



City of Cambridge Community Development Department

Cambridge BIPOC Business Advisory Committee Presentation

November 15, 2021



Agenda

- **Overview of Large Employers Assistance**
- **Overview of Small Businesses Assistance**
- **Assistance for Commercial Districts**
- **COVID-19 Small Business Relief Programs**
- **Committee Questions and Feedback**





Assistance for Large Employers

Assistance for Large Employers

- Networking and marketing opportunities
- Conference attendance and leadership
 - Example: Life Sciences Corridor
- Site search for available properties
- Workforce development efforts
 - Example: Biomed Career Training Program





Assistance for Small Businesses



Assistance for Small Businesses

- Research and best practices
- Workshops, trainings, info sessions, and special events
- Individualized coaching for customized support
- Networking and marketing opportunities
- Guides for navigating city processes
- Access to industry and real estate data
- Reimbursement grants

Assistance for Small Businesses – Research and Best Practices

- Research and best practices projects include:
 - Retail Strategy Plan (2017)
 - Retail Zoning Changes (adopted in 2021)
 - Food Business Incubator Program (ongoing)
 - Circular Economy (in process)
 - Disparity Study (RFP stage)



Small Business Programs - Technical Assistance

1. 10-Week Business Planning Course

- This program covers information about financing, marketing techniques, business plan development, and honing a business pitch.
- Participants develop a full business plan and have an opportunity to pitch their business concept to a jury of entrepreneurship experts

2. Workshops, trainings, info sessions, and special events

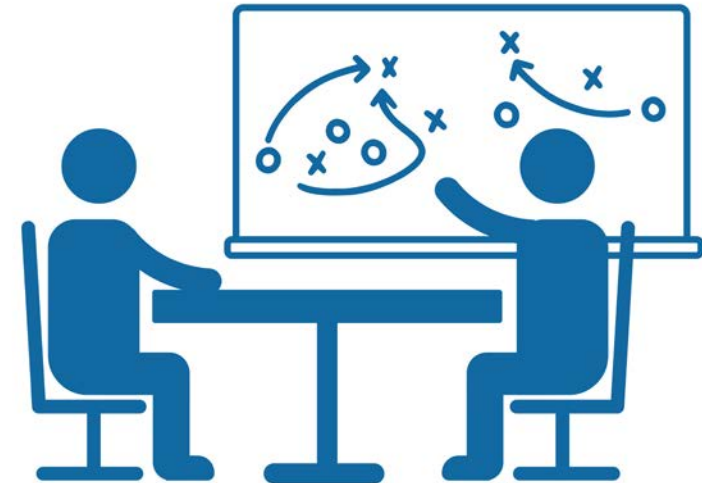


Small Business Programs - Technical Assistance

3. Coaching Program - individualized coaching for customized support. Our experts can help with:

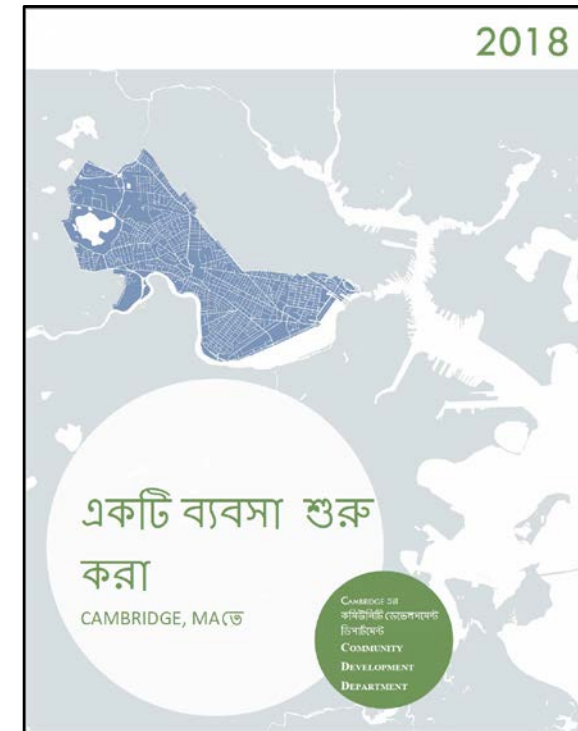
- Interior Design / Merchandising / Architecture
- Legal Consultation
- Commercial Insurance
- Marketing
- Financial Planning
- Restaurant / Food Service
- Web Design

4. Cambridge Entrepreneurship Assistance Program - grants eligible Cambridge early-stage entrepreneurs with a scholarship to The Capital Network (TCN)'s 6-month membership program that includes entrepreneurial workshops, panels, boot camps, and office hours



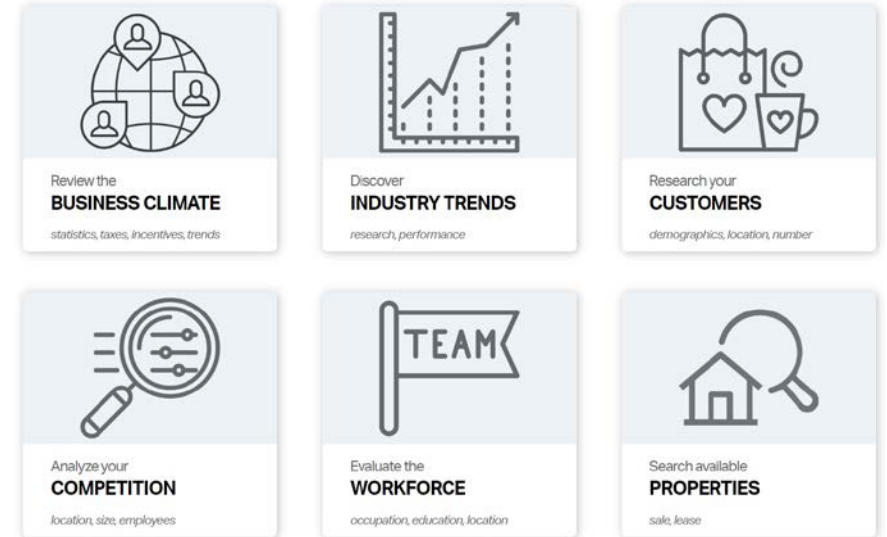
Small Business Programs - Resources

- Guides for navigating city processes
 - Business Resource Guide (available in Amharic, Arabic, Bengali, Mandarin, and Spanish)
 - Start up Regional Resource Guide
 - Activating Your Vacant Storefront
 - Using the Sidewalk for Business Use
 - Americans with Disabilities Act (ADA) Small Business Guide



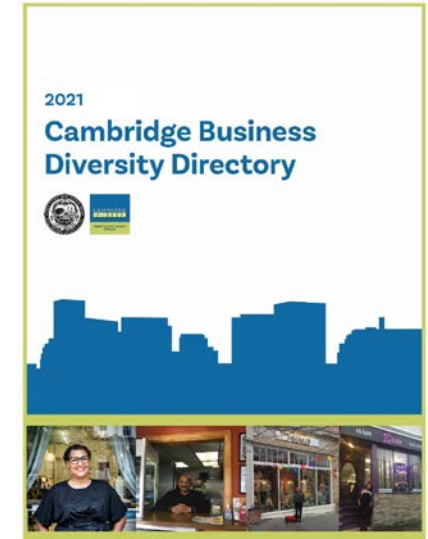
Small Business Programs - Resources

- Access to industry and real estate data
 - Site Finder service provided via CoStar
 - Small Business Data Dashboard



Small Business Programs - Marketing

- Networking and marketing opportunities
 - Cambridge Business Diversity Directory
 - Local Vendor Fair
 - National Small Business Week
 - Black Business Month
 - Women's Business Month
 - Legacy Business Program
 - Small Business Saturday



Small Businesses Programs - Grants

- Reimbursement Grants
 - Retail Interior Accessibility Program
 - Small Business Enhancement
 - Storefront Improvement Program



Small Businesses Programs - Grants

Retail Interior Accessibility Reimbursement Grant Program



Improvements to the interior of commercial buildings to make in-store experiences more accessible.

Project examples:

- Braille menus
- Counter Hearing Loops
- Accessible bathrooms
- Improving aisles in store
- Accessible dining tables
- Interior store ramps
- Accessible shelving and counters

Eligibility Requirements:

- Commercial property facing a Cambridge street
- Storefront must have at least one accessible entry/exit
- Open to the public

Funding:

- **Up to \$10,000**
 - 90% matching
 - Grants of \$2,000 or under qualify for 100% matching and waived Davis-Bacon Wage rate requirements

Small Businesses Programs - Grants

Small Business Enhancement Reimbursement Grant Program



The Small Business Enhancement (SBE) Program is a reimbursement grant program that helps eligible retail, food, home-based and creative for-profit businesses purchase equipment and materials associated with growing their business in Cambridge.

Project examples:

- new websites, kitchen equipment, new lighting, marketing equipment and new Point of Sale (POS) systems.

Eligibility Requirements:

- This program is funded through the U.S. Department of Housing and Urban Development (HUD) and is subject to their rules and regulations. Find [Eligibility Criteria here](#).

Funding:

- Grants range from a maximum of \$6,000 for brick-and-mortar businesses to a maximum of \$1,000 marketing grants for home-based businesses.

Small Business Programs - Grants

Storefront Improvement Reimbursement Grant Program



Improvements to visual appearance and accessibility.

Project examples:

- Signs, blade signs, window graphics, and awnings
- Doors and windows
- Exterior Lighting
- Paint or masonry work
- Planter boxes

Eligibility Requirements:

- Commercial property facing a Cambridge street
- Businesses offering goods and services
- Open to the public

Funding:

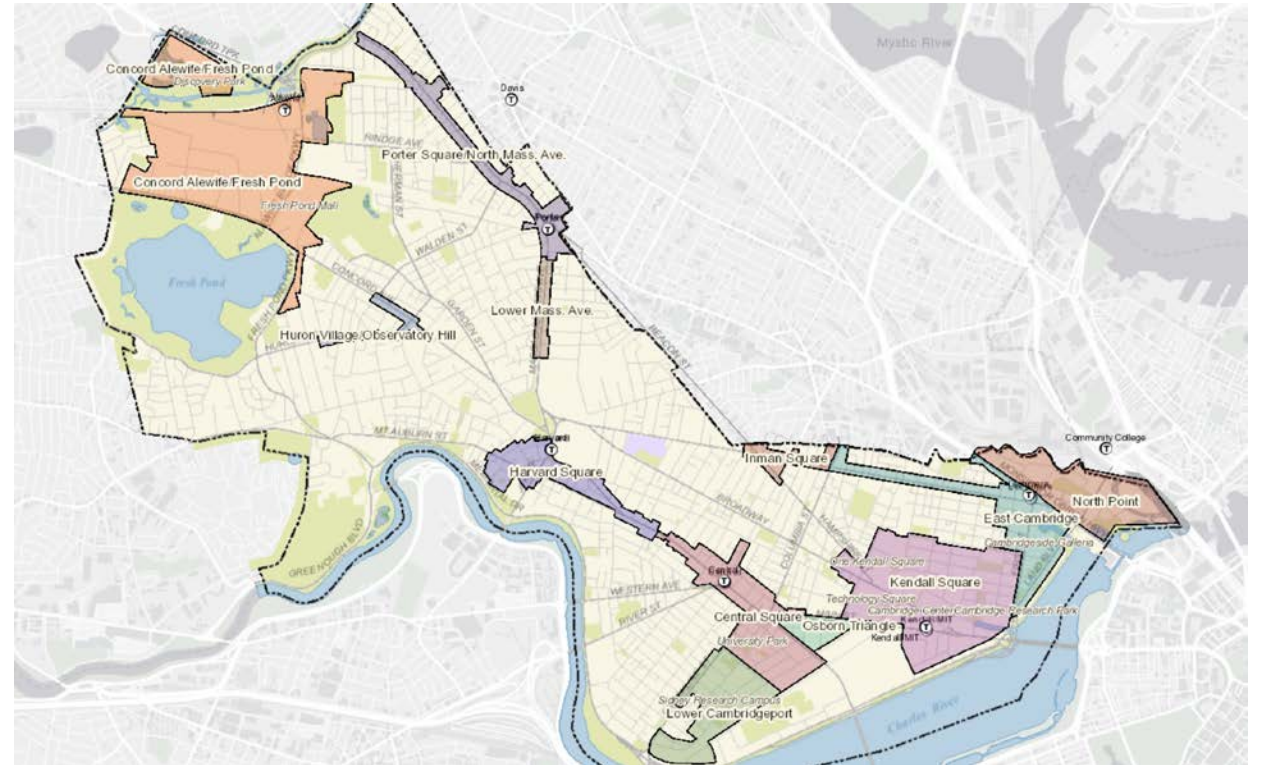
- **Up to \$35,000**
- **\$20,000** for accessibility upgrades (90% reimbursement)
- **\$15,000** for façade upgrades (50% reimbursement)



Assistance for Commercial Districts

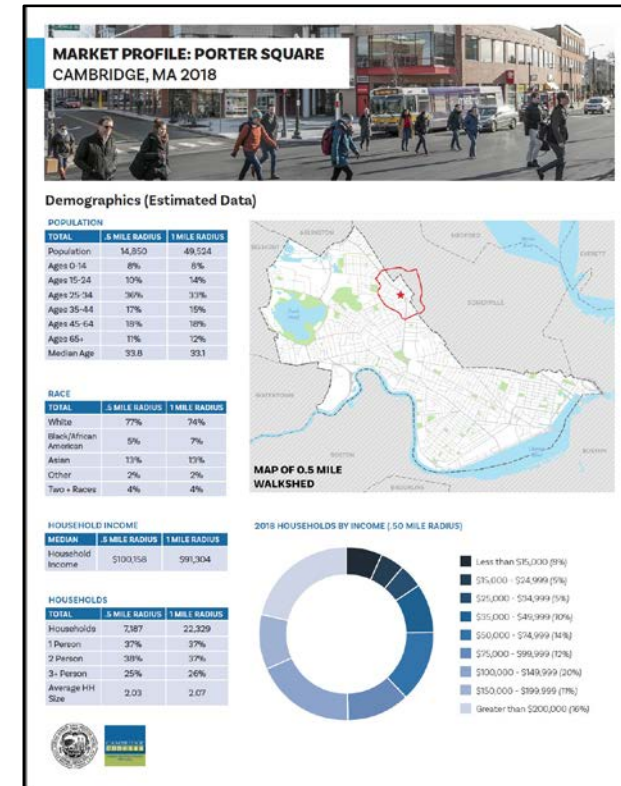
Assistance for Commercial Districts

- Small Business Challenge Grant
- District Surveys, Reports & Profiles
- Vacant Storefront Initiative
- Liaison to neighborhood groups and business associations



Assistance for Commercial Districts

- Conduct customer surveys and Commercial District Profiles
- Provide commercial district market data, including demographic information
- Vacant Storefront Initiative
 - Ground floor vacant storefront database
 - Engage with property owners
 - Vacant Storefront Design Contest



Assistance for Commercial Districts - Grant

- Small Business Challenge Grant
 - \$1,000- \$7,000 grants
 - Groups of businesses or business association applicants only
 - Pays for infrastructure, events, and beautification
 - Yearly application
 - Looking for projects to help women and BIPOC-owned businesses





Program Impact

Year in Review Programs: FY2021



**Storefront
Improvement
Program**

14 businesses assisted

57% identified as Minority or Women-owned businesses



**Retail Interior
Accessibility
Program**

5 businesses assisted

40% identified as Women-owned businesses



**Small Business
Enhancement
Program**

18 businesses assisted

61% identified as Minority or Women-owned businesses

Total FY2021 Women, Minority, or Women and Minority-owned businesses assisted (including grants & technical assistance): 204. 61% increase from last fiscal year.

City of Cambridge
Community Development Department

COVID-19 Small Businesses Grants and Loans Overview

Last updated June 2021





Introduction

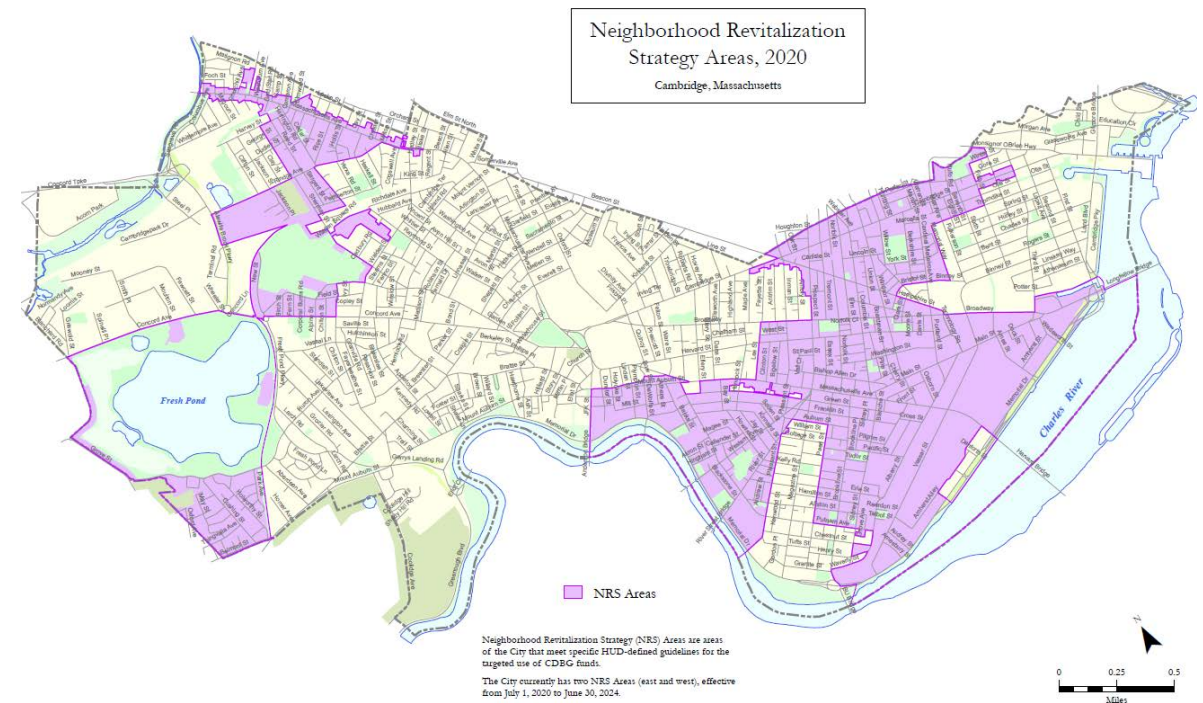
City-wide COVID-19 Grants and Loans

CDBG & HUD-CARES Act Grant Programs

Relief, Recovery, and Winter Grants were funded through Community Development Block Grants (CDBG) from the US Department of Housing and Urban Development (HUD) as well as HUD-CARES Act Funding. Funds were available to **CDBG-eligible brick and mortar businesses**.

CDBG eligibility guidelines ensure that federal funding assists residents and businesses in **predominantly low-moderate income areas (known as Neighborhood Revitalization Strategy (NRS) areas)** or are **low-moderate income micro-enterprises**.

An eligible Cambridge brick and mortar business owner either has a **business location in the NRS area(s)**, a **home address in the NRS area(s)** or is a **micro-enterprise business**.



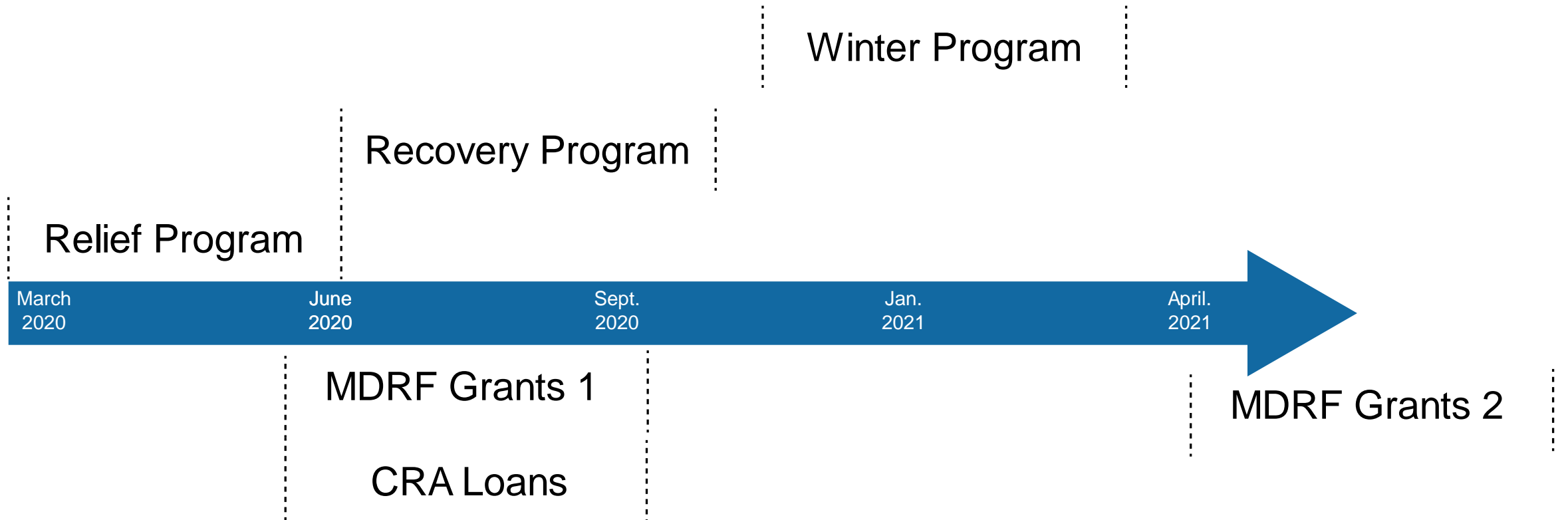


Mayor's Disaster Relief Fund & Cambridge Redevelopment Authority

Round 1 (Spring 2020) distributed grants through the City of Cambridge Mayor's Disaster Relief Fund (MDRF) and loans offered by the Cambridge Redevelopment Authority (CRA) which targeted **brick and mortar businesses outside CDBG-eligible areas and home-based businesses located in Cambridge.**

Round 2 (Spring 2021) distributed grants only (no loan component) through both MDRF and CRA which prioritized those **who hadn't received any prior city, state, or federal government funding, Women- and Person of Color-owned businesses,** and small businesses owners **who make (or have employees who make) less than \$75,000/year.**

Timeline





Connecting Despite COVID-19

Digital/Remote:

- E-Newsletter
- **Direct emails and calls**
- Phone “office hours”

Leveraged Networks:

- “Word of mouth” from early round awardees
- Weekly Small Business Advisory Committee meetings with Business Association leaders
- **City Departments that touch business community (e.g. Licensing, Police Department)**
- Faith-based institutions and non-profits

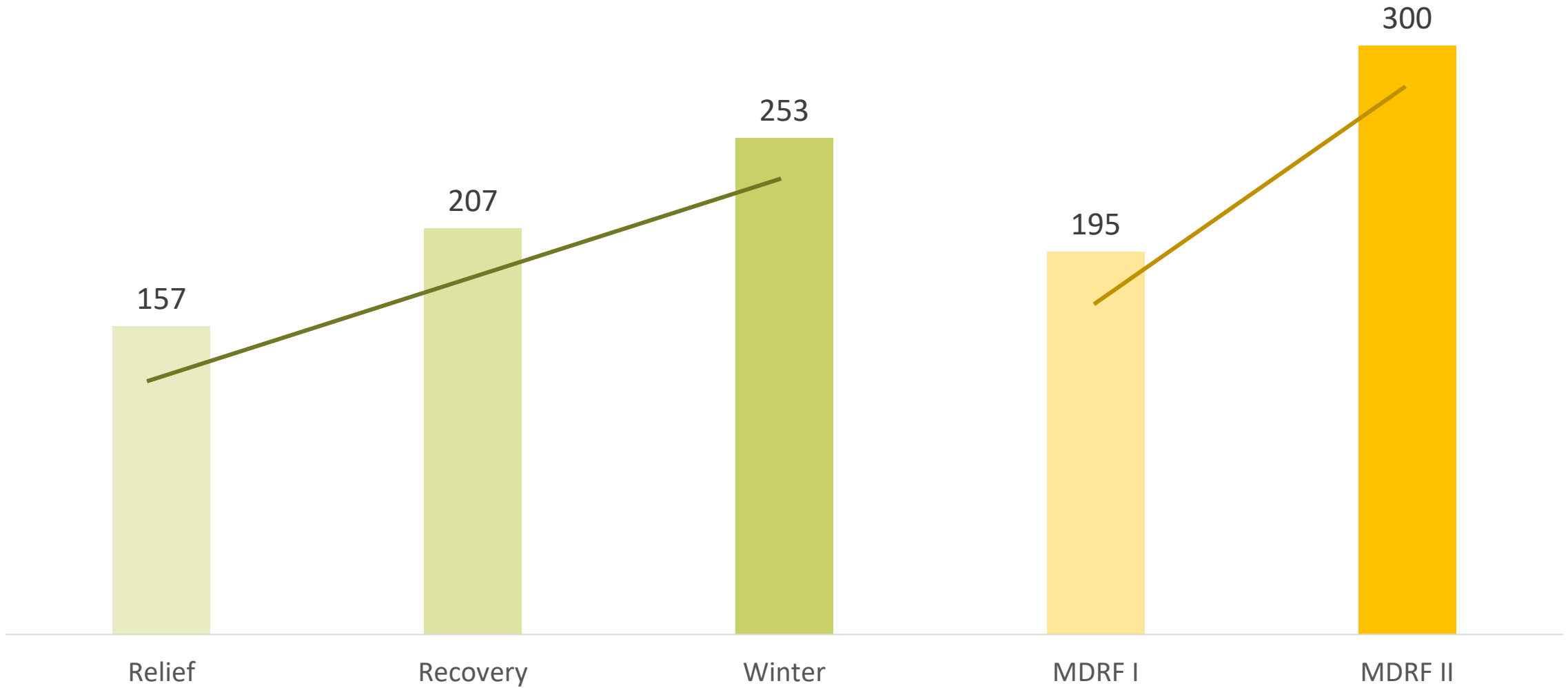
Print:

- **Fliers (in 5 languages) dropped in target areas and businesses**
- **Applications dropped in target areas and businesses**
- Application packets mailed to target businesses

Support Services:

- Translation services for one-on-one assistance
- **Assistance filling out applications and forms**
- Document pick-up
- **Phone calls, texting, and email throughout process**

Total Count of Applicants





City-wide Program Impacts

\$4.3 million in aid distributed to
406 businesses
receiving an average of **\$10,000**

Grants (Relief, Recovery, Winter & MDRF R1)

Total amount: **\$2.8 million**

of businesses: **384**

Average award: **\$7,000**

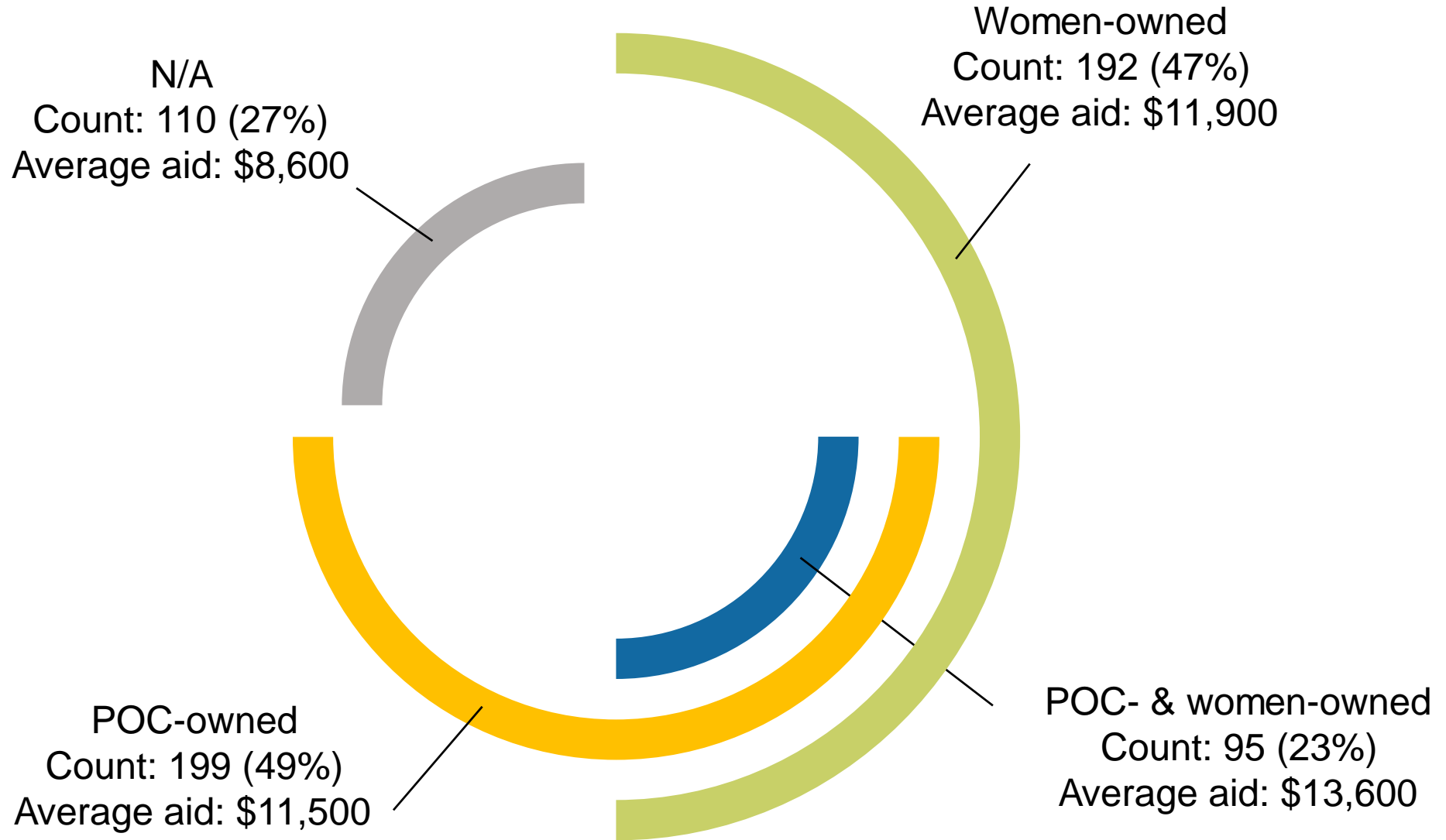
Loans (MDRF/CRA)

Total amount: **\$1.5 million**

of businesses: **104**

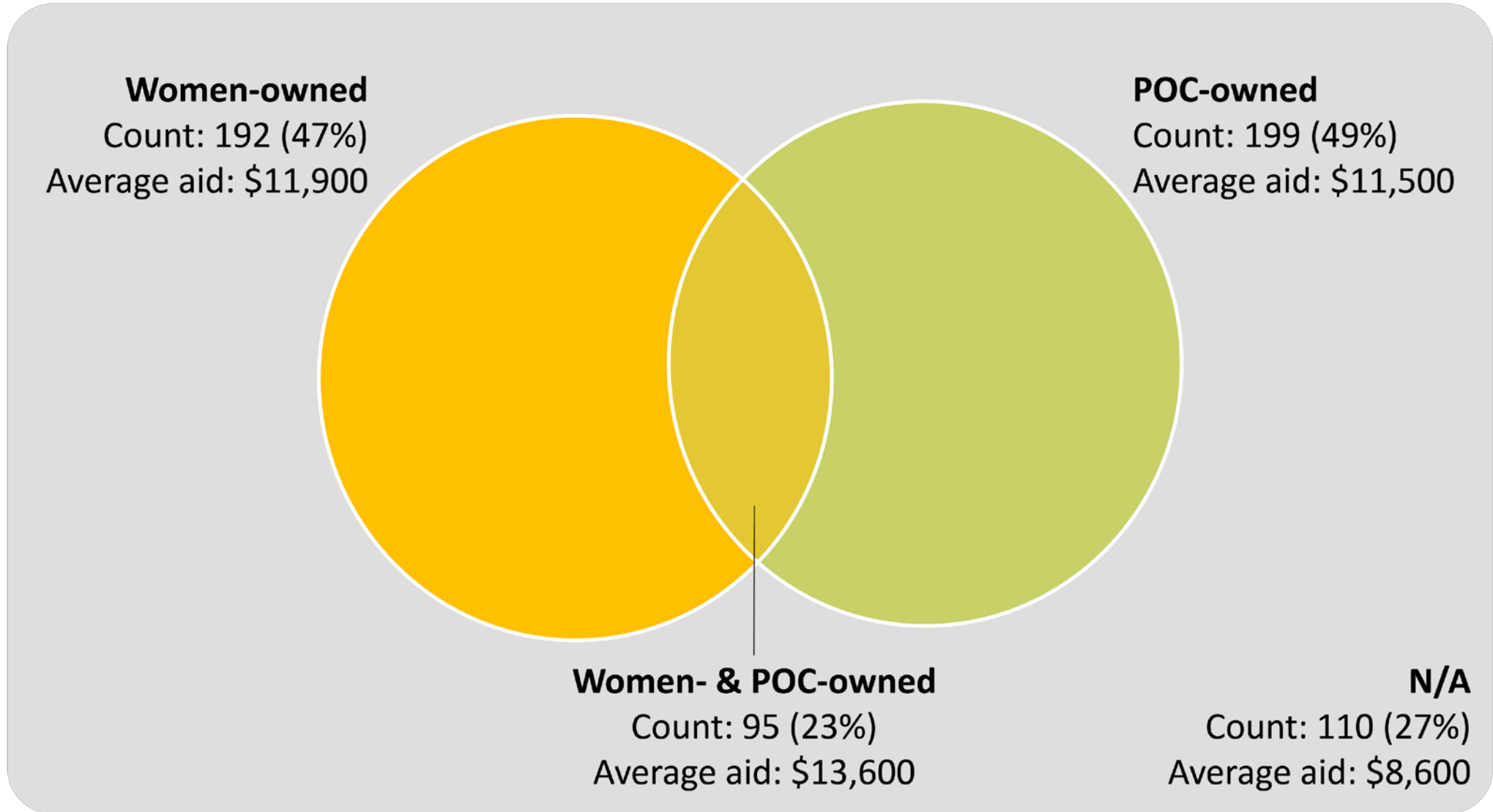
Average award: **\$14,000**

Business Owner Demographics



Total Grantees: 406

Business Owner Demographics

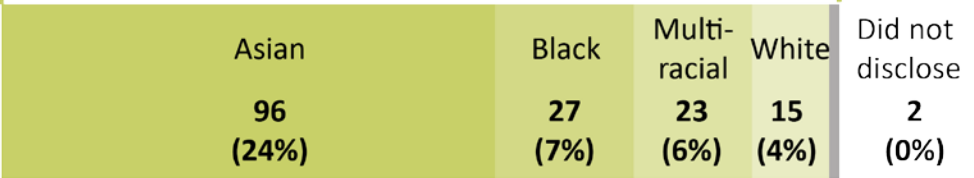
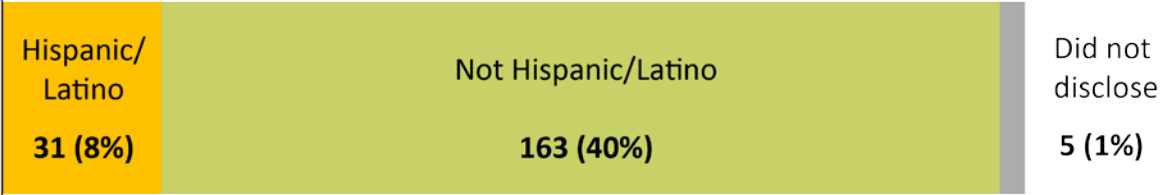


Business Owner Race & Ethnicity: POC-owned Businesses

Not POC-owned businesses
207 (51%)

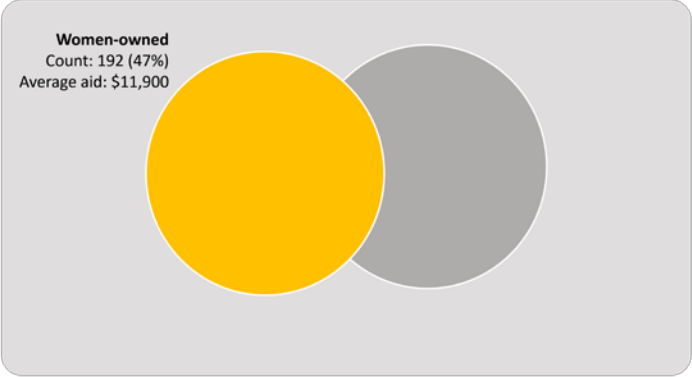
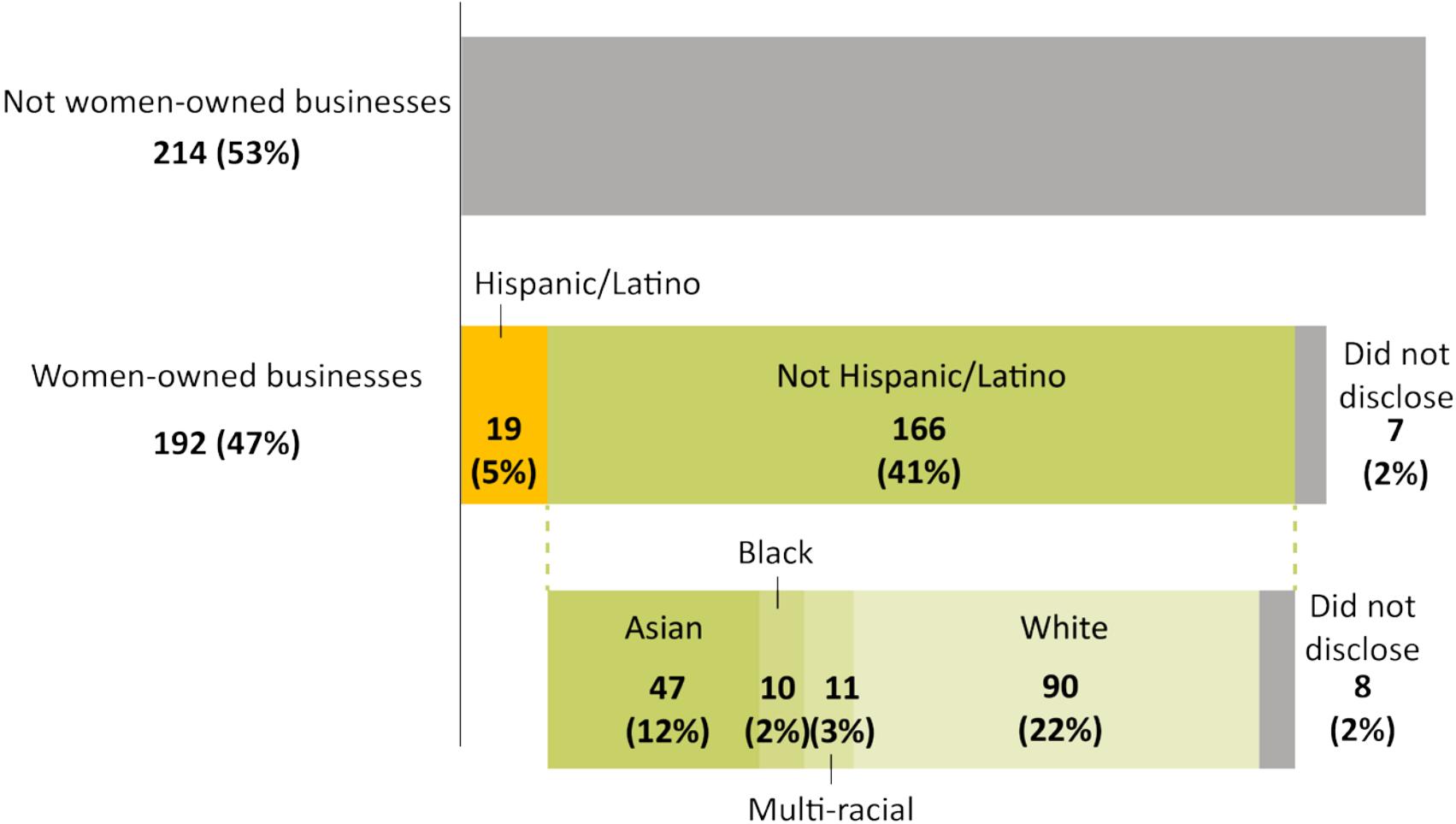


POC-owned businesses
199 (49%)



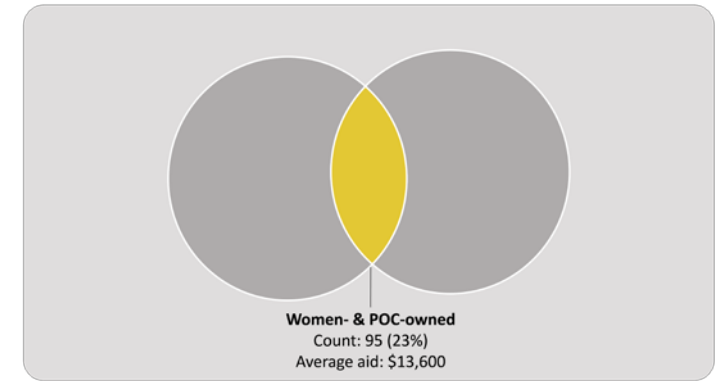
- Percentages shown of the total number of grant/loan recipients (406).
- “Multi-racial” includes Asian and White, Black and White and Other multi-racial categories.
- POC-owned business owners who identified as Not Hispanic/Latino White may include categories such as recent immigrants, Middle Eastern and/or other ethnicities.

Business Owner Race & Ethnicity: Women-owned Businesses

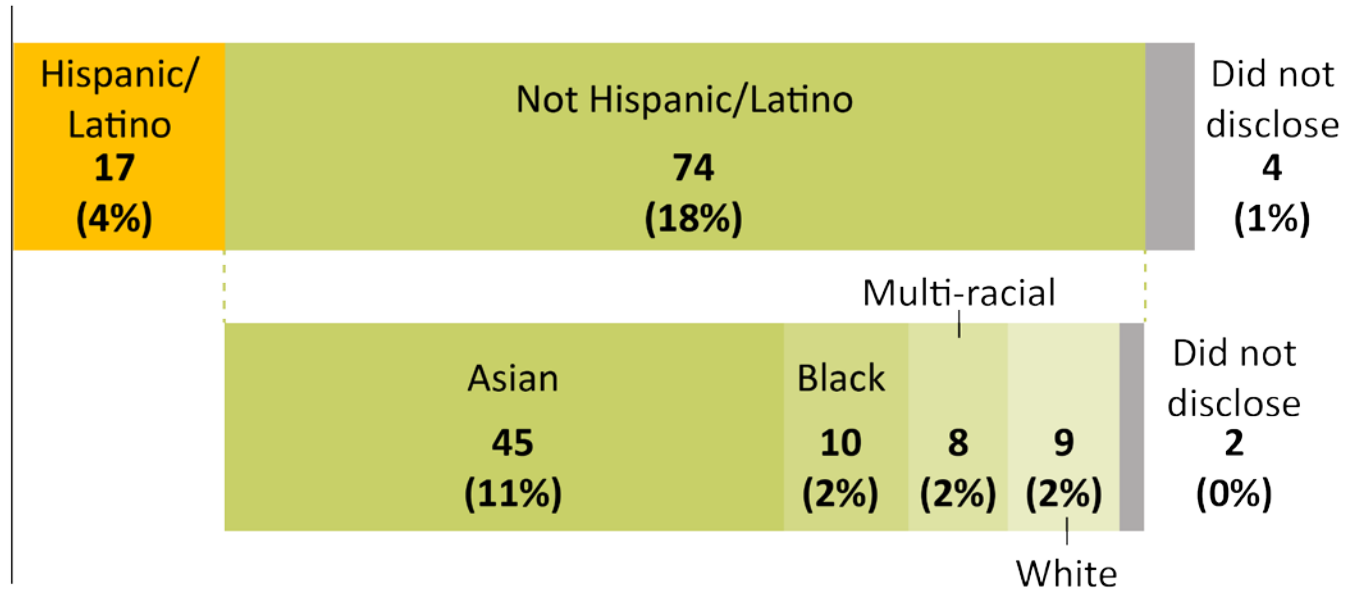


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Business Owner Race & Ethnicity: POC- & Women-owned Businesses

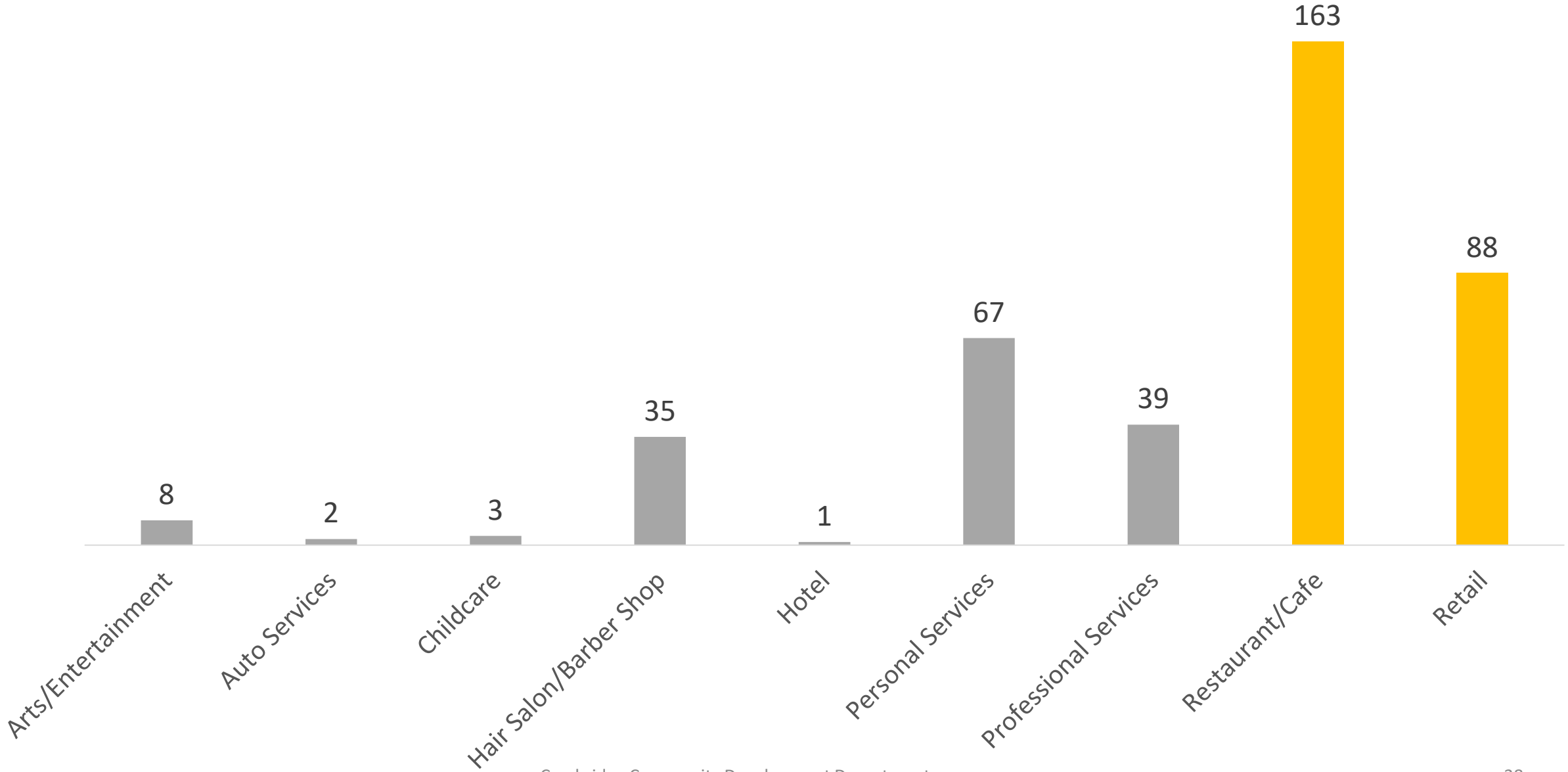


POC- & Women-owned
95 (23%)



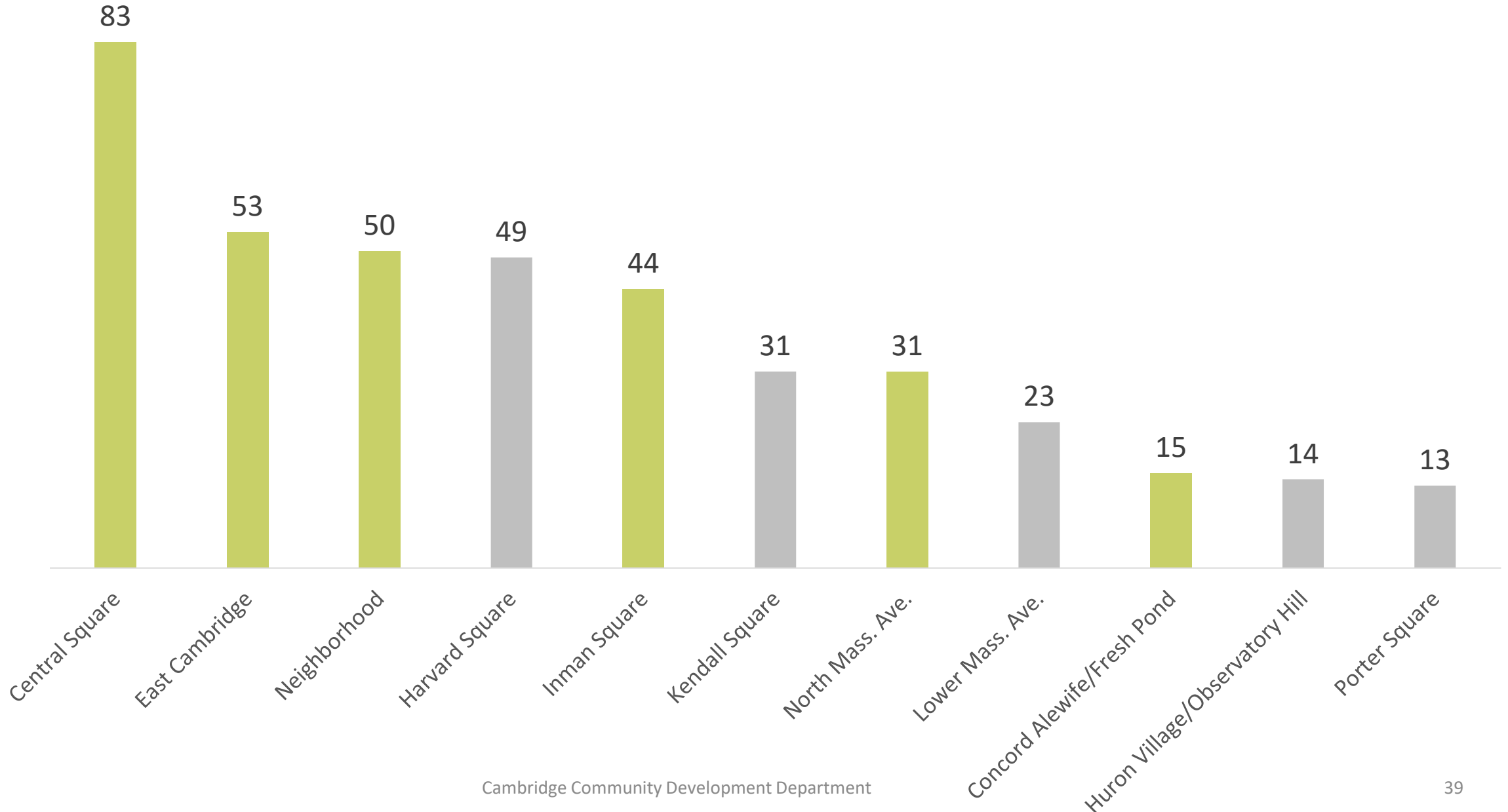
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Business Type

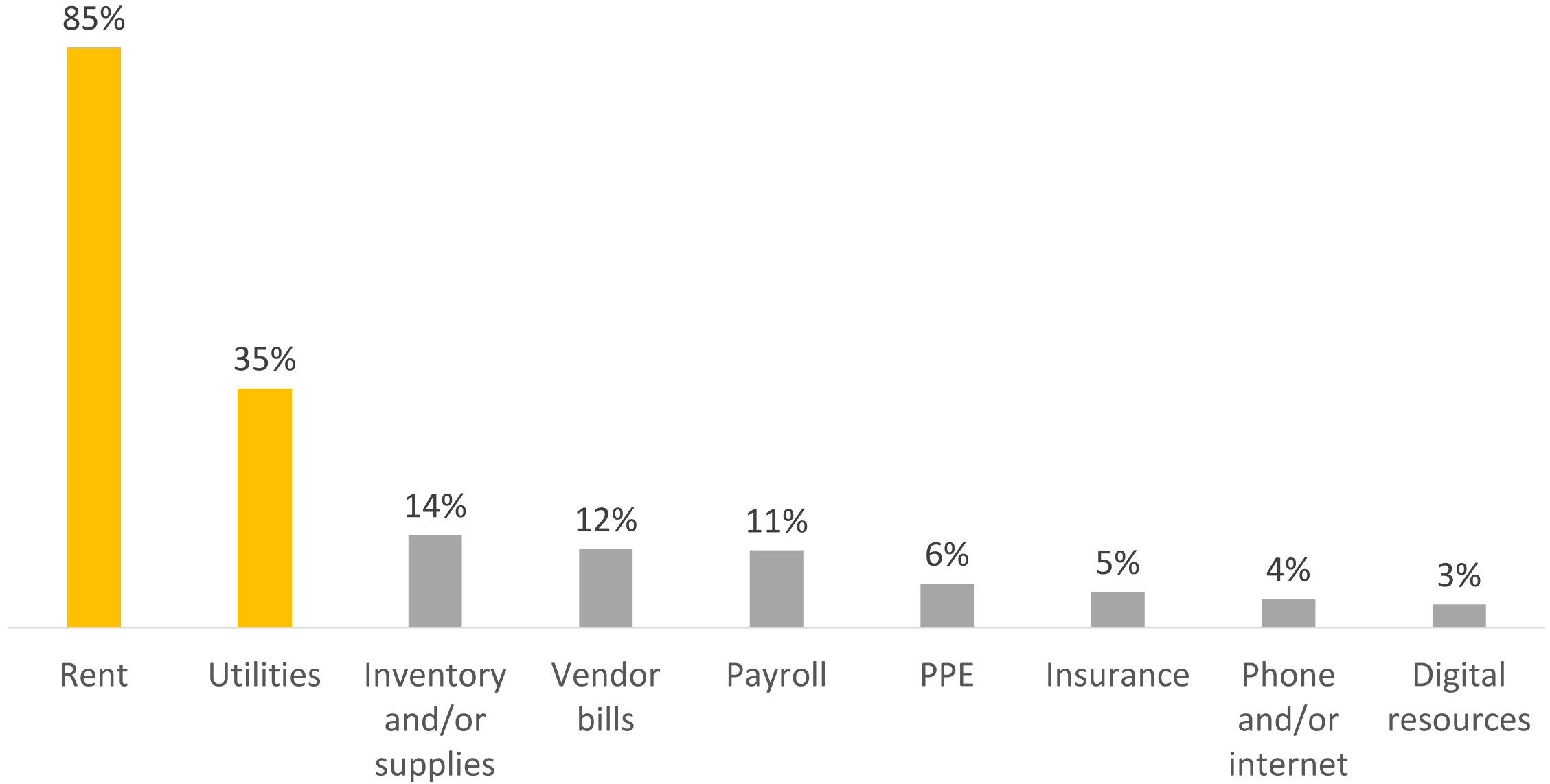


Business Location: Districts

 NRS Areas



Use of Grants





Program Exit Survey Results

CDBG & HUD-CARES Act Funded
Relief, Recovery & Winter Programs

Overview

Average Years in Business: **14 years**

Tenancy Status

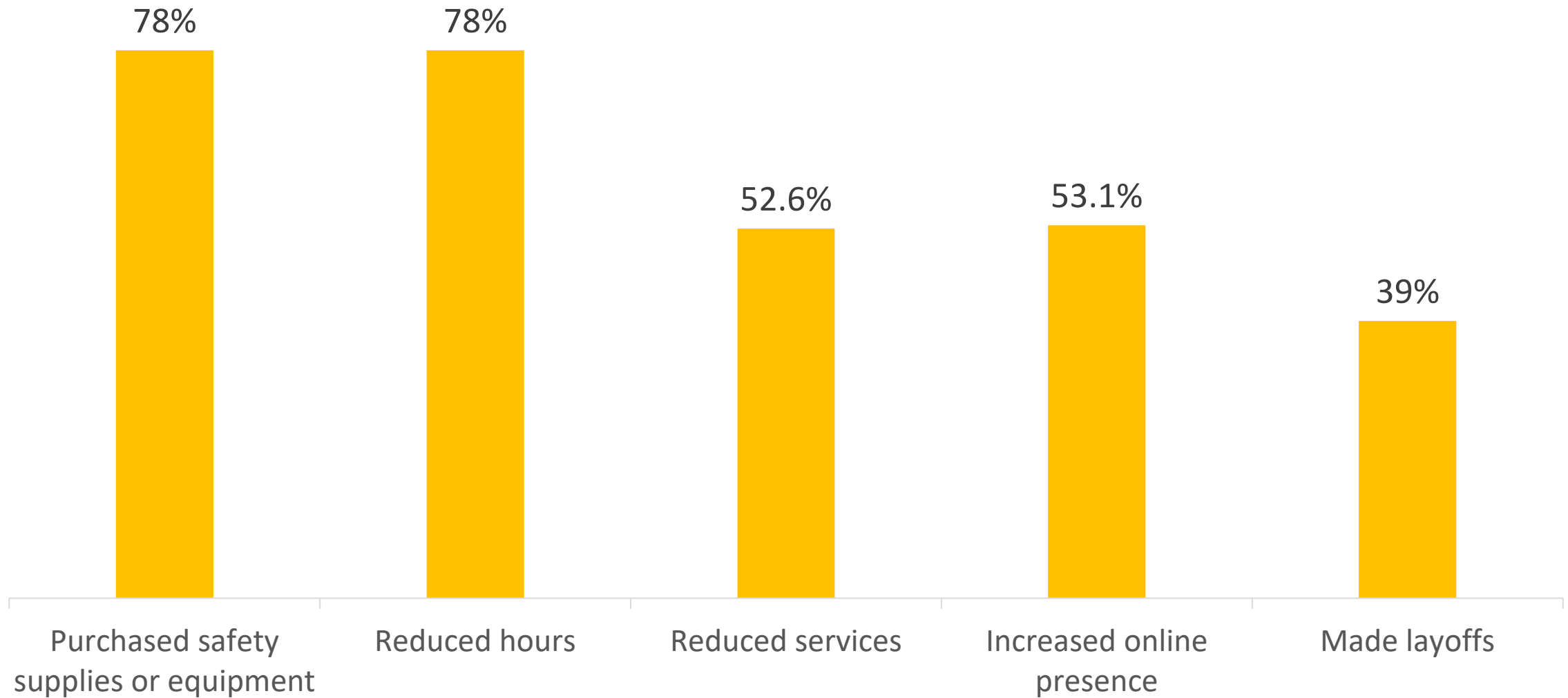
- Owner: 6%
- **Renter: 94%**

Business Type:

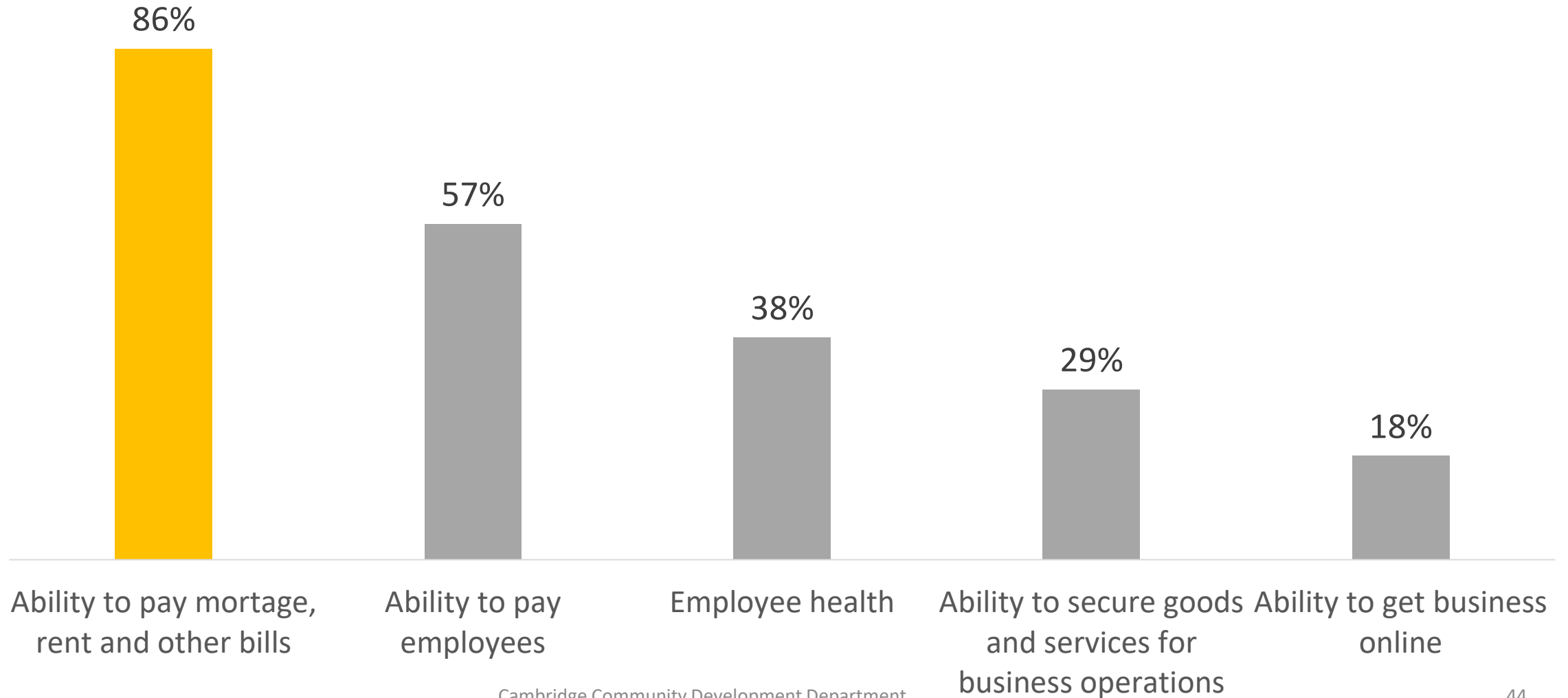
- **Brick and Mortar: 98%**
- B2B: 2%




Action Taken Due to Pandemic



Concerns Moving Forward



Public Communication



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CAMBRIDGE**

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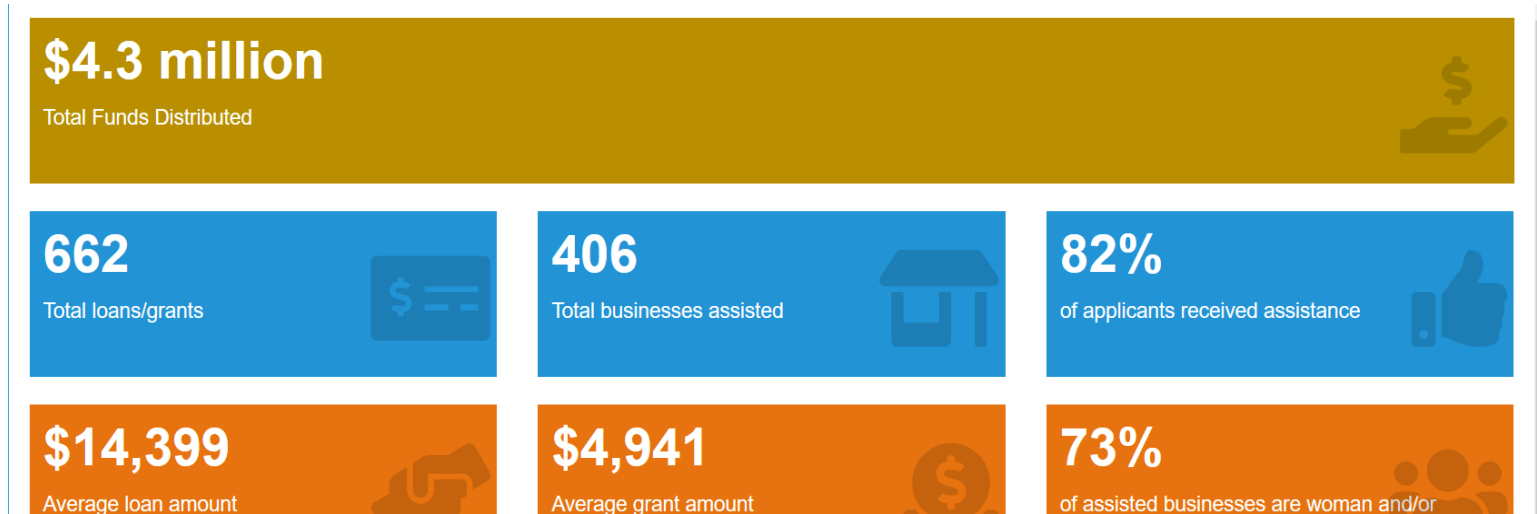
Services ▾ | I Want To ▾ | Departments ▾ | Search

Home > [COVID-19 Information](#) > [Businesses](#) > Assistance

Web Address:

[cambridgema.gov/covid19/
Business/Assistance](https://cambridgema.gov/covid19/Business/Assistance)

Small Business Assistance Dashboard





Support Services during COVID-19

Marketing & Events:

- Maintained the Open/Closed business listing
- Distributed free, reusable facemasks
- Assisted ECBA “Pick It Up Cambridge” campaign
- Assisted CSBID “Hello Neighbor” campaign
- Updated Cambridge Business Diversity Directory
- Small Business Saturday promotion
- National Small Business Week promotion

Direct Staff Connections:

- Small Business Advisory Committee
- Small Business Office Hours
- Regular attendance at Business Association and specialty group meetings
- Text, personal phone, and in-person visits (when safe)

Timely Info Sessions:

- Small Business Info Session on Indoor Ventilation Best Practices during COVID-19
- Co-hosted 2 Info Sessions with Small Business Association (SBA) about Paycheck Protection Program (PPP) and 1 Info Session about Restaurant Relief Fund (RRF)

Assistance with State and Federal Programs:

- Assisted restaurants with enrollment in State’s Public Way Outdoor Dining program
- Fielded questions about State’s Massachusetts Growth Capital Corporation (MAGCC) grant and directed to appropriate contacts
- Fielded questions about Federal EIDL and PPP program, and directed to appropriate contacts

Additional Efforts:

- Launched the Regional Economic Development lunch series
- Secured a Commonwealth Local Rapid Recovery Grant to assist with downtown revitalization

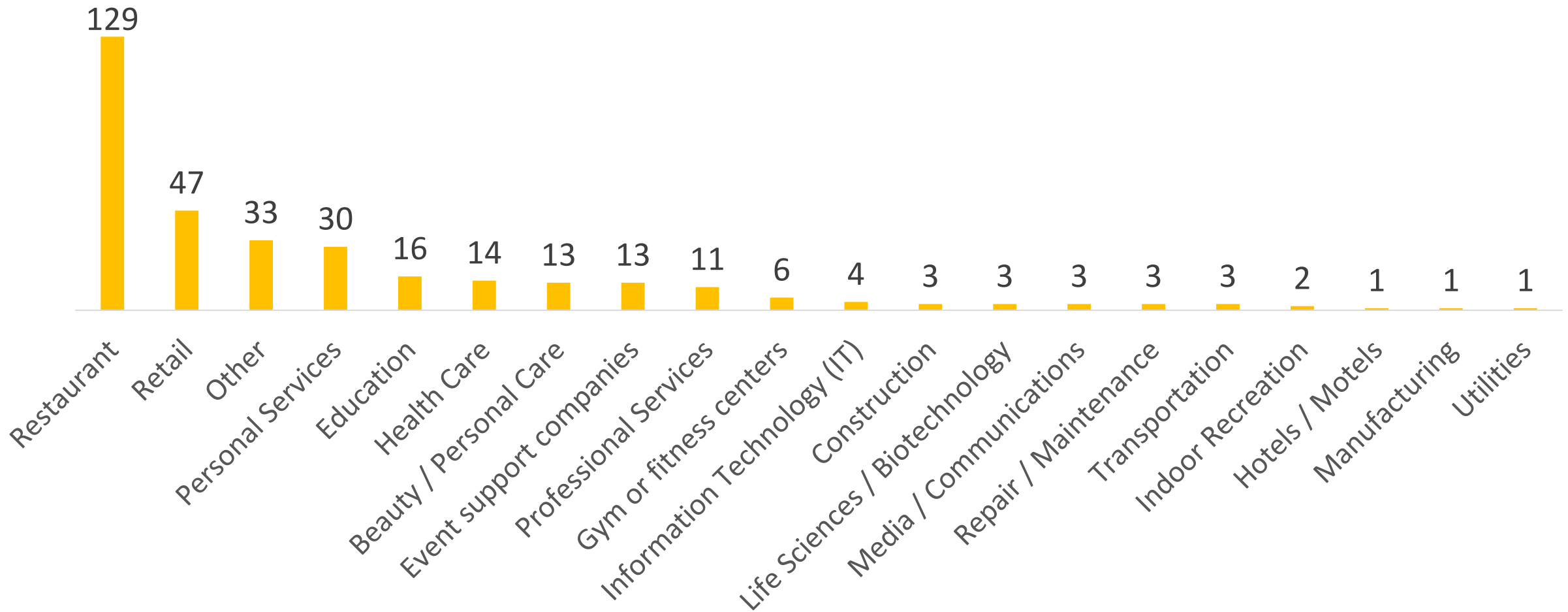


State-wide Small Businesses COVID-19 Grant Programs

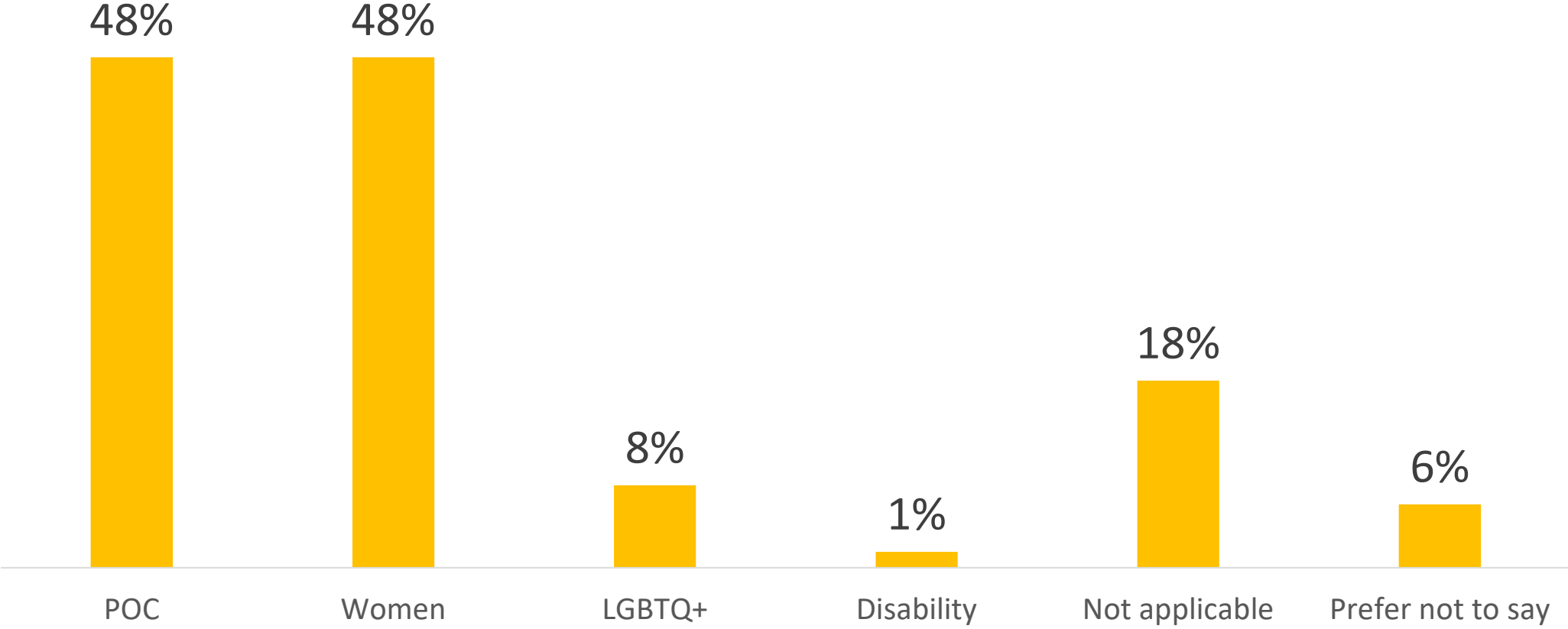
MGCC Grants

\$17 million in aid distributed to
336 businesses
receiving an average of **\$51,000**

Business Types



Business Owner Demographics – State Grants





Thank you