

SUMMARY REPORT: NEIGHBORHOOD FIRST MICROENTERPRISE KICK-OFF WORKSHOP

I. Introduction

The Neighborhood First Collaborative Microenterprise Program Kick-Off Workshop was held on Saturday, November 5th at the Lawrence-Gregory Community Center from 9:30am to 12:30pm. Marketing efforts for the workshop included targeted personalized emails, an Email Blast, distribution of fliers, and the establishment of a webpage on Talgov.com. This report reviews the objectives of the workshop, the activities that comprised the workshop, the key findings from the workshop, and recommendations for next steps towards the development of a Neighborhood First Collaborative Microenterprise Program.

II. Background and Objectives

The Neighborhood First communities of Frenchtown, Greater Bond and Griffin Heights agreed to work together to develop a collaborative microfinance program. Each of their respective Neighborhood First Plans identify economic development as a top priority. The Plans also emphasize forming partnerships with local educational institutions, workforce development organizations, economic development entities, and similar like-minded stakeholders. To support these goals and specifically the establishment of microenterprise programs, the City of Tallahassee and Tallahassee Community Redevelopment Agency (CRA) have collectively provided more than \$900,000 to Community Action Teams in Frenchtown, Greater Bond, and Griffin Heights. Each neighborhood's specific economic development funding allocation will stay invested within that corresponding neighborhood's boundaries. The November 5th workshop served as a starting-off point for the collaborative initiative, comprising two primary objectives including educating residents about the microenterprise concept and receiving feedback from the residents of each of the three neighborhoods regarding the small business needs within their specific communities.

III. Activities

After a brief welcome, the attendees were given an overview regarding the microenterprise concept. This overview led into the introduction of the first of two hour-long workshop sessions. The first session consisted of a panel discussion in which a moderator discussed currently available microenterprise resources with local microlending experts, including representatives from Mt. Olive Affordable Housing Community Development Corporation, FAMU Federal Credit Union, the Big Bend Minority Chamber of Commerce, the Apalachee Regional Planning Council, and the FAMU Small Business Development Center. After the moderated portion of the panel, the attendees were given the opportunity to ask questions and/or share their small business experiences. After a break, the residents of each neighborhood were directed to three different locations for a facilitated neighborhood-specific discussion regarding their community's small business needs. Each facilitator was provided with the same list of questions. The facilitator used these questions to guide a discussion regarding the small business needs in their neighborhoods and the services/products they want offered within the Neighborhood First Microenterprise Program. While the residents shared their input, assigned staff recorded their feedback via laptop and this feedback was projected onto a screen in real-time so that the entire group could follow along. Residents were also given a hardcopy of the facilitation questions, as well as note cards, if they preferred to write down their feedback instead. The transcribed facilitated discussion notes and written feedback provided key data, the findings of which are discussed below.

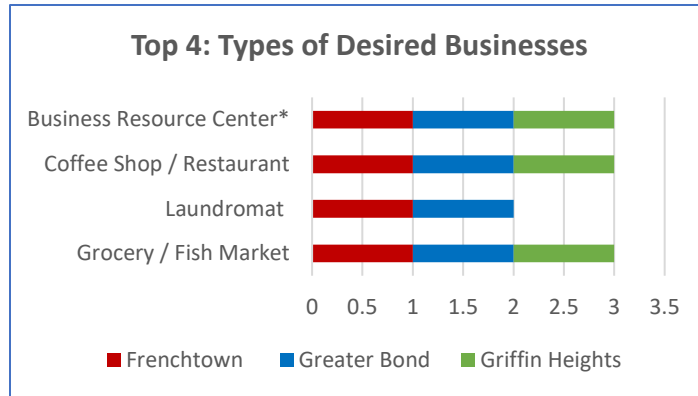
IV. Key Findings

This section provides a brief overview of the discussion responses, highlighting the commonalities identified amongst the neighborhoods, as well as points that differed.

QUESTION 1: What kinds of industries/businesses do you feel that your neighborhood needs? The top four types of businesses that all three neighborhoods mentioned that they would like to see in their neighborhoods include:

- **Grocery/Fish Market**
- **Laundromat**
- **Coffee Shop/Restaurant**
- **Business Resource Center***

**Business Resource Center in this instance includes access to amenities and services such as workspace, office equipment, and business assistance such as bookkeeping, licensing, and other consulting services.*



Listed below are other types of desired businesses that the neighborhoods mentioned specific to their communities:

- **Griffin Heights:** Hair/Beauty; Co-ops
- **Greater Bond:** Construction companies and construction skills training
- **Frenchtown:** Small hardware store; Marketing firm

QUESTION 2: Why do you think there is a lack of these types of businesses? What obstacles do residents face? The neighborhoods all identified the following six small business-related obstacles:

- **Lack of Education**
- **Lack of Business Training**
- **Lack of Financing/Capital**
- **Unaware of Available Business Resources**
- **Unaware of Existing Neighborhood Businesses**

Listed below are obstacles that the neighborhoods mentioned specific to their communities:

- **Griffin Heights:** Lack of 'follow-through'
- **Greater Bond:** Availability of affordable commercial properties; Lack of incentive to stay in neighborhood
- **Frenchtown:** Business overhead costs; Dependency on the City; Neighborhood image/reputation

QUESTION 3: What would you like to see this microenterprise program provide in terms of business support? All three neighborhoods stated that they'd like to see small business support in relation to:

- **Business Training** (i.e., computer software skills, grant writing)
- **Business Education** (i.e., partnerships with FSU & other related community organizations)
- **Business Support Services** (i.e., legal, accounting, and financial/capital assistance)

Listed below are examples of business support that the neighborhoods mentioned they would like to see specifically in their communities:

- **Griffin Heights:** Expand the boundaries of the CRA to include the Griffin Heights neighborhood
- **Greater Bond:** Business mentoring program
- **Frenchtown:** Non-profit specializing in heirs' property; Local business directory

Question 4: What would you like to see this microenterprise program provide in terms of training and education? Regarding small business training and education, the three neighborhoods heavily emphasized the need (and desire) for business training and education related to:

- General small business skills, including financial and strategic planning
- Business mentorship

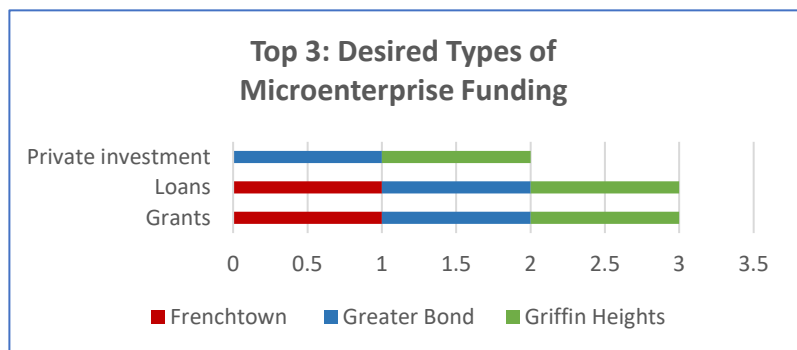
Listed below are examples of business training and education services that the neighborhoods mentioned they would like to see specifically in their communities:

- **Griffin Heights:** Business mentorship program; Credit score counseling
- **Greater Bond:** "Scale-to" small business class that takes a group of entrepreneurs from ideation to reality
- **Frenchtown:** Customer service training; Vocational skills training (partner with LCS); Leadership training; Sustainability training (i.e., paying formerly incarcerated residents to take business/vocational skills training classes); Training should be mandatory for small businesses participating in the microenterprise program.

Question 5: How do you think the success of the microenterprise program should be measured? All neighborhoods stated that there should be some type of monthly or quarterly monitoring of the small businesses with the program that measures specific outputs/benchmarks indicating program success, such as hours of business training/education courses, number of small businesses applying to the program, benefits to the community, tax returns, number of jobs created, length of time in business, credit score, median income of neighborhood, etc.)

Question 6: What types of funding would you like to see this microenterprise program provide? The top three types of funding that all three neighborhoods mentioned they would like to see offered in their microenterprise program include:

- **Grants**
 - Competitive; categorical: marketing, inventory)
- **Loans**
 - (Forgivable; SBA; Micro-)
- **Private investment**
 - (Crowdsourcing; 'Angel' investors)



Question 7: When it comes to providing grants or loans, a microenterprise program must consider many factors. Please share your thoughts regarding the following factors:

7a. What types of small businesses should be eligible? The responses to this question were not consistent across neighborhoods. The question appears to have been interpreted differently amongst the neighborhoods, as well. Listed below are some of the responses:

- **Griffin Heights:** There should not too many constraining rules regarding eligibility
- **Greater Bond:** Businesses that provide essential services; Legal businesses; Must contribute to the benefit of the community; there needs to be guidelines regarding eligibility
- **Frenchtown:** Must be in the neighborhood; Business must be in business for (1) year; No clubs and bars; Must meet the needs of the community; Businesses that encourage community engagement

7b. What should the Maximum and Minimum amounts be for:

Grants

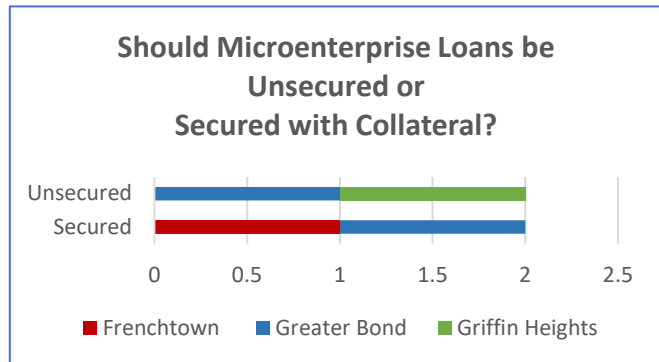
- **Griffin Heights and Greater Bond:** \$5,000 min. - \$50,000 to \$100,000 max.
- **Frenchtown:** Attendees did not agree on a minimum or maximum grant amount; some agreed on the \$5,000 minimum, while others thought that amount should be the maximum award for grants.

Loans

- **Griffin Heights:** \$5,000 min. - \$50,000 to \$100,000 max.
- **Greater Bond:** \$5,000 min. - \$10,000 max.
- **Frenchtown:** \$200,000 max. for secured loans; \$20,000 for unsecured loans

7c. Will Collateral be required? If Yes: Unsecured and/or Secured?

- **Griffin Heights:**
 - Only Unsecured loans
- **Greater Bond:**
 - Secured and Unsecured
 - Added condition regarding the secured loan: 20-30% uncollateralized if business skills training is completed
- **Frenchtown:**
 - Only Secured loans



7d. How will the business owner’s Commitment to Loan Repayment be assessed? The allotted amount of discussion time ran out before the Frenchtown attendees could answer this question. Listed below are the responses from Griffin Heights and Greater Bond:

- **Griffin Heights:** Neighborhood representatives should sit on the Loan Review Board; the loan should be forgiven if the small business is successful
- **Greater Bond:** Credit score

7e. How will Credit History be assessed? The allotted amount of discussion time ran out before the Greater Bond and Frenchtown attendees could answer this question. Griffin Heights residents suggested that an eligible small business must have a credit score between 580-600.

V. Recommendations – Next Steps

1. Working Committee: 3 members representing each neighborhood
2. Feedback Form on Neighborhood Services website
3. Open communication via email and neighborhood meetings
4. GOAL: Request for Proposal (RFP) released by mid-Spring 2023

Supporting Data & Analyses supplied upon request.

