

City of Burlington / 2015 CDBG Application Form

Project Name: Women's Small Business Program

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

Applicant Organization / Agency: Mercy Connections

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EIN #: 03-0369962 DUNS #: 111725557

CDBG Funding Request: \$15,000

Check ONE: **1 year** **2 years**
(Equal Access, Health, (Childcare, Early Childhood, Youth)
Development Projects)

1. Type of Organization

Local Government

For-Profit Organization

Faith-Based Organization

Non-Profit Organization (please provide copy of your
§ 501(c)(3) tax exemption letter)

Institution of Higher Education

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

3. List of Board of Directors: Please attach.

Certification

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

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

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

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator. In addition, this project is ready to proceed as of July 1, 2015.

Dolly R Fleming
Signature of Authorized Official

Dolly R Fleming
Name of Authorized Official

Executive Director
Title

1/7/15
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?

Economic disparity between men and women poses an urgent and continuing barrier to poverty alleviation. Women consistently have below-poverty level income in greater rates than men; in Chittenden County, based on the most recent data available, women had 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. The Public Assets Institute's 2014 reports states Vermont's single mothers are hardest hit by poverty and 81% of them are unable to meet a basic needs budget. Overall, women participate in Vermont's workforce less than men. Burlington echoes these statistics. As stated in the city's Consolidated Plan, over 40% of the families in Burlington with a female head of household live in poverty (SP-50). Entrepreneurship is a recognized strategy for enabling individuals to move out of poverty circumstances or to prevent them from entering poverty.

Disparity exists also in women accessing entrepreneurship as a means to moving out of poverty. Nationally, women-owned businesses are recognized as an economic driver for the GDP and community. Women-owned firms top growth rates in number, employment, and revenue of all privately held businesses. Vermont, however, is ranked 49th in the nation for economic clout of women-owned businesses, 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 insufficient access to capital, lack of entrepreneur education opportunities, lack of a professional support network, and the need to balance family and work responsibilities. A priority area of Burlington's CDBG strategy 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.

The Women's Small Business Program (WSBP) contributes to national CDBG objectives and Burlington's CDBG strategy by expanding economic opportunities and reducing economic barriers through access to resources and providing technical assistance programming that benefits primarily low- to moderate-income individuals. The strategy employed by WSBP is a qualified activity of CDBG's National Objectives and reflected as a priority in Objective EO-1.1 of Burlington's Consolidated Plan: encouraging economic self-sufficiency through local ownership. When Burlington provides supportive entrepreneur education opportunities to women, it narrows the gender gap in self-employment 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 female 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.

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 since 1989. By offering comprehensive entrepreneurship education in a classroom setting, the WSBP uniquely empowers both individuals and the community. Women are empowered to make informed choices for their economic well-being, while the community benefits from new and expanding businesses and subsequent job creation. Over 150 businesses owned by WSBP graduates are currently in operation in the community, and more than 1500 individuals have taken WSBP courses. This fiscal year, WSBP programs are serving upwards of 70 women, of whom approximately 42% reside in Burlington and 60% are low income. WSBP's programs include:

- Exploring Small Business – a 3-hour primer on the basics of business. Participants learn about business language, their role in the economy, and how to avoid scams. Participants in this class are almost entirely very low income, reside in Burlington, and receive public assistance. This class is offered once or twice per year.
- Getting Serious - an 8-hour introduction to self-employment. Participants discover if business ownership is right for them by brainstorming 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 – a 15-week intensive, comprehensive business planning course. Participants learn the language of business by writing a business plan and building a professional and personal support network. Class meets each week for over 120 classroom hours and is taught in 3 content areas: Marketing, Business Ownership, Finance, by 3 seasoned entrepreneur-instructors and a host of professional volunteers who are experts in their field. Further, students gain access to the diverse alumni community who often provide mentoring, peer support and business-to-business partnering potential. This course is offered two times per fiscal year.
- Personal Financial Empowerment – a 7-week course. By using the Personal Financial Statements as a framework for learning the language of personal finance, this class exposes students to their own spending habits and introduces them to tools and resources to manage whatever their own personal financial situation. Guest speakers talk on topics such as

the State Treasury and investing. Students leave the class with a detailed personal financial plan. This class is offered twice per year.

- Advanced Education Series - 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. Classes are offered as needed.

In addition to these programs, the Program Director supports WSBP alumni through technical assistance and providing networking opportunities for advanced business development. WSBP is a key program area 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 was created through a partnership with CEDO and Trinity College to provide entrepreneur training to women as a strategy to eliminate the disparity between women and men accessing entrepreneurship and relying on public assistance in Burlington. This disparity continues to exist. WSBP's programs assist women in overcoming hurdles (see I.1) by utilizing proven adult-learning, anti-poverty, and economic development strategies, and grounding in the academic entrepreneurship literature. 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). The business plan serves as the underpinning for learning the language of business, thus increasing participants' confidence and effectiveness in the workplace and empowering them with a necessary document to access capital. The WSBP curriculum builds holistically, rather than linearly, so students can tailor their experience to their needs. The curriculum is conducive to differentiated learning and is entirely hands-on, allowing the direct, rather than theoretical, application and mobilization of information. The curriculum emphasizes personal development, thus empowering participants to find suitable arrangements for work and life balance. The program design reinforces this by highlighting bootstrapping approaches to bring ideas into fruition and offering a non-traditional schedule for flexibility around work and caregiving duties. By delivering programs in an inclusive, woman-focused classroom that serves participants with diverse backgrounds, the safe, non-competitive environment is proven to build community quickly and deeply. Through lectures delivered by guest experts, participants are equipped with a ready-made professional network, which is an evidence-based anti-poverty strategy. 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, graduates find work, create work, find greater career satisfaction, and move towards greater self-sufficiency for themselves and their families.

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 encouraging economic self-sufficiency through local ownership, the program directly supports Objective EO-1.1 of the Consolidated Plan. 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)." WSBP specifically recruits from and offers economic opportunity expansion to a significant portion of the City population living in poverty. By expanding the economic base of the City, especially in areas of high-poverty, WSBP contributes to the City's revitalization goals and works to maintain and build the city community, preventing migration from the city to find economic sufficiency elsewhere. "The highest concentration of poverty exists in census tract 5 where over 50% of the residents live below the poverty level; in addition, the remaining census tracts that comprise our Neighborhood Revitalization Strategy Area (NRSA) also show significant pockets of poverty" (SP-50). Many of the participants of WSBP reside in the designated Neighborhood Revitalization Strategy Areas and subsequently open and conduct their businesses there upon program completion, thus providing important tax revenue to support city services. For example, there are at least 3 WSBP alumnae-managed and/or -owned businesses located on the Burlington Waterfront for at least 5 years, 3 on Pine Street, 6 in downtown, and both the O.N.E. and South End Arts Business Associations are comprised of many WSBP graduates. Employers in the City benefit as the City retains program graduates, who are skilled workers, and individuals benefit as there are expanded job opportunities close to where they reside. This has been a basis for the CDBG priority area in retaining and increasing the number 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 stakeholders through a variety of methods (see IV.1). Feedback is considered both reflectively and progressively. The curriculum is responsive to feedback from program participants, alumnae, volunteers, and instructors. Workgroups, content, and resources are routinely added or subtracted as needed by the program community. The Program Director makes phone or in-person

contact with each program participant in each class and checks in throughout each course. Every week, the Program Director meets with instructors to assess student progress and needs. Twice per year, collected community feedback is analyzed by the Program Director, agency Executive Director, agency Director of Grants, Reporting & Evaluation, and Instructor Team in a strategic planning session, where the team updates curriculum and develops new programs. For example, Exploring Small Business was designed to answer the requests of community members not yet economically or personally stable to pursue self-employment, but interested in learning more about business. The MC Board and committees include community members and program participants, and the program is reviewed by the Board Program Committee annually. To solicit feedback from the greater community, the WSBP Director attends community networking events and business support provider convening, is a member of business development organizations around the state, and meets individually with all people who inquire about programs. The WSBP Director has strong referral relationships with other business development organizations, with which program opportunities are brainstormed and developed.

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 (see I.1). The primary outcome for WSBP programs is for women to be empowered with the information and resources to make informed decisions about business ownership in their lives. Through WSBP training, women develop confidence, technical skills, and a support network to foster increased self-sufficiency and community contribution. The program emphasizes an opportunity for participants to define success in their own terms. Intended outcomes include increased confidence and effectiveness in the workplace; greater life satisfaction; increased sense of community support; vocational/educational progress; enhanced financial stability. As a result of participating, participants gain skills, knowledge, confidence, and social networks, all essential and evidence-based strategies to becoming self-sufficient.

2. 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	4 Start Up graduates will complete a bank ready-business plan 4 Getting Serious program participants will select business ideas to pursue further 8 Getting Serious program participants will determine if self-employment is the right choice for them 6 Start Up graduates will make an informed decision to modify or put aside this business plan in order to be self-sufficient 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

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

Total # BTV Participants Anticipated	Total # Low/Moderate Income BTV Participants Anticipated
22	15

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]

MC 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? The metrics WSBP considers as evidence of program effectiveness in addressing participant barriers: course completion, business plan completion, business start-up, business capitalization, income generation, career and/or financial mobility/stability, employment status, length of business ownership, satisfaction with the program, life satisfaction, and jobs created/maintained. This fiscal year, 50% of participants in the Start Up course have completed a business plan and/or already opened or plan to open their business within a year. Regardless of plan completion, participants report being stronger, more effective employees and more satisfied in their lives as a result of program completion. WSBP collects information from program participants, alumnae, instructors and staff, volunteers, and the greater business community. Data collection methods include: written evaluations, interviews and conversations, surveys, strategic convening and networking events, correspondence surveys, exit interviews, focus groups, and business plan assessments. WSBP has an evaluation system requesting input from students three times through the Start Up course, twice during the Getting Serious and Personal Financial Empowerment classes, and once at the completion of the Exploring Small Business and Advanced Education series. WSBP also collects data from business community partners when they meet with our students to assess learning outcomes of 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 course impact on their career and financial solvency. The MC Board Program Committee conducted in-depth focus groups with WSBP in October to better understand how WSBP has served them upon program completion.

2. How successful has the project/program been during the most recent reporting year for your CDBG project?

In reporting from the last full grant reporting year, Attachment A for 2013 intended to serve:

microenterprises/persons to be assisted (only Burlington counted):

Total #	# low/mod owners
16	10

Final outcomes for grant year 2013-2014 as reported on Attachment C, submitted June 2014:

	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%	# Owners / Persons between 50% and 80% AMI	# Owners / Persons above 80% AMI
This Period	11	2	1	0	3	2	3	3
Cumulative	26	4	3	0	8	6	6	6
Cumulative NRSA Persons / Biz	11	3	0	0	4	3	2	2

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

The data is further evidence of the power of entrepreneur training for women using the WSBP methodology. There is significance in the highest concentration of persons accessing programming who are in the lowest income bracket as indicated by HUD. The data supports WSBP's contribution to the greater goal of creating an economic engine in Burlington and meeting national objectives for CDBG. The largest source of referrals for WSBP is its alumnae, and the program is experiencing above-average enrollment inquiries. As such, this suggests graduates are satisfied with the outcomes they experience as a result of the program. Larger numbers of community members in very low income brackets are expressing interest in WSBP, so additional programming is developed and considered. In recent years, data supports 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 (MC), whose mission as an educational values-driven non-profit organization is to, "live the legacy of the Sisters of Mercy, with an enduring concern for women. By compassionately nurturing self-sufficiency through education, mentoring, entrepreneurship and community, people are empowered to make significant life changes." Most of the participants in MC programs live in poverty. MC promotes self-sufficiency through 3 strategic program areas: WSBP, Mentoring & Justice, and Education & Transition Program. The power of the MC suite of programs lies in its serviced population:

women in life transition. Each participant entering MC programs finds support at each phase of their development to lead a productive, meaningful life as a contributing member of society. Women leaving incarceration find the supportive community and resources necessary and proven to reduce recidivism and build a meaningful life in the Vermont Women's Mentoring Program; diverse populations, including New Americans and people with developmental disabilities, find educational and community support in the Education and Transition programs; women have the opportunity to explore business ownership and build the social network necessary to be successful in life and business through WSBP. Leadership, ongoing support, marketing and collaborative opportunities through MC enhances WSBP's ability to serve low-income women.

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.

The WSBP's length of successful operation is an indicator of its reliable, high-quality, comprehensive entrepreneurial training programs and role as a community institution. 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. A walk through Burlington manifests many local business anchors owned by WSBP graduates. Increasingly, WSBP is sought out by other business support agencies to provide programmatic support. The organization is currently seeking copyright of its program. The Program Director, Gwen Pokalo, has a Master's Degree in Community Development and Applied Economics, was a 2014 Vermont Business Magazine Rising Star Award Winner, and has been developing entrepreneurship programs and education curricula for over eight years. WSBP is fortunate to have its team of seasoned entrepreneur-instructors, who are recognized experts in their fields and have educational credentials to teach in this program. MC as a whole is a well-respected organization with an engaged Board of Directors and professional staff. Results-Based Accountability is a part of the MC lifeblood; it has participated in the statewide Benchmarks Initiative with success, the Director of Grants, Reporting, & Evaluation is in training to be a certified RBA coach/trainer, and the Director of Education & Transition, Anne Lezak, is the former Director of Benchmarks for a Better Vermont and celebrated RBA and grants consultant.

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

MC is dedicated to being a culturally competent organization because of the diversity of its services and ability to have programs and services responsive to community needs. MC has a practice of providing orientation for new staff and volunteers in issues such as gender responsiveness/trauma informed/and economics of class. The organization makes an increased effort to know about and honor various religious and ethnic holidays to avoid scheduling conflicts. Several professional development opportunities have been provided this past year which include: lock down emergency; peer relation aggression; trauma-informed practices; suicide prevention and response; and drug treatment options. Staff members read and studied the book "Scarcity" and use it along with Ruby Paynes work on poverty and economic of class. The MC Board has benefited from last year's recruitment efforts to diversify and MC continues to expand its volunteer pool with people from various backgrounds and experiences.

4. Have you received Federal or State grant funds in the past three years? None for WSBP. State DOC funds for Mentoring.

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

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

1. Will the program target a specific (solely) group of people? 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 # Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Exploring Small Business	5	5	0	0	0
Getting Serious	12	2	4	4	2
Start Up	13	2	5	4	2

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.

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 stable 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: 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; Recently experienced 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 MC's mission. With the two other core MC programs offered under the same roof, WSBP has the opportunity to recruit and serve low income folks through multiple avenues. Exploring Small Business participants are largely recruited from the MC Education & Transition program area. To recruit for Getting Serious, Start Up, and Personal Finance, WSBP advertises through 7 Days Classifieds and advertisements, Front Porch Forum, fliers, email announcements to alum and registered prospective candidates. The Program Director attends community and business development gatherings, such as the CEDO Business Fair, presents at conferences to attract program participants, and appears on Community Access Television and VPR. Selection process for each class is based on open-enrollment or an application and interview. Getting Serious and Personal Financial Empowerment are open-enrollment classes. The Start Up course requires an application and initial interview, and participants are admitted based on having a specific, tangible business idea and basic math and reading/writing skills necessary to produce the plan.

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

MC's training facilities are handicapped accessible. WSBP identifies the reading, 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 supports students through remedial pre-requisite offerings. WSBP instructors have been supported in enhancing equity in the classroom through trainings in Differentiated Instruction. MC hiring policies are non-discriminatory and diverse constituents are actively recruited and included on the advisory groups and the MC Board of Directors. The organization is currently engaged in a program review process 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 to administer the Exploring Small Business, Getting Serious, and Start Up courses. WSBP operates on an extremely lean budget, and no frivolous costs exist programmatically or agency-wide. Therefore, CDBG funds will assist the Director in conducting all program-related duties for the above classes, including recruitment, supervising program instructors and volunteers, curriculum development, course content delivery in Exploring Small Business and Getting Serious (2 cycles/year), technical assistance and support for students in these classes, data collection and evaluation, and administrative protocol. Under the supervision of the MC Executive Director and Board of Directors, the WSBP Director is a 32-hour employee with benefits and is the sole administrator of the program.

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 WK spent on this Specific Activity to be paid with CDBG
Start Up	WSBP Program Director	Teacher supervision	2	1.91%
		Student support	4	3.82%
		Recruitment & enrollment	4.5	4.30%
		Evaluation	2	1.91%
		Alumni relations	2	1.91%
		Program Planning	2	1.91%
Getting Serious	WSBP Program Director	Program Delivery	3	2.87%
		Student Support	0.5	0.48%
		Recruitment & enrollment	4	3.82%
		Evaluation	1	0.96%
		Program Planning	0.5	0.48%
Exploring Small Business	WSBP Program Director	Program Delivery	3	2.87%
		Student Support	1	0.96%
		Recruitment & enrollment	0.25	0.24%
		Evaluation	0.25	0.24%
		Program Planning	2	1.91%

3. Program/Project Budget

Line Item	CDBG	Other	Total
Director of WSBP	15,000	34,079	49,079
WSBP Instructors		30,034	30,034
Exec Dir/Program Planning/Marketing Staff		15,964	15,964
Scholarship		5,000	5,000
Marketing/Printing/Postage		6,720	6,720

events and lunches. Purchases and expenditures are carefully planned for and monitored. Strategic in-kind donors have been sought to allow for the purchase of necessary equipment.

VIII. Collaboration/Efficiency

1. Share specific examples of how your agency collaborates with other programs or agencies to address the needs of the people you serve. Do not just list organizations with whom you collaborate. [UWCC]

Each key program area has its own unique and relevant set of partners and collaborators. Generally, WSBP collaborates deeply with other organizations to support the budding and existing entrepreneurs in Burlington. WSBP leverages public-private partnerships to enhance service delivery and efficiency. Volunteers from various private, public, and non-profit business-related organizations offer support directly during each WSBP course. Davis & Hodgdon Associates and WSBP have formed a strategic partnership to enhance the services and opportunities available to women developing businesses in the community and support the greater mission of MC. Vermont Resilience Lab and WSBP have partnered to pilot a TimeBank specifically to meet and research the support network needs of WSBP graduates. WSBP is participating in discussions with the Vermont Department of Corrections to explore opportunities to bring entrepreneur training into the jails, and a convening of women's business organizations, including the Greater Burlington Women's Forum and Women Business Owners Network, to find collaborative opportunities. WSBP and Champlain College are currently exploring possibilities to collaborate, while MC regularly hosts interns from that and many other area colleges. All collaborations are focused on meeting the needs of aspiring and existing businesses and entrepreneurs in Burlington. MC is deeply and expansively collaborative with other organizations to avoid program duplication and maximize efficiencies. MC participated in the statewide Enough Said taskforce to find opportunities to develop programming to better serve Vermont's girls and women. The Mentoring & Justice program works very collaboratively with Vermont Works for Women, the DOC and Northern Lights. MC belongs to a statewide network of organizations working on behalf of criminal justice reform, and advocacy is done in conjunction with other coalitions and organizations. The Education & Transition Programs staff is active on the Adult Ed Council and meets frequently with other providers, such as the Association of Africans Living in Vermont and a host of other organizations. Internally, the three program areas are collaborating to address the needs of even more diverse populations (see V & VI).

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

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

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

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

IX. Sustainability

1. How 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 and retaining employees 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 started by graduates, such as My Little Cupcake, August First Bakery, NIDO, and Sweet Lady Jane, play an essential part in keeping downtown Burlington viable in the face of ongoing economic struggles, and the WSBP alumnae network continues to enrich and widen the greater Burlington community through social media, networking and business-to-business support and strategic partnerships. 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, thus abandoning the program's original mission. 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.