



Building a Legacy: Connecting and Collaborating to Support Vermont's Entrepreneurs

COMMUNITY NAVIGATOR PILOT PROGRAM | SPRING 2024



“We have changed the landscape of nonprofits in Vermont. Wherever we can partner, we should.”



Financial Futures Programs



In 2021, 51 grantees nationwide were selected for the Small Business Administration’s (SBA) two-year Community Navigator Pilot Program (CNPP), with VtSBDC receiving one of eleven Tier 2 (statewide) awards. The CNPP “hub and spoke” structure leveraged trusted, culturally knowledgeable local groups and individuals to connect to specific sectors of the entrepreneurial community to provide assistance.

Coming Together

Imagine that all small business owners were connected to every service provider to support each stage of their business development. And that economic development systems were equally accessible to every entrepreneur and aspiring entrepreneur. This is the vision for the Community Navigator Pilot Program (CNPP). A vision that took shape during the 2020-2022 pandemic economic recovery when structural barriers to accessing services were amplified for underrepresented and underserved populations. When the call from the U.S. Small Business Administration (SBA) came to test new ways of working with business owners to reduce barriers to critical support, the Vermont Small Business Development Center (VtSBDC) recruited nine community partners to accept the challenge.

And so, the journey began. One hub. Nine spokes. Ten organizations that traditionally worked independently. CNPP partners shared the mission of more equitable service delivery yet (until now) did not have the resources to trial an inter-organization referral model, share success (and share missteps), and center small business owners who are historically excluded; specifically Black, Indigenous, People of Color (BIPOC), women, veterans, and rural residents. Through collaboration and common values, every idea was on the table to help Vermont navigate the often complex paths to financial assistance and access to capital; contracting and procurement; marketing, operations, business development; and exporting. Over the next two years, the team worked together to build a stronger network, supporting Vermont's small businesses and entrepreneurs.

“We always hoped that we would find value and mutual benefit in collaborating. That was part of the vision in those early conversations – that this project would transform the way we worked together going forward even if no formal structure existed.”

Linda Rossi, State Director, VtSBDC

Building the Team

With guidance from the program's leadership, the process became less about getting credit for the work, and more about the collaborative space. There became a better understanding of the people behind the organizations and each other's work to unify each other's strengths under a common mission and shared goals.

The process took time, requiring all participants to lean into new ways of working together. Through agile management methodologies and regular meetings, the team suspended traditional patterns for new norms and new avenues for collaboration. What seemed to be simple concepts, such as monthly, facilitated meetings and shared Slack channels created an atmosphere of camaraderie, and peer-to-peer support with a safe space established. During these sessions, the partners began to open up, setting the tone for a creative environment where great ideas were born and then implemented.



Two Short Years... A Tapestry of Opportunity

“We got permission to be entrepreneurs ourselves, to be creative and to innovate to find the best solutions for the clients. It’s really a beautiful thing.” *Spoke Partner*

The first months became about discovery and building a peer-support network. By taking intentional time to understand each organization’s role and the people powering them, we had the creative energy to cooperate in overlapping areas and fill the identified gaps. After a short time, the door for collaboration began to open. The early months also provided data and feedback that became the foundation for future programming.

Statewide surveys and listening sessions facilitated by Vermont Professionals of Color Network and Main Street Alliance provided a better understanding of the successes and challenges faced by the small business community and revealed potential policy level changes to alleviate these burdens. The first changes started within the CNPP network as the team produced new programming and professional development to address the expressed needs in business basics education and technical expertise from representative experts. This also inspired approaches to take steps away from unintentional exclusionary practices to foster a sense of belonging for these audiences.

The resulting report identified areas of improvement for Vermont’s small businesses and will have a long-lasting impact as it is distributed to all levels of government and business leaders throughout the state.

Requests for technical assistance through Central Vermont Economic Development Corporation and Brattleboro Development Credit Corporation added to our collective knowledge about the coordination of other regional development corporations (RDCs). These programs created to match to the needs of business owners. CNPP assigned staff at RDCs also worked closely to define and focus projects on pressing needs for business owners- in some cases, needs they did not realize were issues.

The projects, ranging from \$2,500 to \$5,000 in funding, were a two-fold boost to the business economy as the vendors were mostly small businesses themselves. The technical assistance program brought to light small business owners critical and urgent needs. The topic areas informed programming throughout the two-year period. The program database is also a lasting resource of vetted experts and practitioners who serve Vermonters.

“By listening deeply and centering the small business voice, this data can influence transformative change toward a more equitable and accessible economy.”

From “Vermont Small Business Environment Assessment for Underrepresented Communities”

“We need to create capital to start, we need experts who can advise us, and a strong network to get to more places and people seeing us.”

BIPOC listening session participant

2021

December 1

Vermont CNPP launches & CNPP organizations begin building relationships

2022

March–October

VT PoC & MSA host statewide survey and listening sessions with of Vermont’s business owners

All partners launch educational workshops and webinars

Cross-referral system put in place

October

Representation Matters

Panel of diverse entrepreneurs spoke to aspiring entrepreneurs at a virtual gathering

November ▼

Veteran Business Owners Event: Hosted by CWE



2023

February ►

Lunch with Lenders: 7 language communities met with banks and non-traditional lenders to learn about business loans and grants (event was repeated in 2024 and expects to grow statewide)

Four CNPP spoke organizations, Center for Women & Enterprise Vermont (CWE), Champlain Valley Office of Economic Opportunity (CVOEO), Vermont Sustainable Jobs Fund (VSJF), and Vermont Law & Graduate School (VLGS), provided 1:1 business advising and/or education to early stage and micro-businesses as well as those looking to grow. With the outreach partners (Vt PoC and MSA), they also developed a cross-referral system. To the business owner, the process was seamless as they worked between organizations; for the service providers, this became the optimal way to join together.

The support was as diverse as the business owners themselves. Clear trends rose in business owners' needs for assistance in accessing capital, legal, financial, and operational support, marketing, and time management. The CNPP network used these topics to create workshops (in-person and virtual) and materials to scale our educational efforts. Most notably, the Vermont Law & Graduate School's Vermont Small Business Law Center relied on the crucial input of CNPP partners to develop a knowledge base and resource library of webinars for all of the state's service providers and business owners.

Throughout the CNPP years, there was one CNPP organization focused on the next generation of entrepreneurs. The Vermont Principals' Association, a longtime partner with VtSBDC in training educators, distributed "mini-monies" to 24 student-led projects over two years. Each project accelerated the students' ambitions and business ideas. Some projects built 21st Century skills in critical thinking, design, and problem solving within the model of entrepreneurial education. Other projects were specifically directed to building out resources, such as a retail store, sound booths for music production, and food carts. Students also joined CNPP webinars and events and showcased their projects in the Inspiring Entrepreneurs Live Show.

“Starting my own business has had its challenges. I am not someone who easily asks for help, and I am used to doing things by myself. It took me awhile to start to get over that, and to reach out to other businesspeople and networks.” *Kris Brown, Kris Brown Voiceovers*

Milestones Along the Way

CNPP partners networked with other organizations at joint outreach events on multiple occasions, including two VPA Women in Leadership Conferences, Vt PoC summer events, NEK (Northeast Kingdom) Together, and the Rutland Business Expo just to name a few. These events provided opportunities to build relationships, and to continue to create awareness of CNPP in the small business community.

The entirety of CNPP events, 1:1 client advising, and cross referrals are too numerous to catalogue. Coordinated efforts between organizations and those organized by the Hub, VtSBDC, fill a timeline over the 30 months of the project.

A series of internal network-wide Equity Prime trainings revolved around access to capital and education on Diversity, Equity, and Inclusion (DEI). The DEI work continues with additional trainings, and guidance on how to continue this work and remain committed to it in the weeks, months, and years ahead.

Through all these efforts, the bonds between the CNPP partners strengthened, and the mission was nearly accomplished. Then came the floods.



March ▼

She Means Business, Brattleboro: CNPP worked with local organizations and lenders to host a day of education, networking, and celebrating women-owned businesses.



May

She Means Business, Rutland: repeat of the successful March event to support women-entrepreneurs in a central region of the state

A Roadblock: The Floods of Summer 2023

In July 2023, the devastating floods that hit Vermont put the CNPP team to the test. A series of statewide disasters elevated the need to work closely together to the most critical level.

CNPP leadership and service providers worked with state and federal officials to assist small business owners during this time of unprecedented flooding. Advisors were at the ready to keep Vermont's small businesses informed about access to local and statewide grants and SBA loans. Network partners VLGS, VT PoC, CWE, and CVEDC stepped up their efforts to reach underserved communities at the Recovery Centers, and the VtSBDC hub amplified our efforts and served as a communications conduit through social

media and email communications. VtSBDC hosted training with the SBA disaster team, including the CNPP spoke organizations, to ensure consistent understanding of the loan and application processes. VLGS hosted pop-up flood clinics in the areas hit hardest by the floods. While most of these activities were core programming or disaster recovery, it was the relationships built within CNPP that accelerated action, and were the trusted partnerships needed to mobilize in critical moments of response and recovery.

The VtSBDC Disaster Recovery Guide (DRG), originally created in 2011 after Tropical Storm Irene, was quickly updated and reprinted to become an important and much used resource during these challenging times. CNPP funds also supported translation of select pages into 10 languages so that this resource is at the ready for Vermont's most prominent language communities.



VERMONT COMMUNITY FOUNDATION

2023

Summer

Co-create statewide conference for Vermont's smallest businesses

Financial Technology webinars: VtSBDC hosts professional development webinars for providers

Equity Prime: equity and inclusion training for Vermont's service providers

Flood recovery clinics hosted by VLGS with RDC and other partners

July

CNPP partners mobilize in recovery efforts following devastating flooding that impacted nearly every region of the state

September

Community Weaving Project at Art Hop: CVOEO and CWE hosted an entrepreneurial mindset activity during Vermont's largest event dedicated to the creative economy

North by Northeast: ▶ statewide conference co-created by CNPP partners to meet the unique needs of Vermont's sole-proprietors and very small businesses



A Lasting Legacy

As the program funding concluded, the team reflected on the outcomes of the program including the increase in referrals between the organizations, the new relationships built, the gatherings in person, and the continuous learning that enabled the network partners to help each other and in doing so, to help Vermont's smallest business owners.

The results are tangible. Two spoke organizations, VT PoC and VLGS, received funding that will enable them to build on the excellent work they started. VtSBDC/CNPP has been invited to participate in VPA programs even after CNPP culminates. The RDCs are building on technical assistance programs begun with CNPP and CVEDC has emphasized that collaboration with CNPP partners has become integral to their model, and they will continue this new way of working together. VSJF and CVOEO joined together on a significant project, translating six business guides into six languages.

The CNPP team recognizes the value of this new way to work together and is committed to not going back to doing things alone.

“Providing assistance during the flood disaster emphasized our collaboration as I was able to pass clients back and forth seamlessly to find the help that they needed.”

Melissa Bounty, CVEDC

The Narrative has Changed & the Journey Continues

There are many ways, both tangible and intangible, that create a path for sustainability of the CNPP network. Funding opportunities have already opened to the partner organizations as a result of their efforts. As a result of CNPP, many of the partner organizations have advanced their initiatives with new models: VLGS launched the Vermont Small Business Law Center, VT PoC has introduced business advising, the RDCs are now managing new technical assistance grant opportunities, and a second round of mini-momies has allowed even more Vermont youth to carry their business ideas forward.

The relationships and effectiveness of high touch resources to business owners is a significant outcome of CNPP. Continued collaborations are under way, with new projects on the horizon.

The team continues to come together with a learning and growth agenda that includes bringing equity practices to every aspect of the work, building relationships among organizations that will transcend the individuals currently involved. CNPP has advanced a push for better access to capital for small business owners, for representation, and for policies to support infrastructure, business resilience, and equity at all levels.

The tent is getting bigger as the network partners invite additional organizations to the table, making a commitment to move forward together. The journey is not over...the strong bonds among the partner organizations will keep the mission moving forward.

2024

October ▼
Sewing for Success
with CVOEO



December 1
CNPP spoke organizations close their projects. The Hub, VtSBDC, continues activities through an approved extension period

March–May
AI for Small Businesses: VtSBDC hosts professional development for business advisors and partners to learn the essentials of rising artificial intelligence tools & how it impacts their work

Inspiring Entrepreneurs Live Show & Podcast: weekly show to introduce business owners to the people behind key resources and organizations so that they can be more confident and comfortable in reaching out for support

May
Narrative Change & Non-Extractive Storytelling

Vermont's CNPP project closes, yet the legacy lives on

Stories from Vermont's Inspiring Entrepreneurs

Throughout the CNPP journey, the team shared many stories from the network's Inspiring Entrepreneurs. We encourage you to explore the stories mentioned in this report and find many more on our website:



“We got to a point in our journey when we saw that we could do it. The whole experience has taught us patience. CWE provided the training that we needed and gave us the confidence to express our qualifications and show the community what we can do.”

Hannington Kasagga, Burlington Trolley Tours



“I could not have done this without the help of the Community Navigator Pilot Program. This program has been such a relief...I no longer have to worry about having the tools that I need to improve my business, and it has already made a huge difference for me and for my customers.”

Sudie Watson, Sudie's



“While some of us overlap in the services we provide, we each have our unique strengths and differences. Taking the approach to collaborate rather than compete is a new business model that has had and will have a great impact.”

Nicole Killoran, Director of Vermont Small Business Law Center Vermont Law & Graduate School



“You have to know, when you hold a skein, what does it actually cost to make that skein? The materials, the labor, the energy to run the mill. Knowing that gave us the confidence to get to a wholesale price that we could live with, and that local yarn shops could live with. We were able to feel good about that because of the work we did with our business coach.”

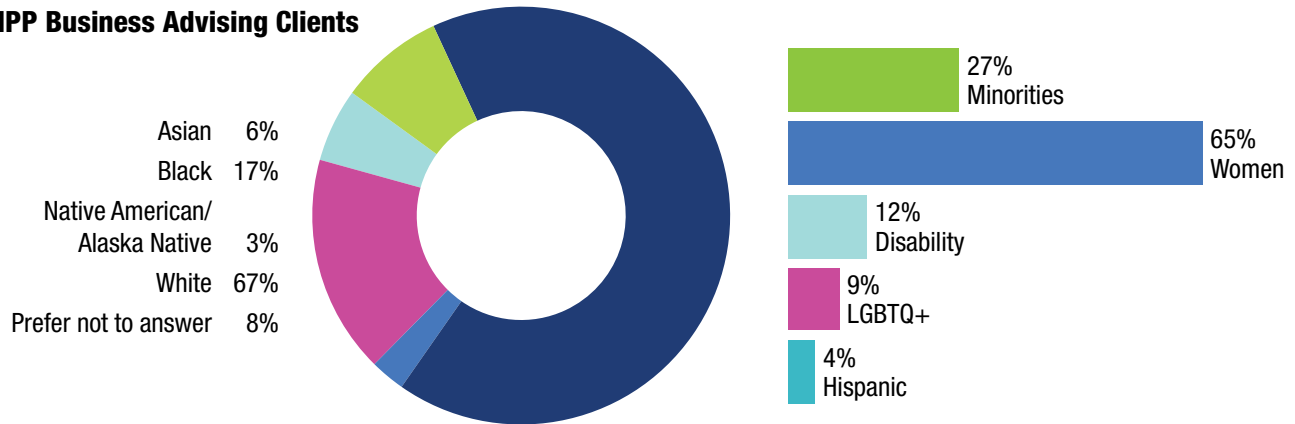
Peggy Allen, Junction Fiber Mill

CNPP By the Numbers

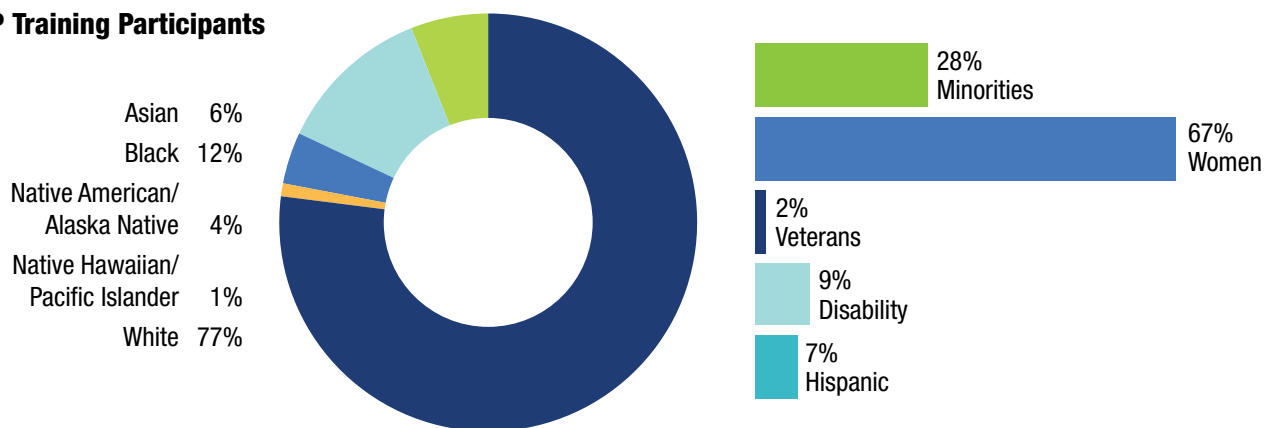
The magic of CNPP lies beyond the numbers, yet numbers highlight the remarkable impact. We followed CNPP participants within our program tracks: business advising, training participants, and technical assistance projects.

Most notable across all program areas is that more than 60% of participating business owners identified as women. Overall, CNPP clients had combined annual sales of \$50.81M. The CNPP program helped them access \$497,500 in capital.

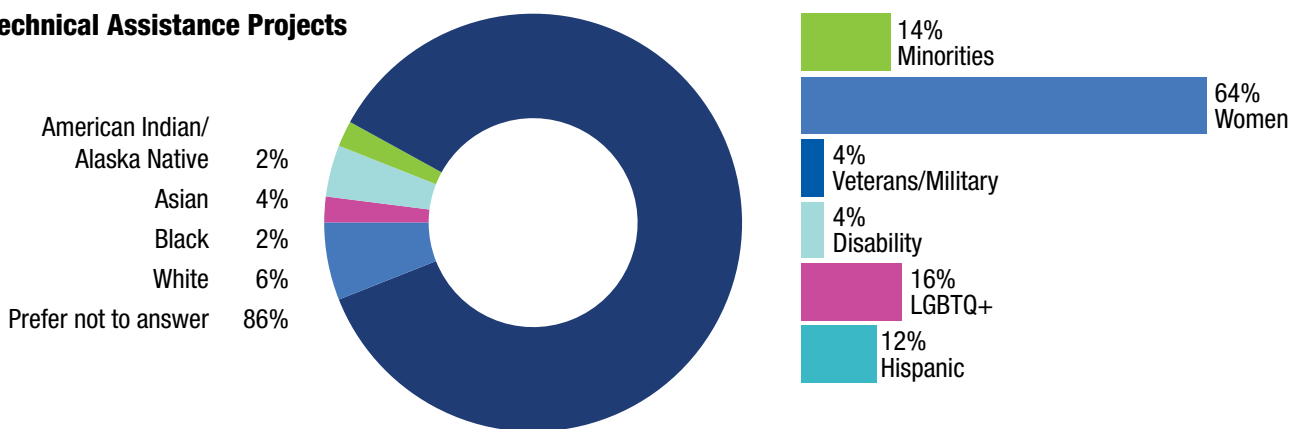
CNPP Business Advising Clients

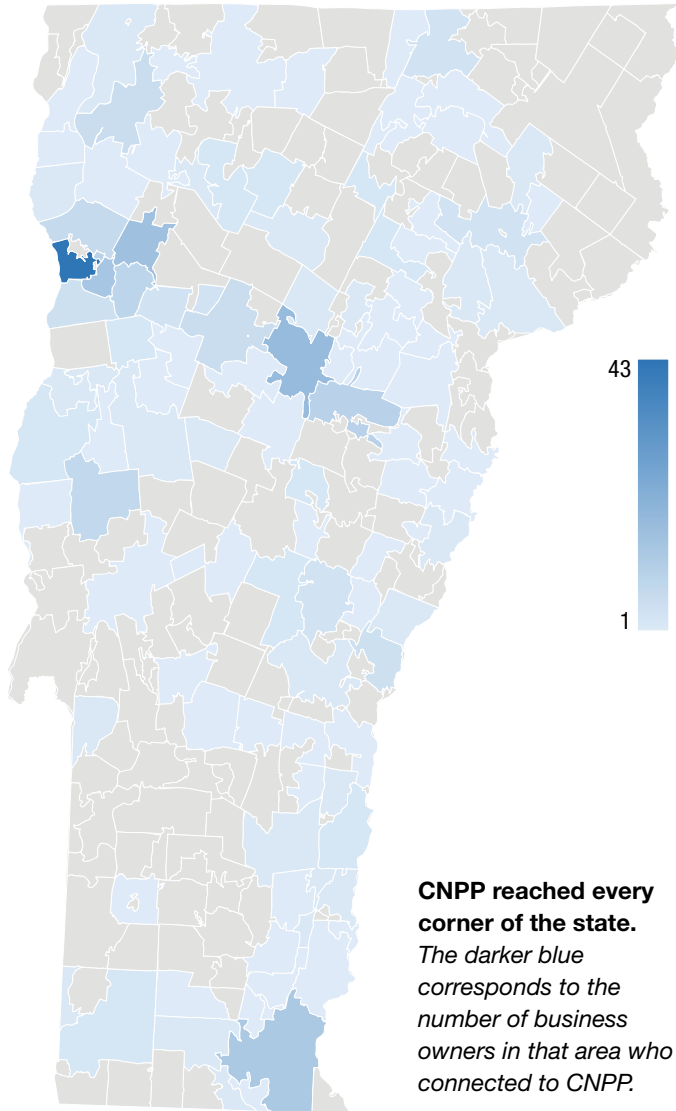


CNPP Training Participants



Technical Assistance Projects





Acknowledgements

The Vermont Small Business Development Center is grateful for the organizations and individuals who supported the vision and joined with us to bring the Community Navigator Pilot Program to our state, most especially the nine spoke organizations' CNPP team, the SBA Vermont District Office, and our own VtSBDC team. There are too many to name as individuals, but to all we appreciate the thoughtfulness and patience that they brought to imagining new ways of working together and building a better Vermont.

We extend our thanks to the entrepreneurs who trusted our network to support their business ventures, participated in our programs, and shared their stories with us.

Afterword

More about the Community Navigator Pilot Program

The U.S. Small Business Administration developed the Community Navigator Pilot Program, SBA to engage with states, local governments, SBA resource partners, and other organizations in targeted outreach for small businesses in underserved communities. The program offered funding to nonprofits, state and local governments, universities, and tribal entities to partner with SBA at the center of a hub and spoke network. The 51 selected “hubs” then supported spoke organizations – trusted, culturally knowledgeable local groups and individuals – to connect to specific sectors of the entrepreneurial community to provide assistance during economic recovery. In a rigorous selection process, the Vermont Small Business Development Center (VtSBDC) and our network of nine partner organizations were among the 11 programs deemed Tier 2 to work statewide to reduce the barriers entrepreneurs face in accessing critical support.

Vermont CNPP Partners

The Hub:

Vermont Small Business Development Center

Organizing program collaborations and providing grant management as well as tracking and reporting on the project's Major Program Objectives:

- Financial literacy for entrepreneurs and business owners
- Digital literacy for entrepreneurs and business owners
- Legal education and connections to low bono/pro bono advice
- DEI: cultural knowledge and awareness, professional development for technical assistance providers statewide

The Spoke partner organizations:

Vermont Law and Graduate School (VLGS)

The Vermont Small Business Law Center at VLGS offers support, education, and outreach on legal topics impacting diverse and disadvantaged businesses and business owners in Vermont. Based on a series of listening tours to learn about the community's legal business concerns and educational needs, VLGS provides:

- Online legal resources and tools to assist with a general understanding of legal requirements, options, and opportunities for small businesses
- Direct educational consultations to small businesses to help them to understand the legal aspects of owning and running a business
- Referrals for approved businesses for five to 10 hours of free legal service with a Vermont attorney.

Champlain Valley Office of Economic Opportunity (CVOEO) Financial Futures Program

CVOEO's Micro Business Development Program supports rural Vermonters, women, LGBTQ+, veterans, BIPOC Vermonters, and New American community members to successfully launch and grow businesses with the following initiatives:

- Increase educational opportunities and direct support for entrepreneurs to use social media, online applications, and computer skills to market and manage their business.
- Increase access to education and 1:1 coaching on personal finance and credit.
- Partner with the Financial Empowerment for New Americans Project to support New American community members in starting and sustaining businesses.

Vermont Sustainable Jobs Fund (VSJF)

VSJF offers businesses owned by veterans, BIPOC and females, and rural businesses Focused Business Coaching, which uses one lead coach to provide highly focused, 9-12-month long coaching services. A mutually defined scope of work is geared toward solving challenges to the business' development, including access to the right match of capital. Business coaches provide support, advice, leadership training and access to extensive network contacts to help business leaders recognize ways to improve profitability, retain and recruit a diverse workforce, and take advantage of digital innovations to drive sales growth.

Center for Women and Enterprise (CWEVT)

CWEVT serves entrepreneurs from across the state with training and individual business counseling to help women from all socioeconomic and ethnic backgrounds successfully launch, lead, and grow their own companies. CWE will:

- Focus on building affinity spaces for women entrepreneurs and veterans, especially in Southern Vermont
- Serve rural-concentrated industries, like makers/artists and people making the transition from side-hustles to full-time business engagements, through educational experiences and individual business counseling
- Provide a specialized cohort entrepreneurship training program that recognizes the unique needs and challenges of people in the military and their spouses

“The CNPP goals were universal, yet we had the freedom and flexibility to forge the path that worked best for Vermonters. We liked to say that we were on the train together while we built the engine, laid the tracks, and drew the maps.”

Sara Munro, CNPP Program Coordinator, VtSBDC

Central Vermont Economic Development Corporation (CVEDC) and Brattleboro Development Credit Corporation (BDCC)

The RDCs of Vermont provide statewide navigation assistance to businesses seeking to determine the best form of technical assistance to help each business on its path to COVID recovery. The Navigator, client business, and professional service provider will develop a scope of work appropriate to solving a technical issue identified by the client as key to recovery. The cost of the work will be covered by the grant and paid directly to the service provider. The program is expected to assist over 42 businesses with professional service contracts. Based on prior experience, they anticipate a concentration of work will be completed in supporting business development of e-commerce platforms, digital marketing, social media plans, supply chain integration, and financial analysis support.

Vermont Principals' Association (VPA)

VPA shares messages and awareness of opportunities provided by CNPP and its partnership with the spokes to schools K-12, youth, and their communities. This is accomplished through sponsorships of podcasts, professional development conferences and events, and newsletters. VPA has also developed a program to distribute mini monies which will be awarded to help with diverse and impactful educational support opportunities throughout the state.

Vermont Professionals of Color Network (VT PoC)

As a CNPP spoke, the role of VT PoC is to learn more about the current business environment for the BIPOC small business community via survey data collection and small group listening sessions. Their goal is to better understand the challenges and resource gaps that exist for the community, and to fill those gaps by helping communities navigate the various resources available throughout the state, specifically from VtSBDC and eight organizational partners within the Community Navigator Pilot Program.

Main Street Alliance – Vermont (MSA-VT)

Main Street Alliance conducts small business outreach through survey collection, 1:1 meetings and small group listening sessions. They seek to further understand what is working well for small businesses and what gaps still exist. They aim to connect with Vermont's women, BIPOC, veteran and rural owned businesses, and those who have yet to access resources from regional and state-based programming. By listening deeply and centering the small business voice, MSA hopes to influence transformative change in Vermont to create a more equitable and accessible small business economy.

“Those chosen as partners had strategic alignment with the CNPP mission. Each organization had a vision of what success looked like, through being open to change, and how working together could create an improved ecosystem of service providers.”

Linda Rossi, State Director, VtSBDC



For more information visit the Vermont Small Business Development Center (VtSBDC) visit vtsbdc.org/community-navigator-pilot-program-cnpp