



# Live6 Alliance: Small Business Support Strategies Findings

December 3, 2020

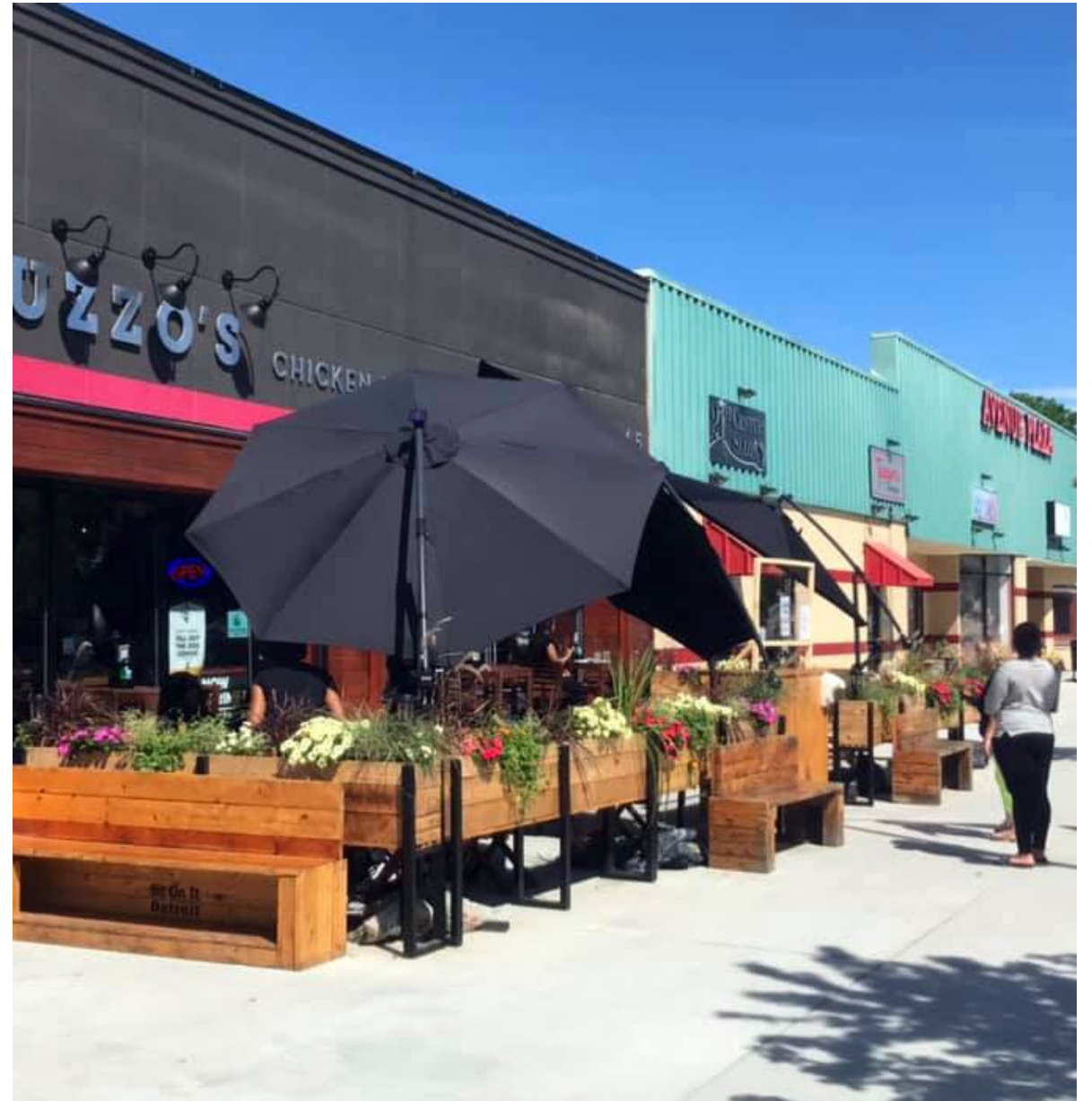
# Introduction & Project Overview

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# Project Overview

## Goals

- Understand the challenges facing small businesses in the Livernois and McNichols corridors, with a focus on independent Black-owned businesses during the COVID-19 pandemic.
- Develop systems to track the business corridors over time.
- Apply lessons learned and best practices from across the country to meet these challenges.



# National Context

Black-owned businesses have been hit particularly hard by COVID-19 impacts.

- Since the pandemic, Black-owned businesses have been almost twice as likely to close (41%) as small businesses overall (22%).
- **Guiding question:** How can local business support organizations like Live6 respond, to help businesses survive?



By Claire Kramer Mills, Ph.D., Assistant Vice President

## INTRODUCTION

The COVID-19 pandemic has exposed a health. Many of the same places hit hard by business closures, and job losses. The

The effects of the pandemic on small business have weakened demand, are well documented that the number of active business owners drop on record. While the overall decline and ethnic groups are even more striking a 41 percent drop.<sup>4</sup> Latinx business owners by 26 percent. In contrast, the number

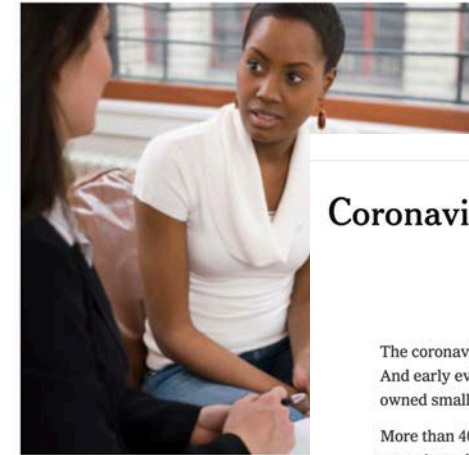
This brief examines reasons why Black-owned businesses overall.<sup>6</sup> We draw on epidemiological data on the geographic reach of the pandemic and health from the Federal Reserve's 2020 COVID-19 incidence, policy interventions

• Volumes of COVID-19 cases coincide with high levels of Black business activity in counties nationwide show Black-owned as white-owned firms are less likely to

COVID-19 ENTREPRENEURSHIP

## REPORTS: BLACK-OWNED BUSINESSES STILL CLOSE AT DOUBLE THE RATE OF WHITE BUSINESSES

by Dana Givens July 20, 2020



(Image: ThinkStock)

The spread of COVID-19, or the novel coronavirus, pandemic is spreading around the country. Black-owned small businesses have taken disparities and lack of resources. Now new studies are showing down at higher rates than their white counterparts.

Overall, small businesses have taken a huge hit. A National Bu

The New York Times

PLAY THE CROSS

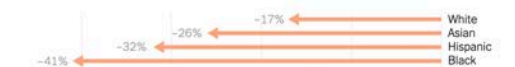
## Coronavirus Is Hitting Black Business Owners Hardest

By Lauren Leatherby June 18, 2020

The coronavirus pandemic will shutter many small businesses. And early evidence shows it is disproportionately hurting black-owned small businesses.

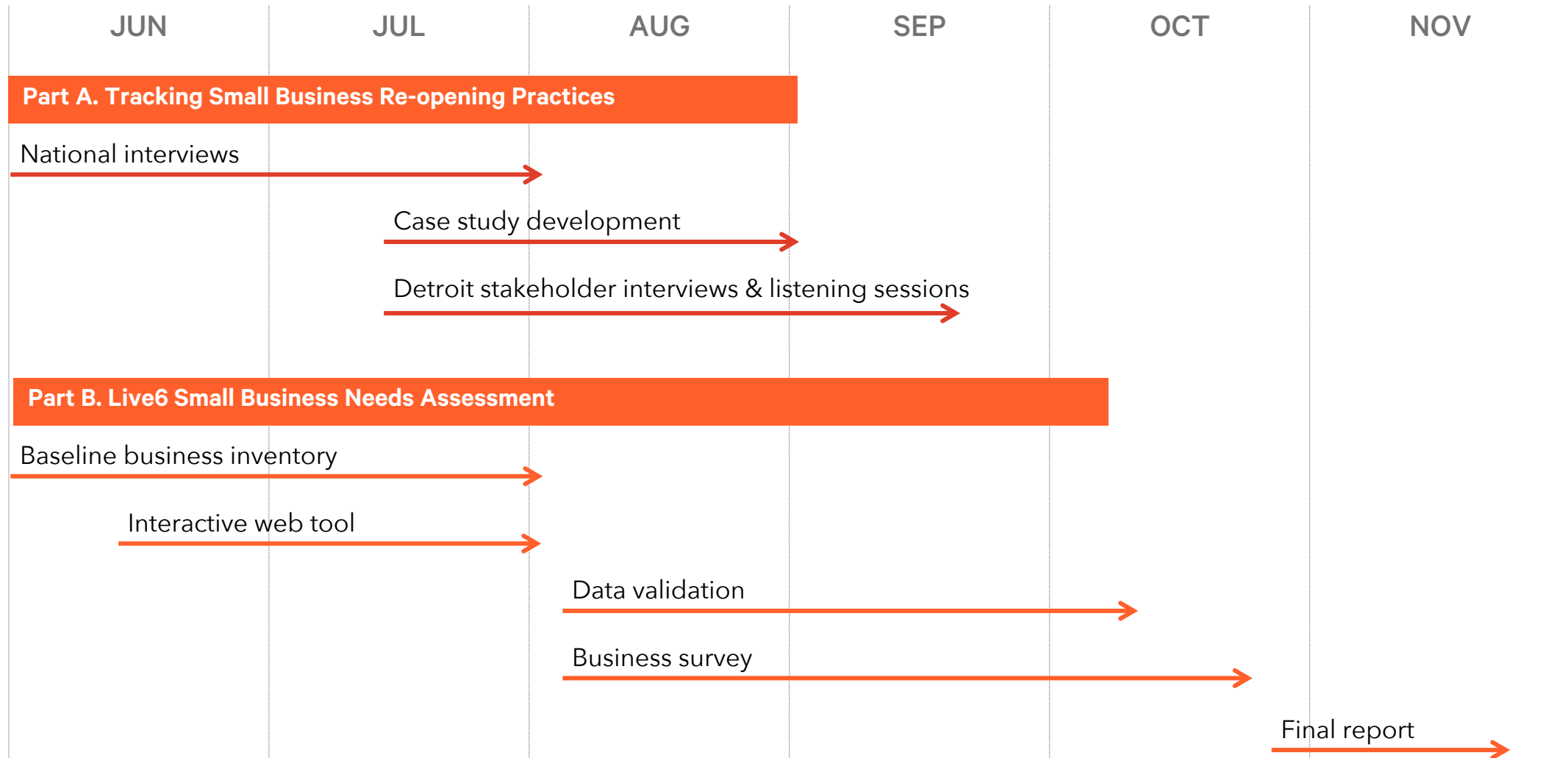
More than 40 percent of black business owners reported they weren't working in April, when businesses were feeling the worst of the pandemic's economic consequences. Only 17 percent of white small business owners said the same, according to an analysis of government data by Robert Fairlie of the University of California, Santa Cruz.

**A higher share of black business owners stopped working during lockdowns**  
Change in active small business owners between February and April 2020



Source: Analysis of Current Population Survey by Robert Fairlie, University of California, Santa Cruz

# Project Overview



# National Scan

CITY	BUSINESS SUPPORT ORGANIZATION(S) INTERVIEWED
<b>Buffalo, NY</b>	Beverly Gray Business Exchange Center
<b>Chicago, IL</b>	University of Chicago Office of Civic Engagement
<b>Memphis, TN</b>	Memphis Medical District Collaborative
<b>New Orleans, LA</b>	NOLA Downtown Development District
<b>New York, NY</b>	Bedford Stuyvesant Restoration Corporation, Gateway BID
<b>Newark, NJ</b>	Newark Alliance & Invest Newark
<b>Philadelphia, PA</b>	New Kensington Community Development Corporation

# Listening Sessions and Stakeholder Interviews

## Listening Sessions

- Motor City Business Roundtable
- Avenue of Fashion Business Association
- Livernois Alliance
- University Common
- Other small business owners
- Detroit Economic Growth Corporation
- Dept of Transportation

## Stakeholder Interviews

- Detroit Economic Growth Corporation
- Invest Detroit
- TechTown
- Detroit Future City
- Data-Driven Detroit
- Detroit Collaborative Design Center
- Glenmont-Rosedale Development Corporation



# Findings Overview

1. Local businesses face immediate financial stress and risk of closing.
2. COVID-19 is suppressing customer demand. Despite programs to provide bridge funding to businesses, the pandemic has exacerbated inequalities in access to capital and other forms of support.
3. Local businesses identified **marketing** as a major need, and an area where additional support could be most helpful.
4. Local businesses also identified **financial assistance** as another major area of support needed, highlighting systemic challenges in accessing capital.
5. **Relationship-building** between business support organizations, business owners, and other partners is critical to successful support strategies.
6. Organizations that support businesses should design strategies based on their **district's specific context, conditions, and geography**.



# Live6 Small Business Inventory and Mapping

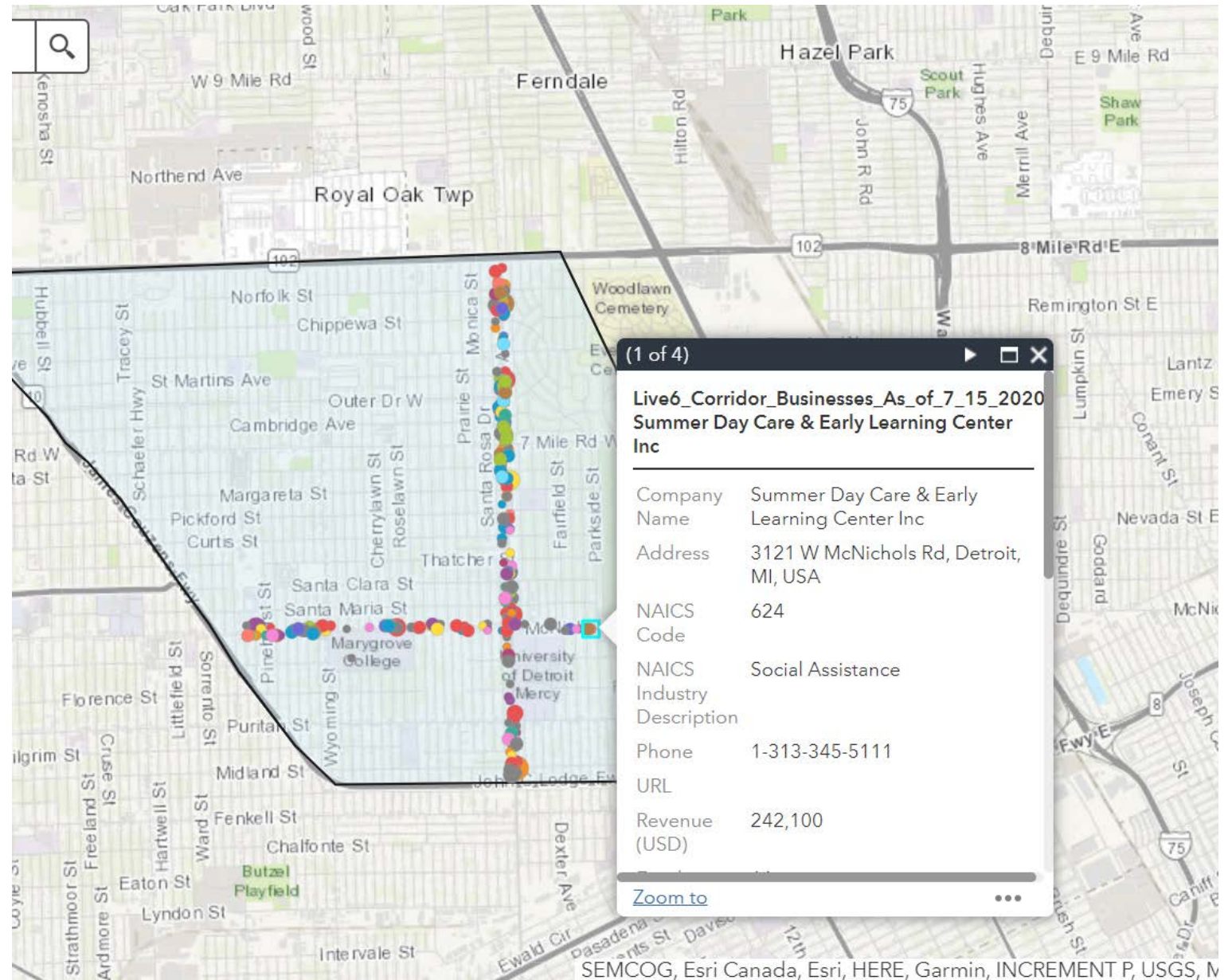
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# Business Inventory

238 businesses on Livernois and McNichols, listed with:

- NAICS industry code
- No. of employees (approx.)
- Annual revenue (approx.)
- PPP loan received over \$150K
- Detroit Small Business Fund

*An additional 3,000 businesses exist throughout the Live6 area.*

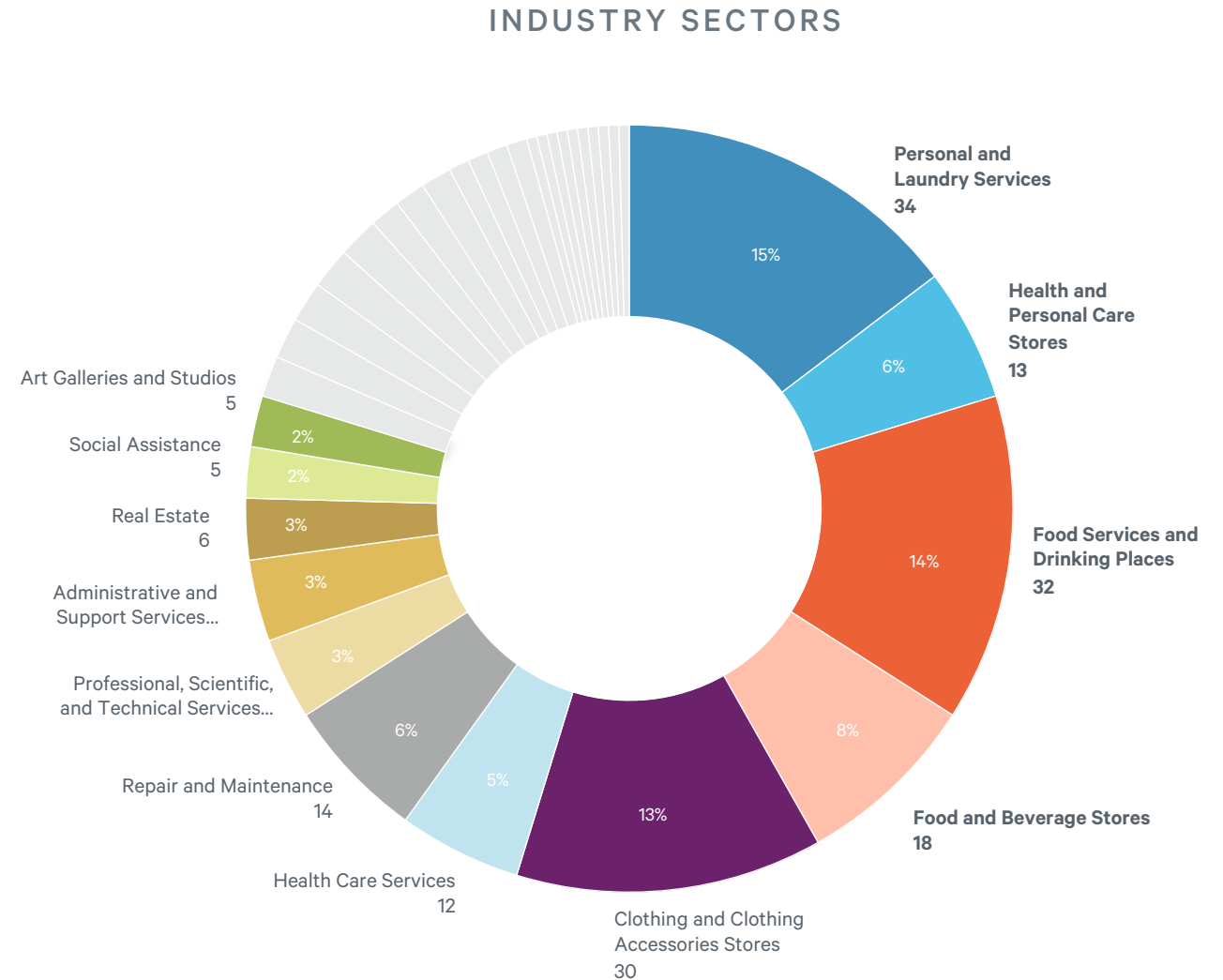


Data sources: Live6 Alliance, Dun and Bradstreet, City of Detroit Business Inspection Records, Google Maps. Validated through on-the-ground surveying by the WSU AmeriCorps Urban Safety Program.

# Business Inventory Summary

Over half of businesses are in three broad sectors:

- 20% are personal and laundry services and stores, e.g. barber shops, nail salons, and laundromats
- 22% are food stores, restaurants, cafes, etc.
- 13% are clothing and clothing accessory stores



Data sources: Live6 Alliance, Dun and Bradstreet, City of Detroit Business Inspection Records, Google Maps. Validated through on-the-ground surveying by the WSU AmeriCorps Urban Safety Program.

# Business Inventory Summary

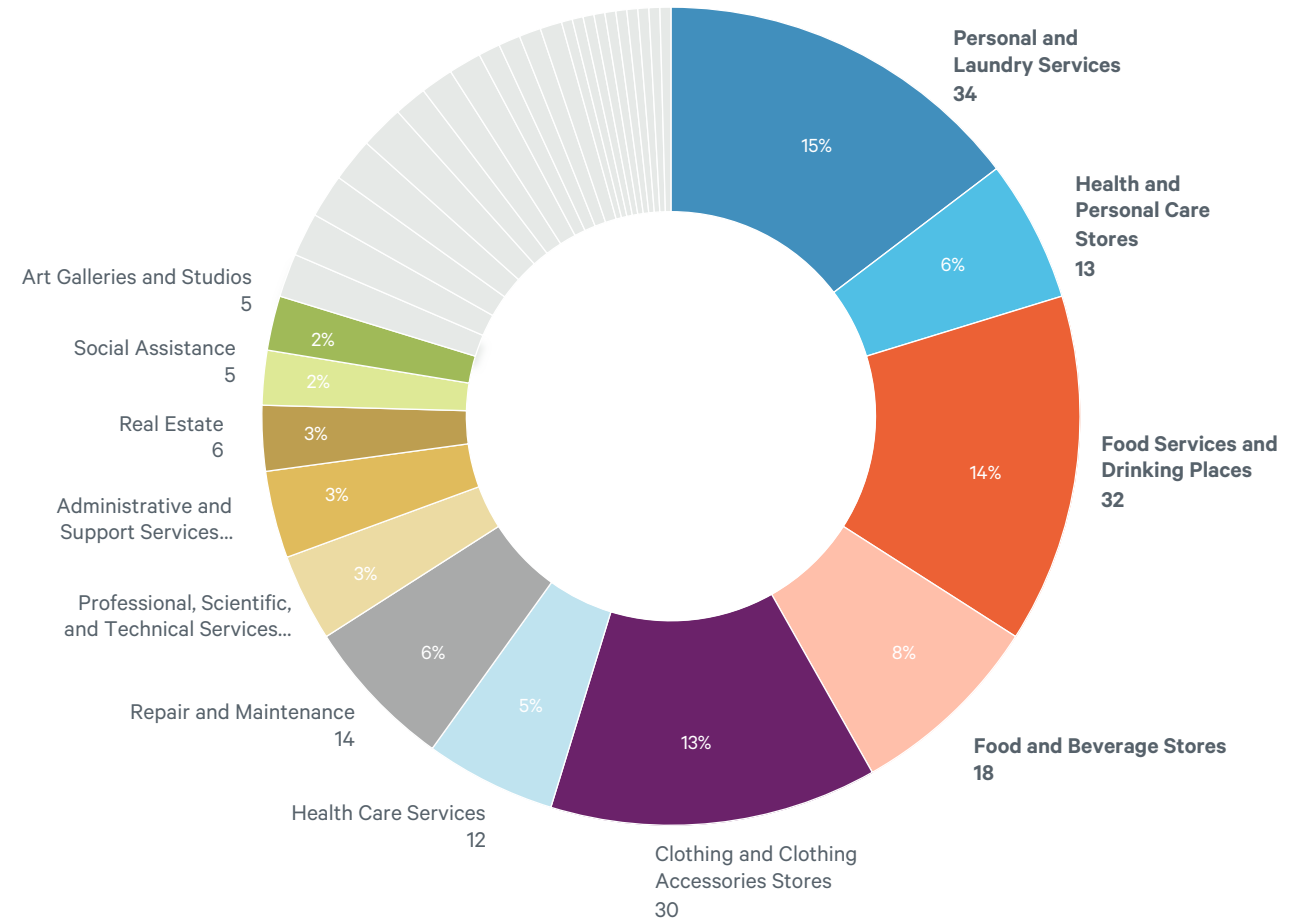
Businesses Validated	238
Businesses with Revenue Estimates	146
Business with Employee Estimates	160

Median Revenue	\$122,900
Average Revenue	\$342,940
Min Revenue	\$16,100
Max Revenue	\$4,915,300

Median No. Employees	4
Average No. Employees	7
Min No. Employees	1
Max No. Employees	45

Revenue and Employee figures are estimates, per Dun and Bradstreet, and are not available for all businesses.

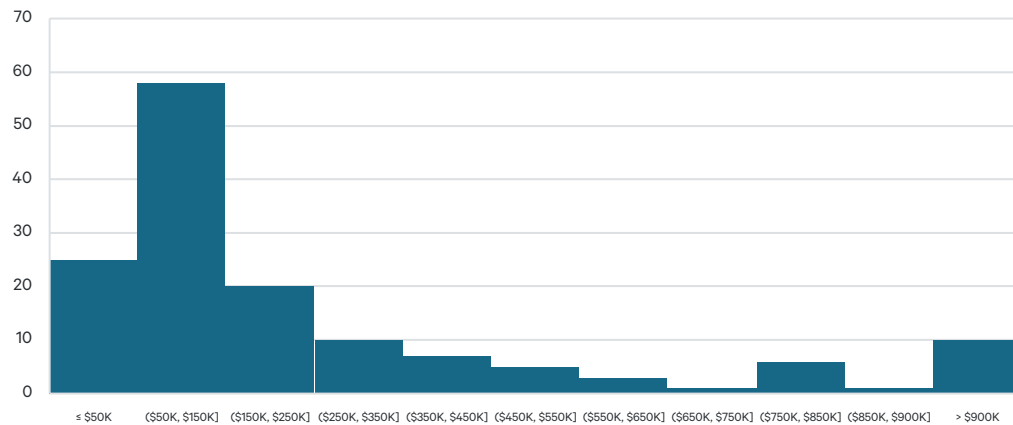
INDUSTRY SECTORS



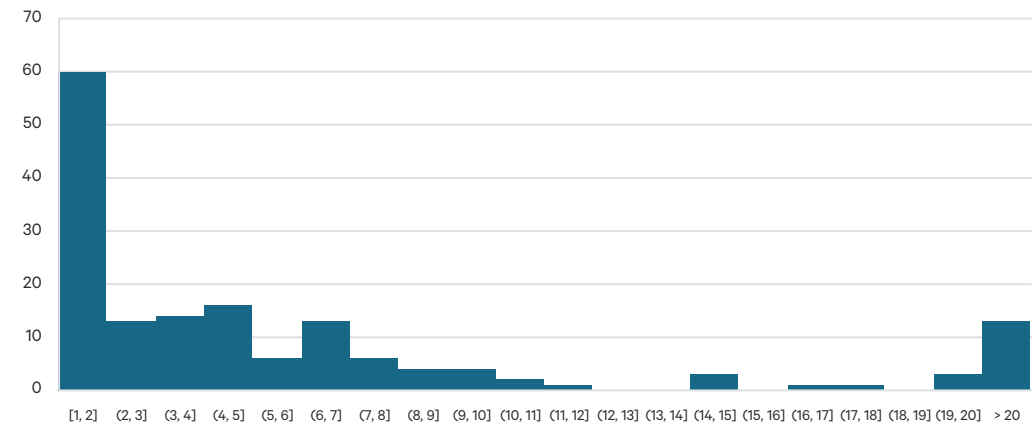
Data sources: Live6 Alliance, Dun and Bradstreet, City of Detroit Business Inspection Records, Google Maps. Validated through on-the-ground surveying by the WSU AmeriCorps Urban Safety Program.

# Business Inventory Summary

DISTRIBUTION OF REVENUE



DISTRIBUTION OF EMPLOYEES



Top 10 Businesses by Revenue	Revenue	Employees	Industry Cluster
Liberty Food Center Inc	\$4,915,300	40	Food and Beverage Stores
Nephrology Center of Detroit LLC	\$4,764,100	5	Health Care Services
Clark's Construction Co.	\$2,954,200	5	Construction of Buildings
Heritage Optical Center, Inc.	\$2,548,500	32	Health Care Services
Westside Pharmacy of Detroit Inc	\$2,000,000	8	Health and Personal Care Stores
Dollar Center, LLC	\$1,787,200	26	General Merchandise Stores
Heidelberg Dermatology PC	\$1,400,000	20	Health Care Services
Gregg's Pizza & Barbq Inc	\$1,093,600	35	Food Services and Drinking Places
Pied Piper Market - Matty Enterprises Inc	\$930,900	6	Food and Beverage Stores
Fred & Sons Collision Shop Inc	\$910,000	10	Repair and Maintenance

Top 10 Businesses by Employees	Revenue	Employees	Industry Cluster
Pyrotech Security Systems, Inc.	\$825,000	45	Administrative and Support Services
Bucharest Grill	\$96,000	42	Food Services and Drinking Places
Liberty Food Center Inc	\$4,915,300	40	Food and Beverage Stores
CVS Pharmacy, Inc.	\$0	40	Health and Personal Care Stores
Gregg's Pizza & Barbq Inc	\$1,093,600	35	Food Services and Drinking Places
Lou's Deli	\$677,500	35	Food Services and Drinking Places
Detroit Dental Specialists	\$0	34	Health Care Services
Heritage Optical Center, Inc.	\$2,548,500	32	Health Care Services
Detroit K9 Pet Supply Livernois	\$94,500	31	Miscellaneous Store Retailers
UD Mercy Coney Island Restaurant	\$0	29	Food Services and Drinking Places

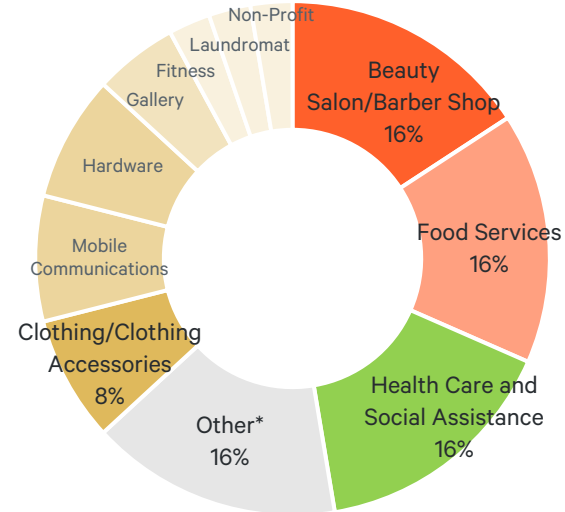
Revenue and Employee figures are estimates, per Dun and Bradstreet, and are not available for all businesses.

# Business Survey Summary

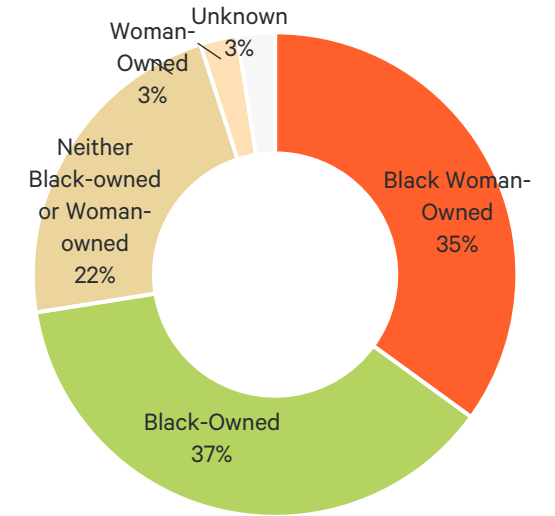
36 total responses  
16% response rate

- Conducted July-September 2020, in partnership with WSU AmeriCorps Urban Safety Program.
- Among survey respondents, the top sectors represented are roughly proportional to the sectors represented in the overall business inventory.

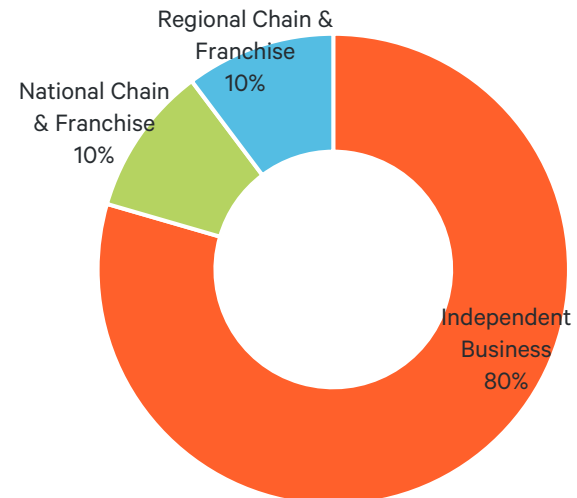
TOP 5 SECTORS REPRESENTED



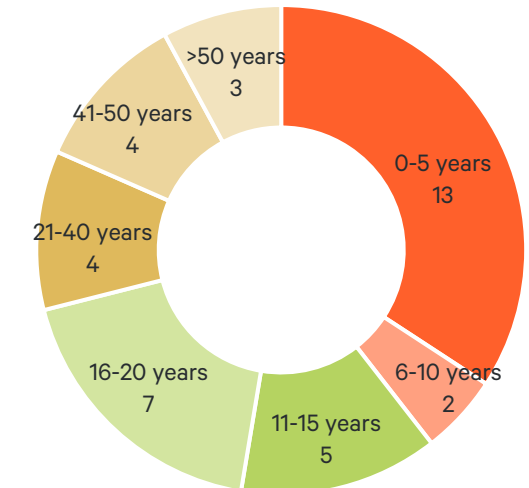
DEMOGRAPHICS OF OWNERS



OWNERSHIP MODEL



YEARS IN OPERATION



\* "Other" consists of the following : Detroit K-9 Pet Supplies, Infinity Printing, Kofi Annorh, Lighthouse Christian Stores, The Red Door, and a singular landlord.

# Business Summary

## Most businesses in the corridors are:

- Black-owned, with a significant proportion Black woman-owned
- Independent businesses, not chains or franchises
- Small-scale, with fewer than 5 employees
- Span a wide range of years in operation
- Span both **local neighborhood-serving uses** (barber shops, small eateries) as well as **specialized retail** drawing in a wider geography of customers (clothing stores, art galleries, as well as major restaurants)
- These specialized retail stores are a notable feature of the Livernois corridor.



WSU AmeriCorps Urban Safety Program surveyors

# Study Findings

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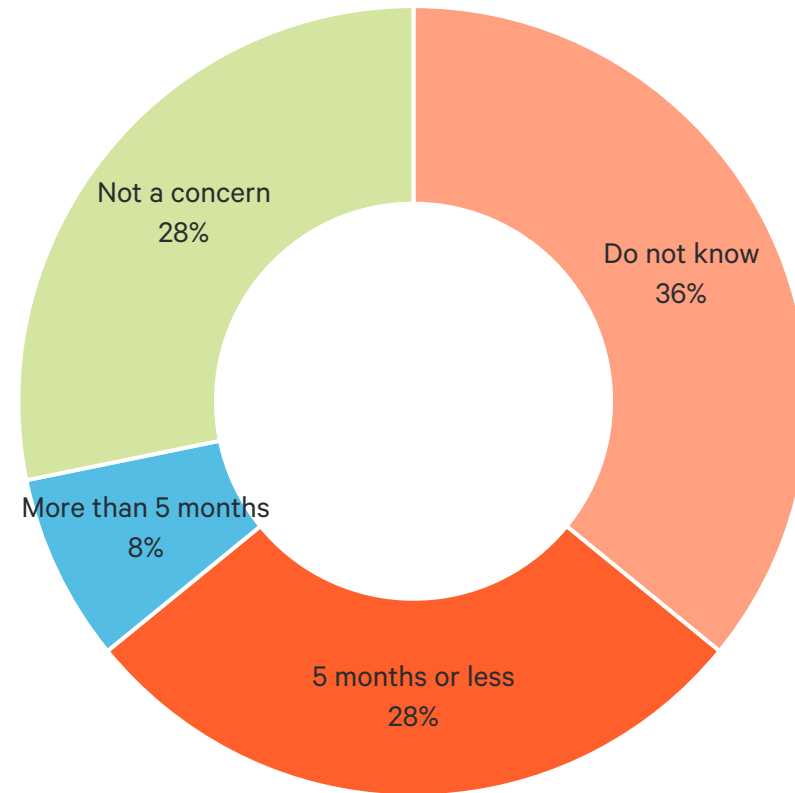
Local businesses face immediate  
financial stress and risk of closing.

# Survey Findings

Survey respondents are at high risk of closing in the near term, or do not know when they risk closing.

- “Do not know” may indicate lack of business planning capacity and contingency planning.
- If we assume the same risks apply to all 238 businesses in the inventory, **at least 66 businesses total** could close in the next 5 months.

If current business disruptions continue from COVID-19, how soon would your business be at risk of closing?

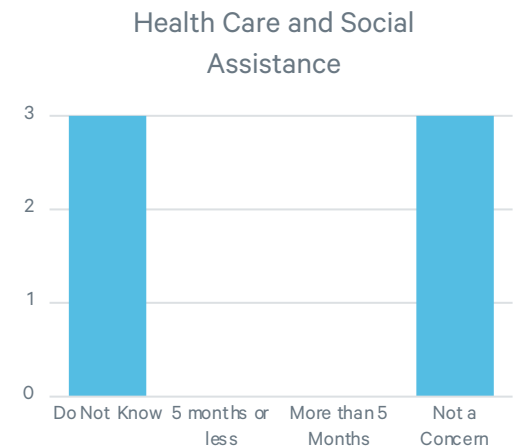


# Survey Findings

While all sectors are at risk, certain sectors may be facing greater immediate risks.

- Half of beauty salon/barber shop respondents indicated they are facing near-term (5 months or less) risk of closing.
- Food service businesses seem to indicate greater spread and/or uncertainty.
- Clothing store respondents either do not know how they may operate or risk closing in the near-term.

Charts below reflect absolute numbers of respondents.



# Survey Findings

Both newer and older business respondents face high risk of closing.

- This may indicate that all types of businesses may need greater capacity for business planning, regardless of how long they have been in operation.

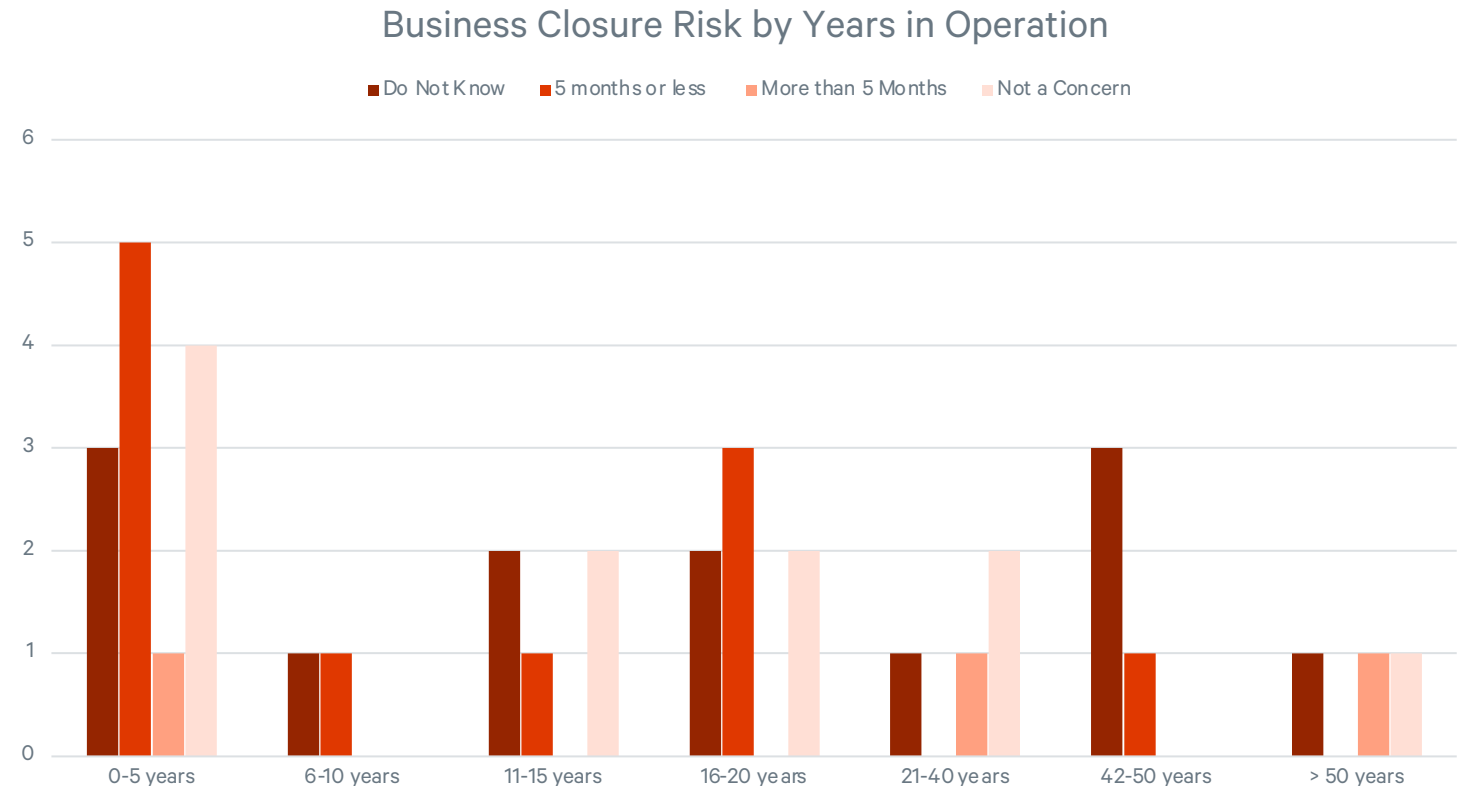


Chart reflects absolute numbers of respondents.

02.

COVID-19 is suppressing customer demand. Despite programs to provide bridge funding to businesses, the pandemic has exacerbated inequalities in access to capital and other forms of support.

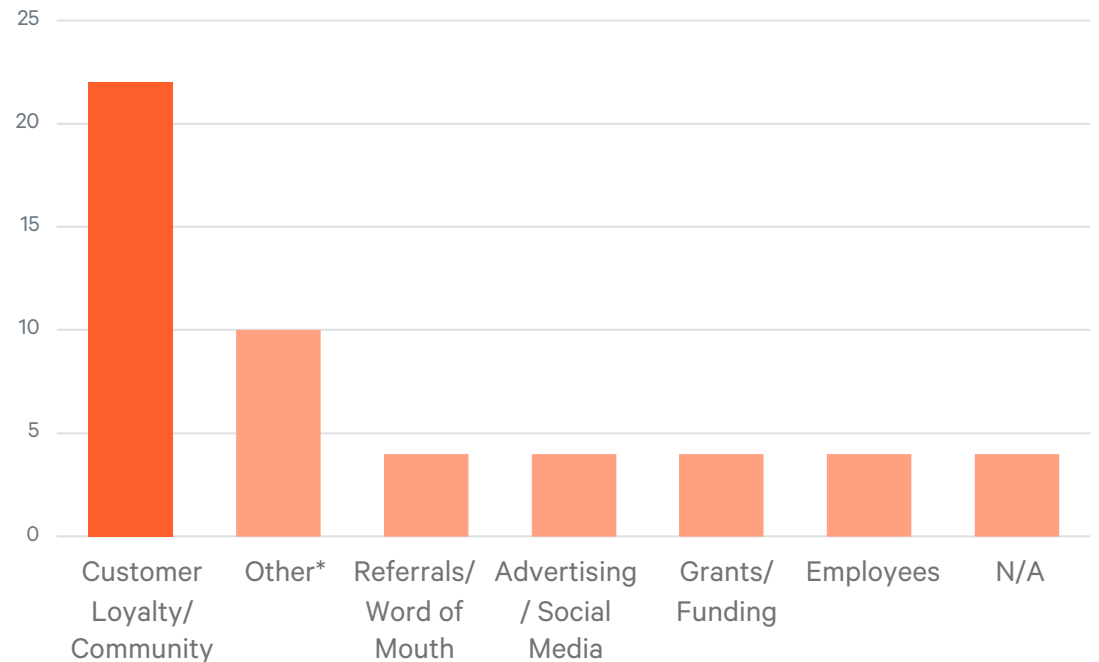
# Survey Findings

22 out of 39 (56%) survey respondents said they rely on **customer loyalty and community** for their businesses' survival or growth, including:

- 5 out of 6 beauty salons/barber shops
- 2 out of 6 food service businesses
- 3 out of 6 healthcare & social assistance
- 2 out of 3 clothing stores

Other factors, like grants and advertising, played a relatively smaller role.

What are the top three things supporting the survival or growth of your business?



*Chart reflects absolute numbers of respondents.*

\* "Other" consists of the following : location, demand for haircuts, interest in art, food, hardware, CDC guidelines, God, church, cleanliness, and pricing.

# Survey Findings

**However, COVID-19 has led to limited customer demand,** severely impacting businesses who have traditionally relied on in-person customers and foot traffic.

- Based on the survey, other common challenges include difficulty accessing capital and funding, as well as limited marketing/advertising reach.

What are the top three things limiting the survival or growth of your business?



*Chart reflects absolute numbers of respondents.*

# Survey Findings

Respondents for different business types noted **particular, unique needs** for sustaining their operations.

- 5 out of 6 healthcare/social assistance businesses said funding would help.
- 2 out of 6 beauty salons/barber shops noted a need for expansion or remodeling.
- 2 out of 3 clothing/clothing accessories businesses stated that advertisement and marketing would help the most.

What are the top two things that would help your business the most?

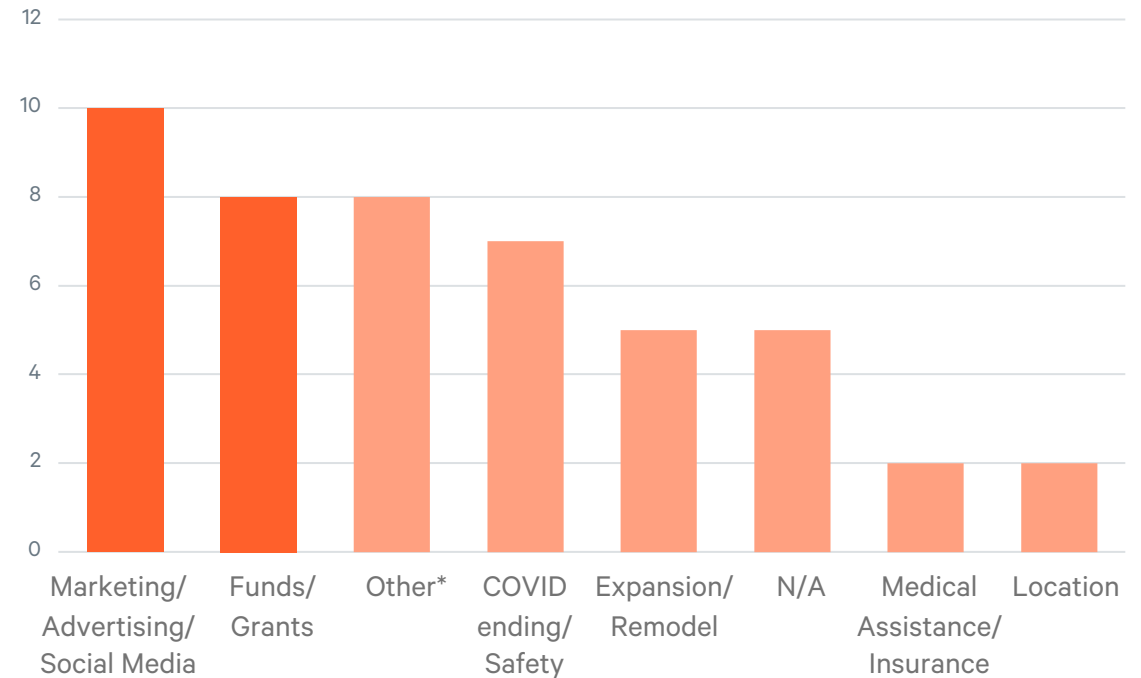


Chart reflects absolute numbers of respondents.

\* "Other" consists of the following: internet, exportation, collaboration of businesses, new clientele, taxes, updating the ventilation system., merchants, and the lifting of capacity restrictions.



# Guiding Framework

Supporting businesses will require diverse strategies tailored to specific needs and contexts.

- Business support strategies should respond to distinct business needs and skills, market segments, and business owner capacities.
- Strategies that follow are based on national case studies and local listening sessions.



# Guiding Framework

Business support organizations can develop strategies based on:

- **District-wide initiatives**, such as street activation and improvements and district marketing
- **Direct business support**, such as loans, grants, technical assistance and training
- **Partnership-building** and coordination between businesses and stakeholders



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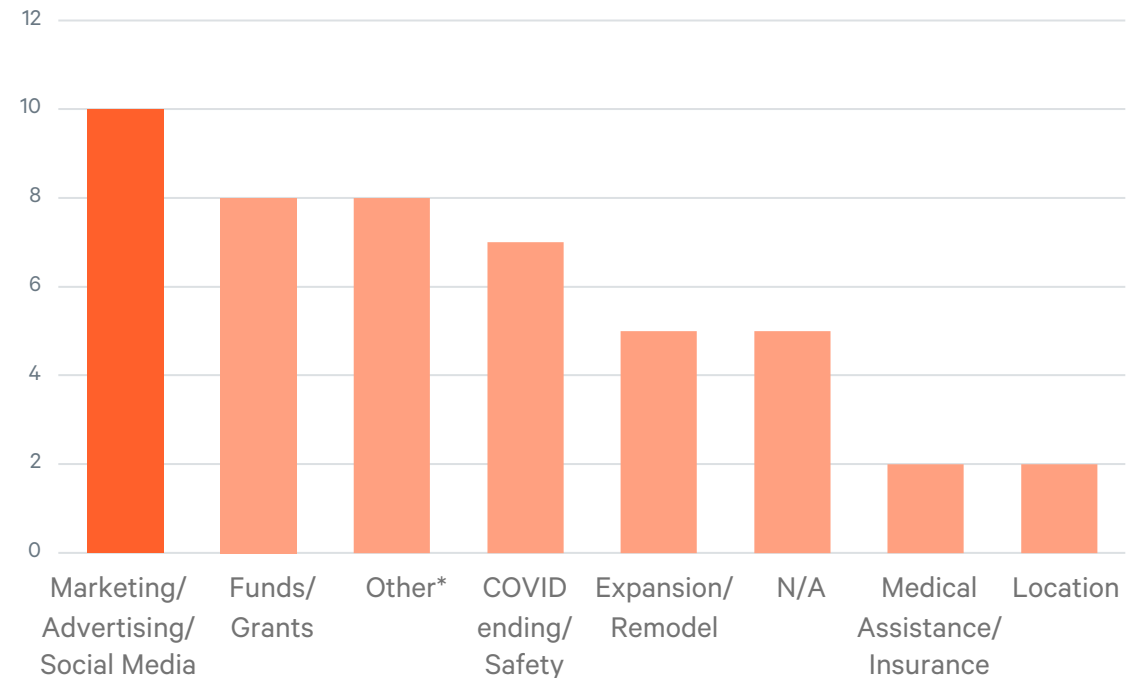
Local businesses identified marketing as a major need, and an area where additional support could be most helpful.

# Survey Findings

Overall, survey respondents stated that **marketing support** would be most helpful to sustaining their businesses.

- Listening session participants expressed a need to continue building visibility and momentum along major streets, including Livernois, to bring back foot traffic.
- Business owners also face limited capacity to implement marketing campaigns individually – marketing is often the first business expense to be cut if needed.

What are the top two things that would help your business the most?



\* "Other" consists of the following: internet, exportation, collaboration of businesses, new clientele, taxes, updating the ventilation system., merchants, and the lifting of capacity restrictions.

# Best Practices

District-wide marketing and public improvements can best leverage economies of scale.

- Identify collective initiatives services that business owners may lack capacity for on an individual basis.
- Combine physical improvements and marketing campaigns to attract foot traffic to a district.
- Develop online marketing strategies to draw web traffic to multiple businesses that can operate with online sales.



## CASE STUDY EXAMPLES

- Façade improvements
- Property owner engagement for underutilized buildings
- Public space events and improvements

- Virtual events and marketplace platforms
- Ticketed in-person events
- Media promotion with local business owners
- Anchor institution partnerships to direct spending

# Case Study Highlights

## Memphis Medical District Collaborative

- Promoted a range of marketing campaigns:
  - Virtual events, such as Juneteenth Shop Black celebration and campaign
  - In-person events, in partnership with the local health department and local neighborhood associations, incorporating art and music
- Maintained consistent social media and newsletter presence

## Other

- **Chicago, Newark, Buffalo:** work with anchor institutions to promote local businesses for institutional procurement as well as to students and staff

The image shows two screenshots from the Memphis Medical District Collaborative website. The left screenshot is an Eventbrite event page for "Juneteenth Shop Black Virtual Experience" by Cynthia Daniels & Co. The event is marked as "event ended" and includes a "Follow" button. Below the event details, there are recommendations for "Events you might like," including "OF SISTERS VIRTUAL EVENT" (Nov 20-21, 2020), "Black Male Teacher Speak" (Nov 18, 2020), and "BLACK LIVES MATT AT SCHOOL". The right screenshot is a map titled "MMDC COVID-19 Local Restaurant Guide" showing the Memphis Medical District. The map includes a search bar and several blue location pins indicating restaurant locations within the district. The map is credited to the Memphis Medical District Collaborative.

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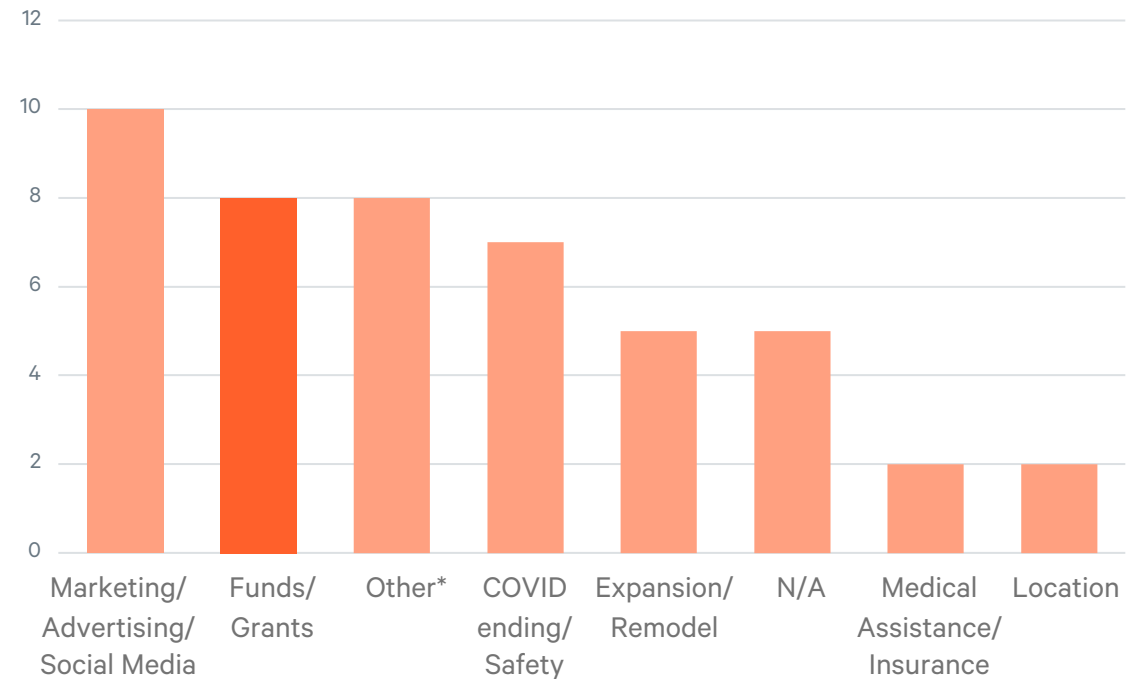
Local businesses also identified financial assistance as another major area of support needed, highlighting systemic challenges in accessing capital.

# Survey Findings

Respondents also stated that **additional funding** would be significant to help their businesses survive.

- Small businesses tend to have limited savings to sustain operations in emergencies.
- As CARES Act unemployment bonuses have expired, additional financial support is now even more impactful.

What are the top two things that would help your business the most?



\* "Other" consists of the following: internet, exportation, collaboration of businesses, new clientele, taxes, updating the ventilation system., merchants, and the lifting of capacity restrictions.



# Barriers to Accessing Capital

Significant barriers prevent businesses from accessing capital:

- During the initial months of the pandemic, as governments and agencies announced small business grant and loan opportunities, many small businesses did not have the requisite financial and accounting information on hand and lacked familiarity with formal loan processes.
- Many business owners also lack capacity to stay up-to-date on changing information from multiple sources.
- **Business support organizations can play an important role** in channeling information to businesses effectively and supporting businesses through technical aspects of financial applications and planning.

# Best Practices

Direct financial and technical support to businesses can address businesses' immediate and long-term needs.

- Train business owners in technical skills to continue to adapt, such as tying financial assistance to technical training.
- Provide trainings and resources in easily accessible formats, given business owners' limited time.
- Provide technical expertise and guidance specific to the current public health context.



## Examples of Detroit-based resources:

- DEGC: Small Business Relief Funds
- Invest Detroit: Property owner rental relief fund
- TechTown: Educational materials, templates, and on-demand office hours available

# Best Practices

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## CASE STUDY EXAMPLES

- Relief funds and grant programs
  - CDFI networks direct accessibility
  - Bulk purchasing collaboratives, e.g. for PPE
- 
- Targeted trainings - digital literacy, business planning, bookkeeping, etc.
  - Payment for attending trainings
  - Financial assistance tied to technical training
  - Anchor institution-provided trainings and services
  - Covid safety building re-opening assessment

# Case Study Highlights

## Memphis Medical District Collaborative

### Financial Assistance

- Launched remobilization funds for the district, guided by criteria around the types of businesses to prioritize
- Partnered with CDFI's to expand capital
- Provided financial incentive for outdoor dining furniture

### Technical Assistance

- Provided access to online business planning tool (LivePlan)
- Paid participants to attend technical assistance workshops
- Workshop series topics based on insights from funding applications. Partnered with CDFI's, marketing firms, Chamber of Commerce, etc.

### Other

- **Buffalo:** co-locate CDFI partner with business support organization offices
- **Chicago:** partner with university anchor's professional graduate programs to provide small business consulting

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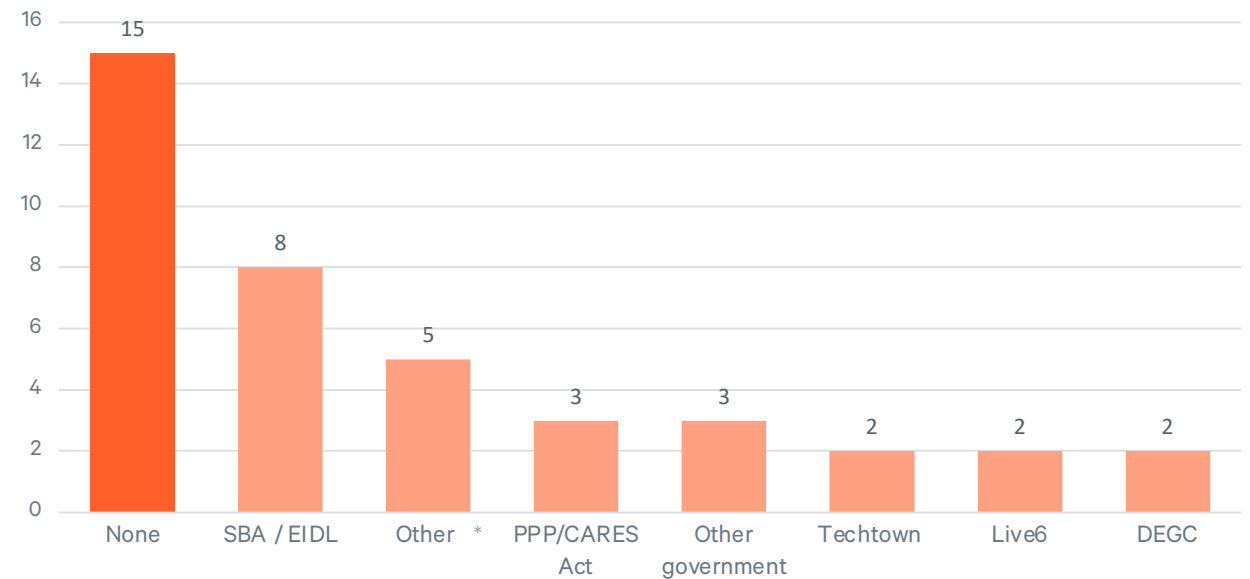
Relationship-building between business support organizations, business owners, and other partners is critical to successful support strategies.

# Survey Findings

Almost **half of survey respondents** had not received assistance from outside organizations, agencies, or individuals.

- Additionally, only 10 respondents are members of a business association (including neighborhood associations and trade associations), which can also be sources of assistance.
- Trusted relationships can help business owners feel that resources are more accessible.

What organizations, agencies, or individuals have you turned to for assistance or information during COVID 19 business closures?



\* "Other" consists of the following: CDC-MDC, MILD, other business owners, accountant, Rebuild Detroit

# Best Practices

Business support organizations serve an important bridging role to and between businesses and other citywide stakeholders.

- Build trust through direct, individual relationships directly with business owners, through multiple means of communication (in-person, texting, email, mail, etc.)
- Provide consistent and reliable venues for discussion and updates, such as regular prescheduled coordination calls with stakeholders



## CASE STUDY EXAMPLES

- Direct relationship-building with business owners
- Multiple means of communication, including paper, online, in-person, and multilingual

- Data collection
- Coordination with City and State
- Coordination with other BID's and CDC's
- Track landlord/tenant communications

# Local Partner Connections

**Overall:**  
City of Detroit & Philanthropic Organizations

**DEGC**  
Small Business Relief Funds  
**Invest Detroit**  
Property owner rental relief fund

**Business Associations**  
Business organizing,  
Clean & Safe

**PUBLIC REALM IMPROVEMENTS**



**TECHNICAL ASSISTANCE**

**TechTown**  
Educational materials and templates available, as well as on-demand office hours

**University of Detroit Mercy**  
Potential local business marketing opportunities

**MARKETING**

**INFORMATION SHARING**

**Business Associations**  
Business organizing  
**DCDC**  
Virtual and outdoor strategies for community engagement  
**Data-Driven Detroit**  
City and neighborhood datasets

**Business Associations**  
Business organizing and communications  
**DEGC**  
District Business Liaisons, data collection  
**Detroit Future City**  
Research center on commercial corridors

**ADVOCACY**



# Case Study Highlights

- **Memphis Medical District:** prioritized frequent direct communications with over 60 businesses to stay up-to-date on COVID-19 impacts and businesses' response strategies. Engaged businesses throughout the district through newsletters, social media, and direct calls.
- **New Orleans:** Participated in standing weekly calls with the City to communicate challenges, opportunities, and resources.
- **Newark Alliance:** Convening and organizing higher education partners on support strategies and local small business procurement.
- **Invest Newark:** Convening standing weekly calls with business improvement districts across the City

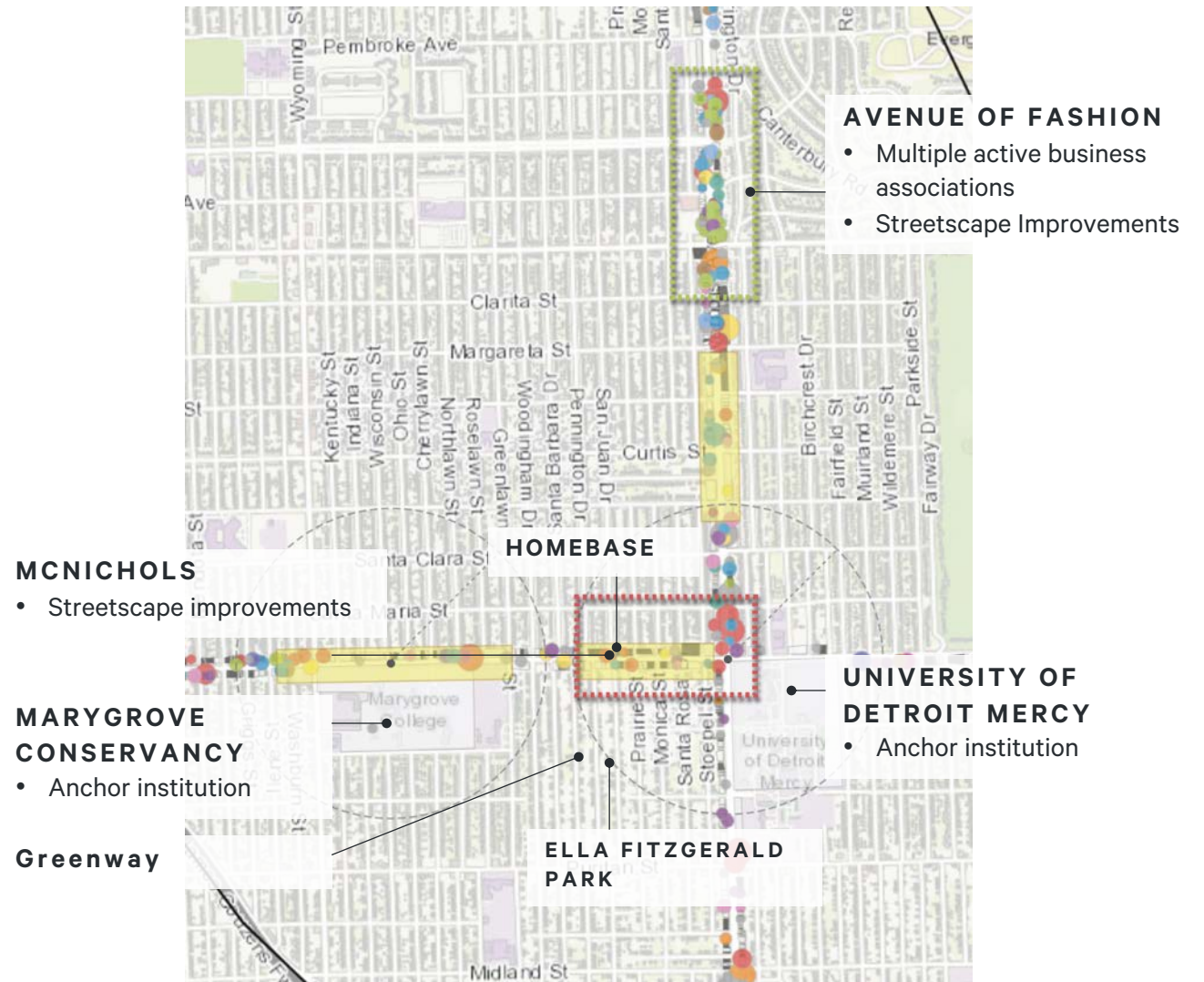
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Organizations that support businesses should design strategies based on their district's specific context, conditions, and geography.

# District Strategy

## Live6 District Characteristics

- Geographically and spatially diverse
- Anchor institution campuses along McNichols corridor
- Active business associations, retail, and new streetscaping along Avenue of Fashion blocks
- Higher vacancy and lower density along blocks between Ave of Fashion and campuses



# District Strategy

Business support strategies should respond to specific geographic conditions different businesses operate within.

- Identify geographic focus areas for business outreach, such as near vacant blocks or in growing clusters.
- Develop more in-depth engagement across UDM for targeted interventions.
- Map out the types of interventions that may be most effective in distinct geographies.
- Identify particular cohorts or types of businesses to concentrate Live6 staff capacity and build continuous relationships.



# District Strategy

Business support organizations should also consider strategies based on their mission-alignment and focus areas.

- Define cohorts of businesses to concentrate staff capacity and build continuous relationships.
- Clarify business prioritization criteria for Live6 staff, such as:

	Micro/ Home Business	Brick and Mortar			Geography		
		1-5 years	5-10 years	10+ years	Ave of Fashion	UDM area	Weak clusters
Food services and stores							
Retail shops							
Arts							
Personal/ beauty services							

## CASE STUDY EXAMPLES

### Memphis Medical District Collaborative

Out of 500 or so businesses in the district, MMDC developed a priority list of 50 businesses that it already supports or helped to recruit. These are primarily locally-owned businesses that promote street activation.

# Ideas, Strategies, & Scenarios

04

# Summary

## 1. Ideas & Strategies

Potential strategies for Live6 to consider for implementation:

- Marketing & Technology
- Physical Improvements & Streetscapes
- Financial & Technical Support
- Relationship-Building

## 2. Scenarios

Scenarios to illustrate Live6's potential role and implementation of strategies:

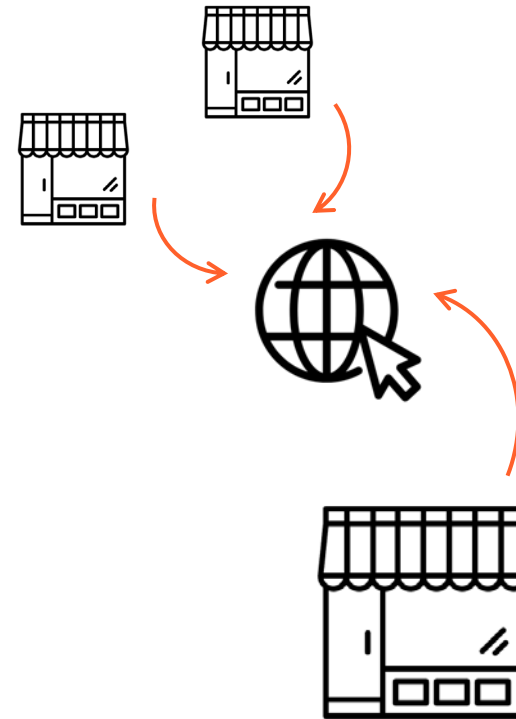
1. A business closes along an important, high-visibility block.
2. Retail store or restaurant loses customer base and revenue.
3. Barber shop or other personal care service loses customer base and revenue.

# Ideas & Strategies

*To support businesses struggling to expand online sales and ordering:*

## Marketing & Technology

- Coordinate marketing/advertising campaign across multiple businesses and business associations.
- Coordinate technology services for multiple businesses to improve online sales, ordering, and appointments infrastructure\* - particularly for the upcoming holiday season.
- Distribute a biweekly or monthly newsletter to highlight businesses in the corridor and offer special promotions.



*\*Examples: Vagaro appointment software, UpServe for restaurants, GoDaddy grants for website services*



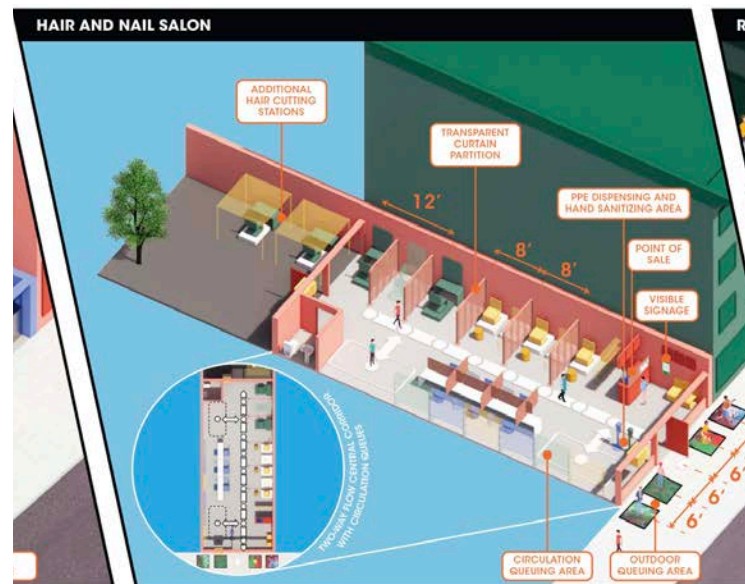
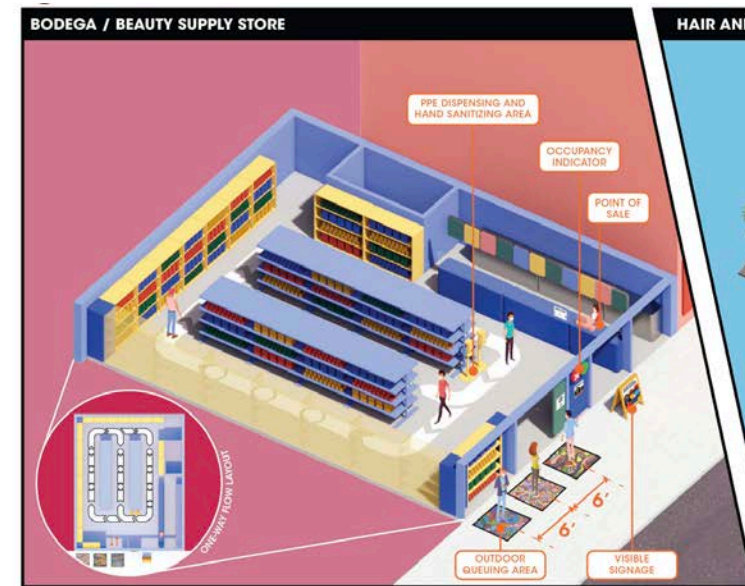
# Ideas & Strategies

To support targeted, high-impact and high-visibility blocks along the corridors:

## Physical Improvements & Streetscapes

- Funnel quick and flexible grants to businesses to improve social distancing and safety, storefront improvements, etc.
- Develop a calendar of outdoor events using sidewalks and vacant lots, including for winter.
- Align Clean & Safe geographic focus areas with storefront and streetscape improvements.
- Help market vacant storefronts, including maintaining a roster of potential new businesses and resources for new businesses.

Neighborhoods Now NYC - sample floor plan diagrams



# Ideas & Strategies

*To support businesses at risk of closing, particularly those disconnected from other support infrastructure or resources:*

## Financial & Technical Support

- Work with citywide stakeholders to stay up-to-date on best resources for businesses by sector, capacity, and level of need.
- Conduct and track regular outreach with businesses most at-need, tracking status of trainings, applications, and outcomes.
- Engage UDM & business administration students to offer business planning, accounting, and financial applications support.

### Financial Support Resources

Detroit Means Business

DEGC

Invest Detroit

MEDC

SBA/other government sources

Banks & CDFIs

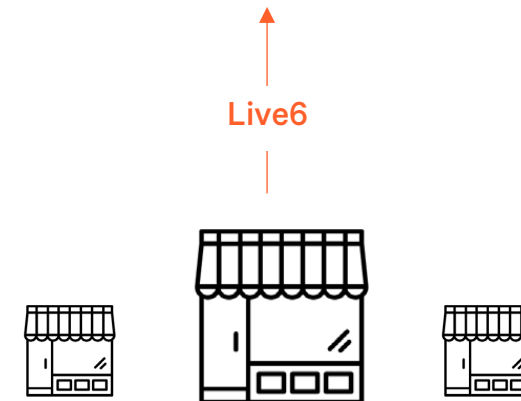
### Technical Support Resources

TechTown business consultations

Other technical assistance training providers (e.g. UofM Impact Studio)

Business associations and business owner networks

University of Detroit Mercy students and faculty

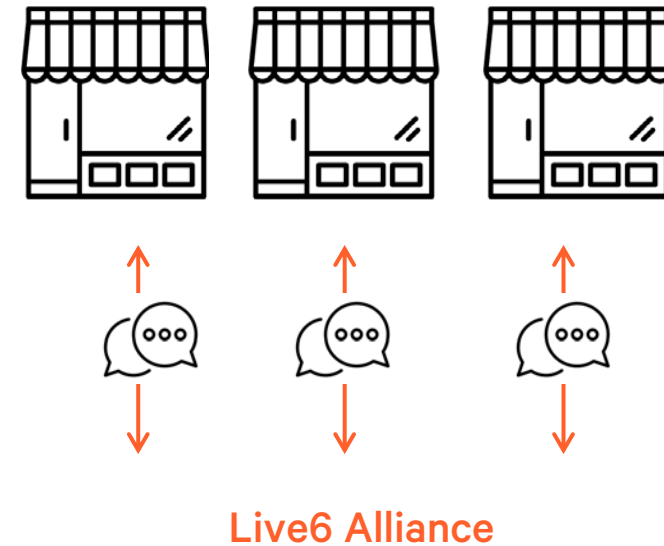


# Ideas & Scenarios

*To navigate citywide and local ecosystems for businesses and track local business changes:*

## Relationship-Building

- Convene regular update calls with local business associations, citywide stakeholders, and other neighborhood organizations to stay up-to-date on resources, plans, and policies.
- Conduct regular outreach to prioritized businesses (based on sector and geography, for example) that are not part of a business association.
- Consider designating “point persons” at Live6 for certain sectors or geographies of businesses.



# Scenarios

## Scenario #1:

A business closes along an important, high-visibility block.

IDEAS & STRATEGIES	LIVE6 POTENTIAL ROLE	DESCRIPTION
New business recruitment	Lead/Support	Live6 maintains a directory of potential new businesses and supports connecting landlords with potential new businesses or temporary uses and resources like Invest Detroit.
Vacant storefront activation	Lead	Live6 commissions with artists to create murals and other artwork to activate vacant storefronts
Business outreach & tracking	Support (for business associations) Lead (for other businesses)	Live6 reaches out to adjacent businesses to track impact of vacancies.



OUTCOMES
<ul style="list-style-type: none"> <li>• Continued foot traffic along the block in targeted geographies</li> <li>• New small business entrepreneurship opportunity</li> <li>• <i>Long-term:</i> Pipeline of new businesses to move into a brick-and-mortar storefront, particularly in long-term growth areas</li> </ul>

# Scenarios

## Scenario #2:

Retail store or restaurant loses customer base, with winter weather setting in.

IDEAS & STRATEGIES	LIVE6 POTENTIAL ROLE	DESCRIPTION	OUTCOMES
Online marketing campaign & holiday market	Lead/Support	Live6 coordinates marketing campaign, working with business associations and other individual businesses.	<ul style="list-style-type: none"> <li>• Increase in online sales and deliveries to sustain businesses</li> <li>• Collective marketing infrastructure in place to launch major marketing push when the public health environment improves</li> <li>• <i>Long-term:</i> Increased collective marketing knowledge and capacity for corridor growth</li> </ul>
Online technology services & training	Support	Live6 coordinates businesses in need of similar technology improvements and connects to services, e.g. website design, online ordering and delivery systems, and data analytics.	
Physical improvements for social distancing	Lead	Live6 distributes small, direct grants or direct equipment to improve social distancing and safety measures for staff and customers.	
Business outreach & tracking	Support (for business associations) Lead (for other businesses)	Live6 tracks businesses' outcomes on an ongoing basis, to gauge impact of interventions.	

# Scenarios

## Scenario #3:

Barber shop or other personal care service loses customer base, as customers stay home.

IDEAS & STRATEGIES	LIVE6 POTENTIAL ROLE	DESCRIPTION
Referrals to technical support	Support	Live6 refers business to most appropriate technical assistance and training providers, if business lacks necessary financial statements, business plans, etc.
Referrals to financial sources	Support	Live6 refers businesses to the appropriate financial sources based on level of need, sector, and technical capacity.
Business outreach & tracking	Lead	Live6 tracks businesses' outcomes on an ongoing basis, to gauge follow-through on referrals, applications, and impact of interventions.
Marketing campaign participation	Lead	Live6 includes in-person service businesses in online marketing campaigns and materials.
Physical improvements for social distancing	Lead	Live6 distributes small, direct grants or direct equipment to improve social distancing and safety measures for staff and customers.



OUTCOMES
<ul style="list-style-type: none"> <li>• Bridge funding to sustain business in the short-term</li> <li>• <i>Long-term</i>: Increased formal business practices and technical capacity to access more forms of capital</li> </ul>

# Appendix

# Financial Assistance

No.	Strategy	Source
1	<b>Grant programs</b> Implement a grant program (\$500-\$5,000) for small businesses that have cash-flow concerns or barriers to other funding sources to help stabilize the reopening process.	Chicago, IL Memphis, TN Philadelphia, PA
2	<b>Equity</b> Partner with State programs and benefactors to provide businesses with equity, as opposed to loans when cash flow projections remain uncertain	New York, NY
3	<b>CDFI networks</b> Build a network of CDFI partners to help small, Black-owned businesses fill in capital gaps overlooked by banks and other lenders.	Buffalo, NY Memphis, TN
4	<b>CDFI accessibility</b> Co-locate with CDFIs in order to create faster connections with local businesses and to stay up-to-date on business needs/challenges and CDFI products/strategies.	Buffalo, NY
5	<b>Purchasing collaborative</b> Implement a purchasing collaborative among local businesses to facilitate purchase of PPE, outdoor furniture, and other common items needed for re-openings.	Newark, NJ



# Technical Assistance

No.	Strategy	Source
1	<b>Targeted trainings</b> Host a training series focused on resiliency and recovery: business planning and diversification, bookkeeping, industry-specific marketing, financial planning, sourcing PPE, credit repair and capital access. Partner with local Chambers, entrepreneurship centers, marketers, and accounting professionals for tailored expertise.	Buffalo, NY Memphis, TN New York, NY Newark, NJ
2	<b>Aligned assistance</b> Tie financial assistance to educational components, including trainings, mentorship, and coaching.	Buffalo, NY New Orleans, LA
3	<b>Anchor support</b> Partner with university anchors (professional graduate programs) to implement a small business consulting program for high-touch technical assistance.	Chicago, IL

# Information Sharing

No.	Strategy	Source
1	<b>Relationship-building</b> Dedicate team members to building 1:1 relationships with business owners; collect cellphone numbers to directly call and text in addition to other channels (email, newsletters, etc.).	Memphis, TN New Orleans, LA Philadelphia, PA
2	<b>Communication methods</b> Publicize any resources or programs with physical mailers (not just email or online communication) in order to reach a broader base of small businesses. Include translations in multiple languages to expand access. Alternatively, for surveys or applications, visit businesses in person with tablets to facilitate online submission.	Newark, NJ Philadelphia, PA

# Advocacy

No.	Strategy	Source
1	<b>Data collection</b> Use all programming – e.g., financial assistance grant applications, technical assistance trainings – as an opportunity for data collection and an input for future focus areas.	Memphis, TN
2	<b>City/State coordination</b> Participate in regular calls with City/State officials for two-way communication: to understand the latest Covid-19 updates and to advocate for business and community needs.	New Orleans, LA New York, NY
3	<b>BID/CDC coordination</b> Convene BIDs and CDCs on weekly calls to discuss shared needs, challenges, and priorities to create a unified front in advocacy efforts.	Newark, NJ
4	<b>Landlord/tenant communication</b> Discuss with businesses and landlords their challenges, constraints, and potential areas for flexibility. Track status of negotiations.	Memphis, TN

# Marketing

No.	Strategy	Source
1	<b>Virtual events</b> Partner with national marketers and event planners on virtual shopping events (e.g., “Juneteenth Shop Black”) to help build online sales and a broader customer base.	Memphis, TN
2	<b>In-person events</b> Host ticketed events promoting small businesses in order to increase foot-traffic in a way that maintains social distancing and prevents over-crowding.	Memphis, TN
3	<b>Media promotion</b> Film short interviews with local business owners as a promotional tool that can go viral; partner with local TV channels.	New Orleans, LA
4	<b>Anchor institution spending</b> Partner with anchor institutions to use their purchasing dollars to directly support Black-owned businesses: e.g., a community meal program with local food caterers. Focus on 1:1 “matchmaking” between anchors and businesses, incl. service sector.	Chicago, IL Memphis, TN Newark, NJ

# Public Realm

No.	Strategy	Source
1	<b>Façade improvements</b> Retool facade improvement programs to also consider vacant storefronts; fund art installations and window skins.	New Orleans, LA
2	<b>Property owner engagement</b> Connect property owners with developers and brokers in order to redevelop underutilized buildings to best and highest use and to activate corridors with new commercial/residential spaces.	New Orleans, LA
3	<b>Public space</b> Work with city government to understand how to manage potential events and opportunities in parks and public spaces.	Memphis, TN
4	<b>Re-opening assessment</b> Engage third-party consultants to create re-opening assessments focused on air systems, wayfinding and signage, and safety infrastructure. Create general layout diagrams for prominent local sectors (e.g., personal services/beauty parlors).	New York, NY