be tapped for the benefit of MBDP participants. Additional capacity will also ensure that we can continue to leverage our service-learning partnerships with UVM’s CDAE program and Champlain’s marketing program, and time for more MBDP team members to participate in CEDO’s microbusiness alliance.

VIII. Collaboration/Efficiency

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. MBDP and VT Dept. of Labor’s Vocational Rehabilitation office (VocRehab) have been collaborating for many years. As listed in Demonstrated Need (I. 1.), LMI Burlington residents, including those with disabilities, often lack social and monetary capital, and access to a professional skill building opportunities available in traditional pursuits of employment. VocRehab clients go through a “readiness indicators checklist” with their case managers before referral to MBDP for support in achieving their goals. This collaboration allows clients to work with a business coach *through* challenges, rather than *against* them.

Do identical or similar community programs exist? How does this program compliment or collaborate rather than duplicate services? What makes this program unique? Small Business Development Center, SCORE, Center for Women and Enterprise and Mercy Connections offer business advising/classes. However only MBDP specializes in providing business coaching and technical assistance to help LMI clients specifically to increase economic independence. Our 30 year track record supporting clients to success

⁸ Esbjerg, “2017 Action Plan for Housing & Community Development City of Burlington, Vermont.”

makes MBDP unique. We are respected for our expertise in meeting the unique needs of our most vulnerable neighbors to build financial stability and increase their household assets. In-house services of Community Action, matched savings, and financial coaching serve to further enhance client outcomes.

Provide 1 example of how your agency has become more efficient in achieving your outcomes or managing your project/program. We partner to offer accessible community workshops on business management topics. Sharing coordination responsibilities, such as preparation, promotion, registration, and facilitation strengthens interagency collaboration and greatly increases the efficiency of offering workshops and reaching eligible clients, leaving more time for one-on-one coaching efforts. Examples include QuickBooks classes with Community Capital of Vermont, introduction to federal tax sessions with Center for Women and Enterprise, and cash flow workshops with our financial institution partners.

IX. Sustainability

How will this project have a long-term benefit to the City of Burlington? If this program/project ends, how will that benefit continue? MBDP participants from the past 5 years were surveyed regarding long term impacts of their experience working with a business counselor. The results of this survey state 87% of businesses are still in operation, and the top three benefit areas reported on were 1)improved business management skills; 2) self-sufficiency/business success; and 3) the value of ongoing support, all of which contribute to a person's capability to lift themselves and their families out of poverty⁹. With this expansion we will be able to serve more Burlington residents in their pursuit of self-employment. If the project ends, the professional and financial capabilities of participants will outlive all funding periods as they'd continue to serve their communities and employ themselves and neighbors through their thriving micro businesses.

CDBG funding is intended for new or expanded services. If CDBG funding ends, will the project be able to continue? Sustaining enhanced MBDP services will require multiple strategies. CVOEO has a long history of securing program funding through governments, private sources, and foundations. Core services described in this proposal are reflected in our agency strategic plan and have grown out of our history of working with thousands of clients on foundational economic and social issues. This project is not a new direction for the agency and our commitment to self-employment and financial capability has survived changes in administrations and agency priorities over time. MBDP would continue, but at reduced capacity.

How will you prioritize the proposed project activities if you do not receive the full amount requested? The amount of projected expansion hours for coach capacity would have to decrease accordingly from 16 hours per week in quarters 2-4 of FY18 if we do not receive the full amount requested. Expected outcomes (refer to V. 2.) would be reevaluated with the understanding that the opportunity cost of reaching less clients has implications on the financial lives of households and the community as a whole.

X. 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, I certify that this project is ready to proceed as of July 1, 2018.**



Signature of Authorized Official

Executive Director

Title

Jan F. Demers

Name of Authorized Official

January 16, 2018

Date

⁹ "2017 Micro Business Development Statewide Data; Long-Term Impacts."