

CITY OF BURLINGTON
COMMUNITY DEVELOPMENT BLOCK GRANT - 2021 APPLICATION

*Application must be no more than 9 total pages (including cover page) with 12 point font.
Refer to NOFA for required information for each question.*

Project Name: Financial Futures: Micro Business Development Program

Project Location / Address: 255 S. Champlain St., Burlington, VT 05401

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

Mailing Address: PO Box 1603, Burlington, VT 05402

Physical Address: 255 S. Champlain St., Burlington, VT 05401

Contact: Kathryn Baudreau Title: Director, Financial Futures Phone #: 802-860-1417 x112

Web Address: www.cvoeo.org E-mail: kbaudreau@cvoeo.org

EIN #: 03-0216837 DUNS #: 162200125

CDBG Funding Request: \$57,000.00

Total Estimated Program/Project Cost: \$218,784.00

Grant Duration: mark one 1 Year 2 Year

(Only Public Service programs with a focus on Early Childhood Education, Childcare and Youth Services are eligible for 2 year grant this year)

Development: mark one Economic Development Construction

Public Service: Early Childhood Ed/Childcare Youth Services Health
Mark one Econ Opportunity Housing and Homelessness

1. Type of Organization

- Local Government Non-Profit Organization (please provide copy of your IRS 501(c)(3) tax exemption letter)
 For-Profit Organization Institution of Higher Education
 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. In addition, this project is ready to proceed as of July 1, 2021.

Paul Dragon

Paul Dragon (Jan 28, 2021 09:49 EST)

Signature of Authorized Official

Paul Dragon

Name of Authorized Official

Executive Director

Title

Jan 28, 2021

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) contributes to CDBG National Objective 3.2.2. to assist low- to moderate-income (LMI) community members with microenterprise activities.¹ MBDP helps LMI Burlington residents start, enhance, or expand a small business. In the City of Burlington, 9.2% of families with a working adult and 26.1% of working single mothers live in poverty.² Many Vermonters seek to increase income through small businesses.³ 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,⁴ partially because wages are almost twice as high as the average minimum.⁵ In addition, micro-business development in communities has a "multiplier" effect that can decrease poverty through job creation.⁶ Micro-businesses "are an especially significant activity for demographic groups...such as people of color and women."⁷ In Burlington, the poverty rate for women is higher than for men, across all adult age groups.⁸ New Americans face further hurdles because of language barriers⁹ 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."¹⁰ With the effects of the COVID-19 pandemic decimating the small business community across the U.S.,¹¹ it is vital that people receive the information and technical assistance they need to sustain their businesses.¹²

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 access 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 owners in accessing three types of capital necessary to reach their micro business goals:

- **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 distinct and, perhaps, unique resources and opportunities.

Human capital development is core to every interaction between clients and business counselors; classes provide core knowledge while 1:1 coaching and technical assistance helps clients put knowledge into action based on their unique situation and specific goals. *Social capital* requires concerted effort in 2021. The coronavirus pandemic has devastated community businesses¹³ and not just financially. The networking that

¹ <https://files.hudexchange.info/resources/documents/Basically-CDBG-Chapter-3-Nat-Obj.pdf>, 3-8

² US Census Bureau. "Burlington city, Vermont: Poverty Status in the Past 12 Months of Families." 2019: ACS 5-Year Estimates Subject Tables. TableID: S1702.

³ SBA Office of Advocacy (2019). "Vermont Small Business Profile, 2019."

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

⁵ Association for Enterprise Opportunity (AEO) (2011). "Bigger Than You Think: The Economic Impact of Microbusiness in the United States."

⁶ Edgcomb, E. and Thetford, T. (n.d.). "Microenterprise Development as Job Creation." The Aspen Institute.

⁷ Association for Enterprise Opportunity (AEO) (2011). "Bigger Than You Think: The Economic Impact of Microbusiness in the United States," 8.

⁸ <https://datausa.io/profile/geo/burlington-vt/>

⁹ North York Community House (2013). "DIY: Immigrant Entrepreneurs are Doing It for Themselves." Metcalf Foundation.

¹⁰ Ibid., 3.

¹¹ Bartik, A., Bertrand, M., Cullen, Z., Glaeser, E., Luca, M., and C. Stanton (2020). "The impact of COVID-10 on small business outcomes and expectations." Proceedings of the National Academy of Sciences of the United States of America (PNAS), Vol. 117, 30 (July 28, 2020).

¹² Bauer, L., Broady, K., Edelberg, W., and J. O'Donnell (2020). "Ten Facts about COVID-19 and the U.S. Economy. The Hamilton Project, Brookings: September 2020.

¹³ Bartik, A., et al., (2020). "The impact of COVID-10 on small business outcomes and expectations." Proceedings of the National Academy of Sciences of the United

occurs through casual, everyday encounters among business owners, patrons, and suppliers has been seriously curtailed.¹⁴ MBDP will support the development of social capital by helping people connect with peers through classes and networking events, and with their industries through the provision of scholarships. MBDP supports *financial capital* development through education on credit and budgeting and technical support in applying for grants and loans. This technical assistance will be crucial in 2021 as businesses navigate grants that are available for small businesses, like the Economic Injury Disaster Loans¹⁵ and other state, federal, and private initiatives.¹⁶ Business owners require help navigating the complex applications and making informed plans for the funds they receive. In 2020, MBDP partnered with CVOEO’s Financial Empowerment for New Americans (FENAP) to develop culturally aware business education for the New American communities.

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

The City identified “Increase Employment/Economic Opportunities” as a high priority, with goals of a) support microenterprises, b) retain/create jobs, and c) reduce economic barriers by access to resources. MBDP supports the creation and maintenance of microenterprises, thus creating jobs and reducing economic barriers by helping clients build financial skills and credit, apply for capital, and access scholarships to help them increase their social capital through networking activities.

4. 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, MBDP conducts an annual impact survey to inform program design. Clients are surveyed to determine the highest priority for training and technical assistance. The development of culturally sensitive micro business services for New Americans is based on the outcomes of CVOEO’s Financial Empowerment for New Americans Project (FENAP) from 2017-2020.

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?

MBDP clients will be better off because they will: 1) increase their ability to manage their finances effectively; 2) develop business plans; 3) learn to start, sustain, and/or expand a business; 4) increase their income as a result of starting or expanding a business; and 5) increase their social capital by expanding their networks.

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

Goal #1: Promote econ. development and job creation for LMC individuals through microenterprise activities

Goal #2: Promote self-sufficiency for LMI individuals

Goal	Activities	Expected Outcomes
1	Technical assistance in writing a business plan; starting, sustaining, and expanding a business, including financial projections, budgeting and credit, marketing, taxes, accessing funding, and accounting.	80 people including 16 New Americans (NA) will learn how to start, sustain, or expand a business
1	Provide scholarships to increase networking (social capital) to support business goals (may include organizational memberships, trainings, etc.).	10 people will receive scholarships
1	Teach classes that were developed in consultation with FENAP community ambassadors.	Facilitate 4 culturally-responsive classes. 4 people attend each class.
2	Provide support in budgeting and credit building/repair. Provide referrals to CVOEO’s Growing Money Program	10 clients work on budgeting and/or credit. 3 clients take financial capabilities classes with

States of America (PNAS), Vol. 117, 30 (July 28, 2020).

¹⁴ Weber, L, and Feintzeig, R. (2020). “Coronavirus Brings Business Networking to a Standstill.” Blog: Wall Street Journal Online, April 1, 2020. <https://www.wsj.com/articles/coronavirus-brings-business-networking-to-a-standstill-11585748773>

¹⁵ Project EMBRACE Report for the Vermont State Community Action Partnership Executive Directors (2020).

¹⁶ American Rescue Plan Emergency Legislative Package to Fund Vaccinations, Provide Immediate, Direct Relief to Families Bearing the Brunt of the COVID-19 Crisis, and Support Struggling Communities https://buildbackbetter.gov/wp-content/uploads/2021/01/COVID_Relief-Package-Fact-Sheet.pdf.

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.*

Outcome	Method/Tool	Type of Data	From Whom?	When?
80 people including 16 New Americans (NA) will learn how to start, sustain, or expand a business	Training and Technical Assistance Interest Survey	Qual = open-ended questions related to training and technical assistance Quant = forced ranking and number of business plans	Survey sent to all MBDP clients.	End of program, annually in April.
	Outcome Tracker Database	Demographics, financial/ business goal progress, credit scores, business start-ups, expansions, enhancements, capital leveraged, jobs created	All MBDP clients	After each client contact
10 people will receive scholarships	Social Capital Survey	Qual = open-ended questions related to scholarship use and its benefits Quant = forced ranking and number of scholarships given out	Scholarship recipients	6 months after participants complete program
	Outcome Tracker Database	Scholarship recipients are a subset and the Outcome Tracker data is included in data totals.	All recipients	
Facilitate 4 culturally-responsive classes, each in a different language. 16 people attend total.	Outcome Tracker Database	Demographics, financial and business goal progress, credit scores, business outcomes.	New Americans	After each class
	Community feedback	Culturally appropriate feedback varies with language communities.	New Americans	After each class
10 clients work on budgeting and/or credit. 3 clients take financial capabilities CVOEO's Growing Money classes	Annual Client Survey	Qual = Personal stories Quant = survey questions about changes in savings, debt, credit scores, and other financial outcomes	All MBDP clients.	Annually in Oct
	Outcome Tracker	Class attendance, financial goals, and credit scores are recorded in database	All MBDP clients	After each class/goal

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 2020 (or June 2019). For non-CDBG participants – report on your achievements from the previous year.

In the year ending June 2020, the MBDP team successfully served more clients than during the prior year. Clients used their scholarships effectively, and more capital was leveraged.

Goals/Objectives	Anticipated	Actual	2021 has been a stronger year. In just the first half of the current grant year (7/1/20 – 6/30/21), outcomes include: <ul style="list-style-type: none"> 69 clients (80 anticipated for full year)
Clients served	120	64	
Clients attend workshops	30	22	
Clients access scholarships	10	10	

Businesses started	6	5	<ul style="list-style-type: none"> Supported clients to leverage \$224,735.30 in grants and loans. 2 businesses started during the pandemic.
FTE jobs created	8	3.5	
Businesses enhanced	18	10	
Businesses expanded	6	4	
Capital leveraged	\$250,000	\$130,532	

V. Experience / Organizational Capacity

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

CVOEO addresses fundamental issues of economic, social, and racial justice and works with people to achieve economic independence. MBDP's activities fit the mission by helping people with limited resources and often limited employment options increase their annual income and/or hourly wages¹⁷ and build assets. Increased financial opportunities for low-income and marginalized community members promotes economic justice.

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's administrative staff has decades of experience successfully implementing large grants and major funding and is skilled at monitoring program funding. Kathryn Baudreau, the Director of Financial Futures (FFP), which includes MBDP, has 15 years of experience serving underserved populations and developing new programming. Simeon Geigel has been a business counselor at CVOEO for 21 years. John Gergely has been with CVOEO for four years and is an experienced small business owner and retired career professional at an international Fortune 500 business firm. Asma Abunaib, Ph.D., is the FENAP Project Manager and has 10 years of experience coordinating humanitarian efforts with NGOs at refugee camps, on microenterprise projects, and with adult education. Rachel Goldstein is the Administrative Coordinator for FFP. She has ten years of experience in direct service and administration with the Peace Corps and AmeriCorps. CVOEO has been supporting LMI community members since 1965, and has had a MBDP since 1988.

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 hired a Director of Racial Equity who is charged with increasing organizational knowledge, strengthening existing community partnerships and building new ones around issues of diversity, equity, and inclusion. In late 2020, CVOEO hosted a series of 10 webinars for staff across its four-county service area. The webinars provided information about racial equity issues such as how to recognize unconscious bias, define cultural competence, and provided a space for people to discuss these issues through small-group interactions. CVOEO's Financial Empowerment for New Americans project provides resources for people in their own languages through a hotline monitored by CVOEO community ambassadors. MBDP is collaborating with New Americans in the community to develop business curricula that is culturally-relevant.

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

¹⁷Association for Enterprise Opportunity (AEO) (2011). "Bigger Than You Think: The Economic Impact of Microbusiness in the United States."

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/2020-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	80	30	25	25	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, 2021? 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?

MBDP serves LMI adults in Chittenden, Franklin, Grand Isle, and Addison Counties; CDBG funds are used to assist the Burlington clients within the broader program. MBDP serves all genders, races, and ethnicities. Our close relationships with FENAP, Reach Up, VocRehab, Dept. of Labor, Champlain Housing Trust, the Howard Center, Community Action, and VITA lead MBDP to serve a higher percentage of New Americans, people with disabilities, and those with extremely low income and no assets than you find in the general population.

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 FENAP to ensure culturally appropriate services for New American clients. Members of the MBDP staff attended CVOEO’s cultural-competence trainings in 2020. MBDP’s physical office is fully accessible. MBDP offers classes at different times of the day to accommodate work and parenting schedules. 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, business counseling, and classes to Burlington residents; b) recruit new volunteers and develop infrastructure; c) consult with FENAP to ensure cultural differences are considered; d) research the American Rescue Plan and other funding opportunities to help clients navigate the system; d) increase networking for clients to pay for business needs such as: membership in professional organizations, networking events, and trainings.

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

MDBP technical assistance, business counseling, and classes	John Gergely and Simeon Geigel, MDBP Business Counselors	Outreach, coaching, technical assistance, training, and applying for funding	John: 5 hrs/ Simeon: 15 hrs/week	100%
Support provision of classes in 4 languages	Asma Abunaib, Financial Empowerment for New Americans Manager	Recruit participants, support Community Ambassadors' facilitation of classes	2 hrs/week	100%
Volunteer development; class coordination	Rachel Goldstein, FFP Administrative Coordinator	Volunteer recruitment and support; class coordination	2 hrs/week	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, all 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, 2021?
X Yes _____ No _____ Not funding salaries

3. Program/Project Budget

Line Item	CDBG Funds	Other	Total
Salary	\$31,523.00	\$93,416.00	\$124,939.00
Fringe	\$9,278.00	\$27,971.00	\$37,249.00
Workers Compensation	\$397.00	\$1,177.00	\$1,574.00
Indirect	\$6,809.00	\$20,178.00	\$26,987.00
Scholarships	\$5,000.00	\$0.00	\$5,000.00
Program Materials and Office Supplies	\$800.00	\$600.00	\$1,400.00
Liability Insurance	\$75.00	\$1,025.00	\$1,100.00
Service Contracts	\$200.00	\$1,069.00	\$1,269.00
Rent, Utilities, Telephone, Space Maintenance	\$2,918.00	\$8,164.00	\$11,082.00
Other: background fees, client credit reports, postage, supplies – maintenance, printing, fees, dues, equipment, local travel	\$0.00	\$8,184.00	\$8,184.00
Total	\$57,000	\$161,784	\$218,784

4. Funding Sources

	Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$50,799	\$57,000	\$58,299	\$67,000
State (specify)				
Housing and Homeless Programs			1,291,223	1,291,223
Nutrition Programs			21,037	21,037
Utility Assistance & Energy Programs			2,051,703	2,161,703
Victim Services & Prevention			159,202	159,202
Employment and Training Programs	79,774	58,667	79,774	
Head Start & Education Programs			339,196	364,196
Federal (specify)				
Health and Human Services	78,449	100,467	8,930,846	9,021,548
USDA			107,046	107,046
Energy			472,262	772,262

HUD			2,795,297	1,960,189
FEMA			17,452	17,452
Justice			674,016	637,907
Treasury			1,048,894	75,700
	57,466			
United Way			101,000	75,750
Private (specify)				
Donations			1,431,445	1,431,445
Foundations		2,650	615,102	547,000
Private Organizations			382,270	382,270
Program Income				
Weatherization			590,867	620,867
Fee for Service			12,900	12,900
Other (specify)				
City and Town Grants			57,500	60,250
Interest			65,000	70,000
In-Kind: Food			3,224,343	3,802,000
In-Kind: Volunteer			233,654	269,915
In-Kind: Volunteer Professional			534,388	1,175,000
In-Kind Space			-	-
Total	\$266,488*	\$218,784	\$25,294,716	\$25,098,862

* Additional, temporary staff member was hired during COVID-19 to help clients apply for COVID-19 relief grants.

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

$$\frac{\$ 57,000.00}{\text{CDBG Funding}} \div \frac{\$ 218,784.00}{\text{Total Program/Project Costs}} = \frac{26}{\text{Percentage}} \%$$

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

$$\frac{\$ 218,784.00}{\text{Total Program/Project Cost}} \div \frac{200 \text{ (across four counties)}}{\# \text{ Total Proposed Beneficiaries}} = \frac{\$ 1,093.92}{\text{Cost Per Person}}$$

$$\frac{\$ 57,000.00}{\text{Total Amount of CDBG Funding}} \div \frac{80 \text{ (Burlington clients)}}{\# \text{ Total Proposed CDBG Beneficiaries}} = \frac{\$ 712.50}{\text{Cost Per Person CDBG Investment}}$$

NOTE: For MBDP budgeting, the “total project” includes all MBDP clients in Chittenden, Franklin, Grand Isle, and Addison Counties. Our Burlington clients benefit from the staff skill and project-wide resources of the full MBDP project.

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

MBDP accesses multiple funding sources, and has a base to sustain current work. We seek additional funds to enhance programming for New Americans and provide a high level of support to Burlington businesses. MBDP’s work aligns perfectly with CDBG’s goals to support micro business development and with the City of Burlington’s anti-poverty strategy. The City will see a return on its investment through increased income for residents, increased jobs, and reduced reliance on public services.

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?*

MBDP clients have access to FFP’s Growing Money financial capability classes and credit coaching. Volunteers from the business community help teach parts of the MBDP and part of our plan in 2021 is to increase our volunteer base to include other fields such as accounting, tax preparation, and marketing. We use CDBG funds to leverage additional 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.

MBDP and the Vocational Rehabilitation office (VocRehab) have collaborated for many years. Many Social Security Disability Income recipients live below the poverty line and seek business ownership as a way to increase their financial security while still managing the challenges caused by their disability. VocRehab clients go through a “readiness indicators checklist” with their case managers and then are referred to MBDP for support in achieving their goals. MBDP business coaches and VocRehab case managers stay connected throughout the client’s participation in the program to ensure that services complement each other.

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/classes. MBDP is unique in focusing on LMI residents while having no other eligibility criteria. In addition, 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.

Prior to the pandemic, nearly all appointments were in person. Due to COVID-19, we provided phone and videoconferencing appointments. In the nine months prior to the pandemic, for every 100 appointments that clients attended, there were 12 times when clients did not show, cancelled at the last minute, or called to reschedule. In the nine months since offering phone and videoconferencing, for each 100 appointments, there have been only six missed, cancelled, or rescheduled appointments. Higher client attendance uses staff time more efficiently. We will continue to offer phone and videoconferencing after social distancing ends to overcome the attendance barriers that clients face, like transportation and childcare challenges.

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?

In 2017, MBDP participants from the past five years were surveyed to find out what the long-term impacts were of working with a business counselor. As of 2017, 87 percent of the businesses that started, were enhanced or expanded because of their participation in the MBDP are still operating. Respondents reported that they improved their business management skills and felt more self-sufficient and successful. If the project ends, the professional and financial skills that participants gained will continue to affect the community positively, not only through their businesses, but also through their personal, everyday interactions.

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

The MBDP is not new; however new components, such as culturally-responsive curricula includes community members whose opportunities might otherwise be limited due to language and cultural barriers. Because of CVOEO’s commitment to financial independence, the core services of this program are included in its strategic plan. If CDBG funds were not available, MBDP would continue, but at a reduced capacity.

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) Consult with Community Ambassadors to strengthen work with New Americans; 3) Recruit volunteers and develop infrastructure; 4) Provide scholarships.