



INCLUSIVE GROWTH TOOLKIT FOR BUSINESS SERVICE ORGANIZATIONS:

Standard Outcomes and Recommended Metrics

Chicago Inclusive Growth Coalition

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This toolkit was authored by members of the Standards Workgroup on Business Service Organizations and Metrics Task Group of the Chicago Inclusive Growth Coalition, which was established in 2018 to improve the support for small business owners in Chicago's underserved neighborhoods. This toolkit was created for public benefit and it is the intention of the Coalition for this information to remain freely available in the public domain.

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Part 1: Chicago Inclusive Growth Coalition Outcomes and Metrics

Introduction

The Chicago Inclusive Growth Coalition (CIGC) was established in 2018 to improve the support for small business owners in Chicago's underserved neighborhoods. The vision of the coalition is to promote thriving small businesses and self-employment among women and people of color to advance sustainable and inclusive local economic growth. The coalition also places a particular emphasis on promoting diverse entrepreneurship, as this creates opportunities to close the racial and ethnic wealth gap, especially in Chicago's underserved communities.

To help bolster Chicago's diverse small business communities, CIGC has identified standard outcomes and recommended metrics for business service organizations (BSOs) to utilize in their critical work serving small businesses in the region, with support from funders and partner organizations to achieve measurable progress by 2025. The standards seek to achieve the following:

- Encourage the use of a common set of standards to assess the value of and improve existing small business services;
- Strengthen stakeholder and community partnerships within the small business ecosystem to enhance the collaborative impact of a business service organization;
- Increase awareness of, and expand financial and in-kind support for, a business service organization's staffing and resource capacity to deliver programs and conduct assessments on the impact of its services.

The CIGC Standard Outcomes and Recommended Metrics is a set of six common standards with accompanying metrics to help assess and support BSOs in promoting inclusive economic growth among underserved and disinvested areas in Chicago, which are predominantly communities of color. The CIGC was created in response to a 2018 report, *Assessing Chicago's Small Business Ecosystem*, which recommended standards to guide impact evaluation and ecosystem investment by expanding the use of outcomes-based measures.¹

The standards measure the impact of business service organizations' one-on-one counseling, training, connections, or financing services for their clients with consideration for individuals in underserved areas. These standards are also applicable for funders, ally partners and stakeholders in the ecosystem that are integral to the operations of BSOs. Often the clients of these organizations: a) reside or own a business in a low- and moderate-income community or b) currently operate, or aspire to own, a business as a self-employed firm with no employees, or an employer firm that is a microenterprise (less than 10 full- or part-time workers).

The six expected outcomes from these standards and metrics are as follows:

1. An increased number of business owners will possess fundamental business finance skills, knowledge and tools, including the ability to manage personal credit and review suitable capital in order to sustain their businesses, especially in response to changing market demands or adverse economic conditions and secure their future growth.
2. A measurable increase in job creation will occur, which creates opportunities to build wealth for both owners and their employees.
3. An increased number of clients will start-up a viable business that is prepared to financially sustain, recover or transition in response to local, national or global economic changes.
4. An increased number of established and aspiring owners will gain hard and soft skills and knowledge from professional development training in order to help the owner stabilize operations for sustainability.

¹ Assessing Chicago's Small Business Ecosystem: Pathways to Improved Coordination, Inclusive Growth, and Shared Prosperity. January 2019. https://cct.org/wp-content/uploads/2019/01/ChicagoSmallBusinessEcosystem_2019.pdf

5. BSOs' relationships and quality partnerships will mutually strengthen entrepreneurship services and the ecosystem that support small business owners.
6. BSOs, with support from funders and ally partners, will provide equitable access to services provided by experienced staff that seek to be inclusive and culturally relevant for the diverse communities served.

These outcomes are expected to have the following effects on the small business ecosystem in greater Chicago:

- **Financially resilient small businesses**, especially businesses owned by women and owners of color in underserved areas, that contribute to the local economy and help build wealth and assets for both owners and employees. These resilient small businesses will also be operated by owners who are prepared to sustain, recover or transition safely from severe economic downturns.
- An **ecosystem of community small business support** that provide opportunities for owners to develop skills that will help stabilize and sustain their business operations and financial capacity. This support will also lead to job creation, retention and quality.
- **Collaborations** that drive commercial activity and economic investment to support small businesses in underserved communities.
- Small business services that are created and delivered by trained staff through an **inclusive framework**, contribute to citywide progress toward **racial/ethnic equity** and may also advance equity in gender, language, disability and immigration status.

Using the CIGC Standard Outcomes and Recommended Metrics

These measures are designed for BSOs with different levels of resources and staffing capacity to adapt to their existing practices, with committed funder and ally partner support. While CIGC recognizes that other metrics may exist, these measures represent key indicators that address the most prevalent conditions inhibiting inclusive growth in Chicago and that are most observed in underserved areas. BSOs, their funders and ally partners are encouraged to use the CIGC standards to guide quality service improvement. Baseline measures of growth may be determined after the first 12 to 18 months of data collection to help identify acceptable growth targets.

It is generally accepted that small business service organizations have operational intake and follow-up processes in place to track their clients. Many of the recommendations in this toolkit to track metrics are already being collected, or can be collected, through a BSO's existing: 1) initial client intake, 2) questions from client training and one-on-one counseling registrations and 3) follow-up survey processes and a database that tracks self-reported client information from annual surveys. The data collected for these metrics should be aggregated and de-identified. If a BSO achieves a metric through referral activities, then that organization should have an active partnership to coordinate data capture to track and report on program success.

Lastly, because organizations provide different services at various capacities, it is **not** expected that every metric will be applicable for every organization; however, all organizations in the small business ecosystem should examine how their organization and institution could better align its programs using the CIGC metrics. This is intended not only to advance progress toward the outcomes by all in the ecosystem, but most especially to build the evidence to expand resources and support for business service organizations, especially under-resourced nonprofit organizations that provide services to clients in underserved areas.

To operationalize the use of the metrics in this document, all are encouraged to reference the section titled *How to Collect Data for the CIGC Standard Outcomes and Recommended Metrics*. For reliable, timely and useful data analysis, it's important that funding organizations consider serious investment in data capacity tools and resources, as well as staffing support to oversee and help assess BSOs' metrics collection and analysis, including any additional evaluation partners.

Outcome 1

An increased number of owners will possess fundamental business finance knowledge and tools, including managing personal credit and reviewing suitable to help sustain their business, especially in response to changing market demands or adverse economic conditions and to aid growth.

This outcome is intended for BSOs that offer regular training and one-on-one counseling on small business finance.

What to collect and report:

It's recommended that BSOs collect metrics quarterly or annually to assess short- and long-term impact.

Data at intake (which could be gathered at a pre-registration for a training or counsel session), plus follow-up data on clients that have participated in a BSO's business financial training, or at least a single one-on-one counseling session on business finance. *See page 15 for template questions.*

Recommended metrics:

BSOs should attempt to track whether all clients who participated in the BSO's trainings and one-on-one business financial counseling have:

1. Established electronic financial and non-financial recordkeeping processes that facilitate accurate accounting and bookkeeping;
2. Established trusted professional relationships with professionals to guide the use of business' financials, such as a bookkeeper/accountant, lawyer, and bank/loan officer;
3. Utilized business financials to inform changes to their operational processes or business model in response to market demands or economic conditions;
4. Regularly create current and projected financial reports to review sales, fixed and variable costs, and cash flow for decision making (budget, income statement, cash flow statement and balance sheet);
5. Possess confidence to interpret current and projected financial reports, especially to guide decisions in response to changes in market conditions or during severe economic disruptions (budget, income statement, cash flow statement, and balance sheet);
6. Possess ability to manage creditworthiness and FICO credit score to support business finances and capital needs; **and**,
7. Secured responsible business debt, credit, non-debt, or equity financing, if sought;²
8. If feasible, determine if the debt may be a predatory product that features an unreasonably high APR, surprise or hidden fees, among other signs.

For clients that receive five or more hours of one-on-one counseling and/or training, BSOs should attempt to collect annual client-reported information to compare year-over-year on the following indicators:

9. Improved cash flow management; **or**,
10. Expansion of cash reserves; **or**,
11. Increased revenue related to either: a) physical or online expansion; b) market expansion; c) equipment purchase; or d) hired workers to help increase sales.

² It's important to be aware of predatory financing practices that feature hidden rates and fees, such as extremely high APR, or the inability to repay without damage to their finances and credit. This can include products like merchant cash advances, invoice/receivables financing, other online products or predatory practices on behalf of a loan broker.

Outcome 2

Job creation, which allows owners and workers to build wealth.

What to collect and report:

It's recommended that BSOs collect metrics quarterly or annually to assess short- and long-term impact.

Data from intake and follow-up on job creation and nature of the jobs from all clients that receive direct training or one-on-one counseling from staff at BSOs. *See page 15 for template questions.*

Recommended metrics:

BSOs collect information on the 1) nature of the job that clients create for themselves from their small business; and 2) the number and nature of jobs created or retained by clients.

1. Owner is asked to report on the following for themselves.
 - a. If the business provided the owner their main source of income, or whether the owner has other sources of income; **and**,
 - b. If the business revenue provided personal income, collect data on the approximate income range.

Metric #2 differs from Metric #1 in that Metric #2 indicators are most applicable to organizations that **provide direct capital support to their clients in the form of loans and other forms of debt, grants or equity and also regularly offer multi-week cohort-based programs**, such as microlenders.

2. Owner is asked to report on non-owner(s) employees
 - a. Number of full-time payroll employees at 30-plus hours and average wage for both hourly worker and salaried workers (minus owner)
 - b. Number of part-time payroll employees under 30 hours and average wages for both hourly and salaried workers (minus owner)
 - c. Number of contract (1099) employees full-time, part-time, and any seasonal or temporary workers
 - d. Increase or decrease overall in non-owner payroll expenses
 - e. Forms of payroll: electronic, check, and/or cash



Outcome 3

An increased number of clients will start a viable business that is prepared to financially sustain, recover or transition in response to changing economic conditions.

Outcome 3 is for all BSOs that deliver training and one-on-one counseling for start-ups. In addition, BSOs that provide business financial training could use the data they may have collected from Outcome 3 to analyze alongside information from Outcomes 1 and 2 to conduct a voluntary, comparative analysis for their own organization.

What to collect and report:

It's recommended that BSOs collect metrics quarterly or annually to assess short- and long-term impact.

Data at intake (which could be gathered at a pre-registration for a training or counsel session), plus data from follow-up on the number of clients that start a viable business after engaging with a BSOs' training and one-on-one counseling. *See page 15 for template questions.*

Recommended metrics:

BSOs should collect self-reported information from clients who receive direct one-on-one counseling and/or training in the seed and start-up stages on the following five data points:

1. If owner has a tax ID Federal Employer Identification number (FEIN or tax ID), or an ITIN number;
2. The legal formation of the business on paper (e.g., obtaining either a "Doing Business As" certificate, or filing incorporation papers as an LLC, S-corp., etc.);
3. If the BSO client has created separate business checking and savings accounts (by using a FEIN/tax ID and presenting documentation showing the legal formation of their business on paper);
4. Whether the new business filed a federal income tax return; **and**,
5. If applicable, mandatory and necessary licenses, registrations, and insurance to mitigate risks to business operations and financial investments, or to protect against product/service liability.



Outcome 4

An increased number of established and aspiring owners will gain hard and soft skills and knowledge from professional development training aimed to help stabilize operations for sustainability.

Outcome 4 may be demonstrated by training BSOs' staff in-house, and by co-hosting trainings with another organizational partner and subject matter expert, with the agreement that BSOs can collect the data from follow-up registration, evaluation, and data tracking to report on and assess this outcome. *See page 15 for template questions.*

What to collect and report:

It's recommended that BSOs collect metrics quarterly or annually to assess short- and long-term impact.

- Data at intake, which could be gathered at a pre-registration for a training or counsel session; **and,**
- Data from follow-up of clients who received professional development training or one-on-one counseling either directly from BSOs, or BSOs' subject matter expert partners, on skills and knowledge gained in one or more of the following four areas:

Four ability areas for stabilization and sustainability:

1. **Accounting/bookkeeping software skills:** Apply learned software skills to use electronic financial accounting and recordkeeping programs; **and,**
2. **Workflow processes:** Establish and maintain standard operating procedures (e.g., internal operational procedures, working hours for staff versus hours of operations for customers, customer management, etc.).
3. **Employee management:** If applicable, create and maintain employee guidelines, rules, and/or an employee manual to outline job functions and expectations for improved operations; **and,**
4. **Employee relations:** Create and use a system to evaluate workers and provide effective feedback for improved work culture, operations and retention.

Recommended metrics:

BSOs conduct pre-training and annual follow-up to assess the impact of professional development training and one-on-one counseling in one or more of the four ability areas to support stabilized and sustainable operations.

1. Implement and maintain a form of standard operating procedures; **and/or,**
2. Apply financial software skills for financial recordkeeping programs.
3. If the business retains workers, then the owner uses some semblance of employee guidelines, rules, or a manual; **and/or,**
4. The owner uses a system to evaluate workers and provide feedback.
 - a. If BSOs or their active partners provided training and one-on-one counseling on the topic of employee management and/or employee relations for small business owners, then it's advised that BSOs ask follow-up questions to determine: 1) if the client improved hourly worker retention—both payroll and 1099—and 2) perceived improvement of worker job quality.

Outcome 5

Outcomes 5 and 6 are metrics for BSOs, its funders and ally partners in the ecosystem to self-assess year-over-year.

BSOs' relationships and quality partnerships will mutually strengthen entrepreneurship services and the ecosystem that support small business owners.

Outcome 5 has metrics that apply to 1) funders and ally partners, 2) all BSOs, or 3) BSOs that are directly engaged in operating community economic development programs, in addition to small business support services. *See page 15 for template questions.*

What to collect and report:

BSOs, their funders and ally partners should self-assess their staff, organizational capacity and partnerships necessary to support small business services and community economic development, especially in underserved areas.

Recommended metrics:

Metrics 1-3 only apply to funders and ally partners, recognizing that BSOs require financial support to invest in partnership capacity as well as to help BSOs overall capacity to use the metrics.

1. Funder and ally partners provide financial support for BSOs to implement and track Chicago Inclusive Growth Coalition metrics, including staffing and/or evaluation tools toward realizing the outcomes in underserved areas; and,
2. Funder and ally partners develop partnership capacity between BSOs as indicated by:
 - a. Facilitating connections between BSOs, as indicated through the following criteria:
 - Engagement in electronic and one-on-one communications between BSOs.
 - When possible, organize regular convenings for BSOs (e.g., an annual resource meeting).
3. Facilitating connections between BSOs and their prospective philanthropic funders and ally stakeholder partners, as indicated by electronic and one-on-one communications, or stories and attestations of support from funders and ally partners (e.g., connect to community groups, philanthropy, policymakers, private sector, lenders, investors, etc.)

Metrics 4-6 apply to all BSOs.

4. Maintain active partnership with at least one other business service organization to deliver training, counseling, financial support, or networking opportunities for owners to build peer and industry mentor and B2B relationships (Note: documentation may be MOUs, partner agreements, emails, letters, marketing materials from joint trainings and service activities); **or**,
5. Sustain referral partnerships with trusted community support organizations to help clients address challenges that impede their capacity for small business development, especially those who are underserved, low- and moderate-income, or disabled (e.g., child and family care centers, housing services, food security organizations, public health clinics, transportation resources, and personal finance non-profit service organizations; or, nonprofit policy groups and government agencies that engage BSOs and owners on systemic policies that impact entrepreneurship). Human and social needs such as healthcare and mental health trauma services, capital access and grants, government insured paid leave, childcare, or debt relief, disproportionately impact

entrepreneurs in underserved areas during severe and adverse economic upheavals, which affects the ability to work and do business (Note: documentation may be MOUs, partner agreements, emails, letters to editor by owners, multimedia stories from partners or clients helped); **and/or**,

6. Participate and actively interact with other BSOs at any funder-organized or partner-led resource convenings to support BSOs and their staff (Note: documentation for this metric may be collected through registration and attendance, etc.).

Metrics 7-9 may also apply to BSOs that provide small business services that also administer community economic development programs within a local geographic boundary.

BSOs enhance its small business services from synergy with its economic development programs indicated by one or more of the following:

7. BSOs align its small business and community economic development services with the area's Quality of Life plan, as indicated through documents shared with partners and/or the public through printed or online materials; **or**,
8. BSOs organize public events with community partners for small businesses in a geographic boundary to increase customer awareness and local sales (e.g., theme markets, rebate shopping, etc.), and if possible, track participating owners' revenues; **or**,
9. BSOs' direct engagement with local government influences neighborhood economic development policy and processes, **directly** supporting its small business services, such as zoning and commercial development with carve outs for small businesses (Note: documentation may include client and partner stories of impact, examples of media exposure, or legislative testimony of decisions that resulted from BSOs' engagement with policymakers and elected officials).



Outcome 6

Outcomes 5 and 6 feature metrics for BSOs, its funders and ally partners in the ecosystem to self-assess year-over-year.

BSOs, with support from funders and ally partners, will provide equitable access to services provided by experienced staff that seek to be inclusive and culturally relevant for the diverse communities served.

Outcome 6 is applicable to 1) BSOs and 2) funders and ally partners of BSOs. Outcome 6 has a variety of recommended metrics for BSOs, funders, and ally partners to collect data for self-assessment—to the degree they are best able—in efforts to address diversity, equity, and inclusion across staffing, service programs and operations. *See page 15 for template questions.*

What to collect and report:

BSOs make a formal commitment to strengthening and improving diversity, equity and inclusion (DEI) in its staffing, operations and services, as indicated on a year-over-year fiscal or calendar basis.

Recommended metrics:

Metrics 1-6 are applicable to all BSOs to ensure that clients' access to services are inclusive and culturally relevant.

Provide staff development opportunities that expands BSOs workforce experience, knowledge and skills to deliver quality services in diverse communities.

1. BSOs support staff professional development to deliver quality services in underserved areas and conduct organizational operations (e.g., train-the-trainer, facilitation, business finance, data collection or software skills, etc.). This would be measured through written policies for professional development, including possible funding; or, staff attestations, or post-training self-assessments; **and**,
2. BSOs orient new staff on the diverse clients and communities served within its staff onboarding procedures. This can be demonstrated through either story collection, staff surveys and attestations, or materials; **and**,
3. BSOs demonstrate that its training and one-on-one coaching and counseling is affordable and has accessible location(s), especially for clients in underserved areas (e.g., seen in marketing and promotion, application forms and registration communication, feedback from surveys, etc.); **and**,
4. BSOs' written policies demonstrate a commitment to diversity, equity, and inclusion (DEI) such as an organizational strategic plan and/or an equity plan, which allude to community partnership principles; **and/or**,
5. BSOs secure financial support and resources from funders and ally partners to conduct an annual staff training on DEI by obtaining an external, third-party trainer skilled in DEI (Note: it is recommended that components include: a) concepts of racial and gender bias, structural policies, and privilege; and b) history of Chicago small businesses of color; and, c) a review of the trends impacting inclusive small business growth and economic sustainability); **and/or**,
6. BSOs secure financial support and resources to conduct an organizational DEI assessment by an experienced, unbiased third-party evaluator, preferably with a one-year follow-up to assess the BSOs' progress to improve DEI in its staffing, operations, and services. Since DEI concepts may be sensitive, it is not recommended for BSOs to conduct either the organizational self-assessment or an annual follow-up without the lead of an external, third-party evaluator skilled in DEI.

Metrics 7 and 8 are applicable only to funders and ally partners, in recognizing that BSOs require external support to advance DEI in its operations and programs to support relevant small business services in underserved areas.

7. Provide financial or resource support that subsidize BSOs expenses to assure that its client training and counseling are affordable.
8. Invest funds for BSOs workforce professional development training to gain or strengthen skills and knowledge needed to enhance and improve their job to support both the clients and the organization.

Metrics 9-11 are intended only for funders and ally partners, whose capacity to support these metrics will depend on their resources and the mission.

9. Commit funds and resources for BSOs to select a third party, DEI-skilled trainer to conduct what is DEI staff training workshops for all staff at every level (including part-time and contract) annually or bi-annually. It is recommended that components include: a) concepts of racial and gender bias, structural and systemic policies, and privilege; and b) history of Chicago small businesses of color; and, c) a review of the trends impacting inclusive small business growth and economic sustainability); **and/or**,
10. Allocate funds and resources to BSOs to contract with a third-party expert on DEI to conduct an organizational self-assessment. Organizational DEI self-assessment should assess how its staff and programs integrate an appropriate racial and ethnic, gender, linguistic, disabled, and status lens for clients, communities, and partners; **and**,
11. As a corollary to metric #4, allocate funds and resources for BSOs to work with a third-party, skilled DEI evaluator for ongoing support and progress assessment from the initial organizational DEI self-assessment in a one-year follow-up and thereafter, on a regular basis as determined by the business service organization's staff and leaders, and as informed by the communities served.



Frequently Asked Questions: CIGC Standard Outcomes and Recommended Metrics

Q1. How should BSOs, funders, and ally partners use the CIGC outcomes and metrics and collect data?

- A. Business service organizations should use the framework to help guide its data collection efforts to assess impact and for quality improvement efforts. BSOs may start collecting data for the metrics any time they feel prepared to collect some, if not all, information in 2020 and 2021. The ideal approach for data collection is as follows.
- i) BSOs should start with the Readiness Checklist (contained in *Sample Questions for Intake Forms and Data Collection*) to review whether it is prepared to collect data on clients. BSOs may use their existing data collection and CRM tracking systems. There is no single recommended tool for software and processes, given the BSOs differences for staffing, resource capacity, and variation in survey tools used to collect data for other purposes.
 - ii) Review the six outcomes and recommended metrics on how BSOs' current data activities help achieve the outcomes. Many BSOs are already collecting this data.
 - iii) BSOs should review *Sample Questions for Intake Forms and Data Collection* to see how their organization can adapt the questions into their current intake and follow-up data tracking processes and then collect the data (if they are not already doing so).
 - iv) After the initial 12 to 18 months of data collection, the information will be a baseline measure to compare BSOs progress and impact year-over-year. This data should also complement BSOs' other data analyses activities that are conducted for other purposes, such as grant reports.
 - v) BSOs share de-identified data so third-party funders and allied partners who have capacity can conduct an aggregate analysis. This data can also inform advocacy for BSOs and investment in BSOs providing ongoing support in underserved neighborhoods, because "what gets measured, gets funded" and "what gets measured, is improved."
- B. Funders and ally partners also have metrics that apply to them for Outcome 5 and Outcome 6. The CIGC recommends that funders of BSOs integrate these outcomes and metrics into their program and grant initiatives, and for ally partner stakeholders to review and see how they can help BSOs.

Q2. What happens if BSOs receive a low response from follow-up? We already don't get a high response from surveys. What is the response incentive for clients, especially when most of our services are free?

- A. It is not unusual to see a low response from self-reported data. However, data from common measures is necessary to inform quality improvement of BSOs on a year-over-year basis. To increase response, messaging could emphasize how completion will improve BSOs sustainability and services for others toward economic justice and small business equitable growth and help BSOs continue to provide free and low-cost services in the neighborhood.

Q3. What if our organization cannot track metrics because we haven't instituted or updated our data intake and follow-up evaluation tools and operations?

- A. The CIGC understands that this is a new framework for many BSOs, so use the Readiness Checklist contained in *Sample Questions for Intake Forms and Data Collection* to assess what you can track and do the best you can to collect data for baseline measures as you build systems. It's recommended to interview several BSOs on the tools used to inform your decisions. At minimum, a system should be able to: 1) obtain new client profiles at intake so you can track the one-on-one counseling and classes they may participate at your BSOs; 2) track immediate feedback of any BSO training or one-on-one staff counseling (ideally within 48 hours of engagement); and, 3) conduct annual surveys of clients to follow-up on changes between intake and the BSOs trainings and/or one-on-one counseling.

Q4. Why does the template intake form appear long?

A. The intake form is taken from best practices identified via nonprofit BSOs that collect data as baseline measures to assess change, impact and progress. If you don't collect the initial data so it can be later compared against follow-up data that you collect, then you don't report the data for the CIGC metrics as no baseline information exists to review change and progress. In short, if you don't collect data, then you don't report it. Also, if the client is not a current business owner or recently started a business, they may skip those questions and the form is shorter.

Q5. Our organization collects mostly output or input data. Why are there subjective metrics when output data (such as the total number trained and counseled) are easier to collect?

A. The Next Street and Community Reinvestment Fund research report, *Assessing Chicago's Small Business Ecosystem* noted there was not only a lack of common standards to measure outcomes, but also an overreliance on output data and numbers, and not enough outcomes-based measures, including qualitative metrics, to demonstrate impact and value of services in underserved areas.

Q6. How do we track and count a client owner who also utilizes services from other BSOs, as this seems to be double counting?

A. This data collection is not about tracking individuals, or to claim individuals as solely your client. It's to help BSOs improve data on its overall impact.

Q7. How were these metrics identified when other measures exist?

A. Although BSOs collect extensive data, these metrics have been identified as the best outcomes-based indicators that are needed to assess progress for sustainable growth of small businesses in underserved neighborhoods, especially focused on measuring an improvement or increase in the knowledge and skills observed to be lacking disproportionately by owners in these neighborhoods. Additionally, the metrics seek to address systemic and organizational change within BSOs to assure they provide services that meet the needs of diverse racial and ethnic clients and small businesses in historically disinvested or under-resourced neighborhoods.

Q8. Why is there a lot of data to collect?

A. The description may appear lengthy, but the Sample Questions for Intake and Follow-up document provides real examples on the sample questions to use for data collection within BSOs intake and client follow-up processes.

Q9. Do BSOs have to collect data on every metric?

A. No. Not every outcome metric is applicable to all BSOs. Use the readiness checklist contained in *How to Collect Data for the CIGC Standard Outcomes and Recommended Metrics* section of the toolkit to review what is most natural to collect and what capacity your organization needs to build in order to collect data.

Q10. How do these outcomes relate to ally and stakeholder partners?

A. BSOs are encouraged to share the framework with ally partners to discuss their role in the ecosystem. Some examples how the CIGC standards apply to ally partners.

Outcome 1 – example for financial institutions. Provide data on owners' capital by product; and, capital amount accessed owners of colors, collateral type, and loan application and origination rates across products;

Outcome 2 – example for nonprofit consumer finance service providers. Provide free and low-cost training on personal credit and finances to aid business finance skills.

Outcome 6 – example for community-based organizations; human and social service agencies. Maintain referral relationships with BSOs to support its clients' human and social life needs that impede their capacity for entrepreneurship such as food stamps, SNAP or WIC programs for women.

Q11. Is it mandatory for BSOs to use this framework of standard outcomes and metrics?

- A. While not mandatory, please note BSOs lack a common framework to assess and improve their impact in providing small business services, especially in underserved areas. BSOs that utilize this framework of standardized, measurable outcomes can help inform their individual and aggregate impact in Chicago neighborhoods. The standard data can also inform advocacy efforts for investment in BSOs and small businesses in underserved neighborhoods, as “what gets measured, gets funded.”

FAQ related to a specific CIGC outcome and accompanying metrics

Q12. For outcome 2 and outcome 3, do we need to verify the information submitted or obtain private information (e.g., do we need to verify actual increase or decrease in payroll or jobs, or ask them to provide their FEIN tax ID on their bank account)?

- A. The objective is not for BSOs to verify information, but to collect self-reported information that can be used as baseline data to observe and analyze growth year-over-year. Please see *Sample Questions for Intake Forms and Data Collection* on what to ask and track from follow-up surveys. Your own organization may choose to have staff follow-up and verify information, if it has the dedicated staffing and system capacity.

Q13. For outcome 2, the data metric #2 on job creation for non-owners can be difficult for BSOs to gather and many owners are already unwilling to provide this information. How do we collect this?

- A. This metric on job creation is most applicable for BSOs that provide cohort-based training modules and also provide direct capital funding support to the client. The expectation is that BSOs that directly provide debt, equity, or non-debt financing are the likely organizations who would garner this information for metric #2, versus the BSOs that only advise on, or connect to, capital sources. Owners are likely to provide the requested information to a business service organization that also provided, or will provide, direct financing because funding is an incentive for people to respond and complete the questions for this metric.

Q14. For outcome 4, if we partner to provide training in one of these professional development ability areas for owners, do both co-host organizations need to do an intake form for owners?

- A. As long as you collect the data, then you can report it. It doesn't matter who is collecting it. If you don't collect the data, then you aren't measuring the counseling and training impact and you don't report on it. Lastly, since these trainings tend to be single workshops, it's strongly recommended that BSOs (or BSOs and their partners) conduct a post-learning assessment within 48 hours of the training, in addition to an annual survey.

Q15. For outcome 6 on diversity, equity and inclusion (DEI), some of the foundations and grant and donor support we receive may not fund DEI activities, so how do we get funding for DEI activities to be infused in our operations and to track our organization's progress?

- A. There are many funders and donors outside of the traditionally focused entrepreneurship space that support DEI. It's recommended to think out-of-the-box and look to non-traditional donors and funders to gain support from entities interested in advancing DEI at-large to address systems and organizational change regarding racial and ethnic equity. Examples are individuals and funders focused on priorities such as: anti-racism, colorism, racial and ethnic equity, economic justice, equity and community social impact, underserved areas, disinvested areas, racial justice, inclusion, diversity, etc.

Q16. Why do the metrics for outcomes 5 and 6 appear lengthy?

- A. These outcomes list separate metrics for 1) BSOs; 2) BSOs that operate community economic development programs; and 3) funders and ally partners.

How to Collect Data for the CIGC Standard Outcomes and Recommended Metrics

Sample Questions for Intake Forms and Data Collection

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BSOs Organizational Readiness Checklist

Before adopting these sample questions as part of data collection processes, it is recommended that BSOs conduct the following readiness checklist as a self-assessment on its capacity to measure impact.

- ☐ BSO has staff time dedicated to data collection and follow-up processes with its clients?
- ☐ BSO has a data system for collecting client information at intake?
- ☐ BSO has a data system to collect and track follow-up information from post-counseling and post-training?
- ☐ BSO has evaluation processes and forms to assess its services immediately post-counseling and post-training?
- ☐ BSO has evaluation processes to assess the impact of its services annually with all clients who received one-on-one staff counseling and/or training?

Staff guidance for the intake process: It is ideal to have clients complete the intake form for all training and counseling, even if there is a separate registration for a class, to ensure the information is up to date for accurate comparative analysis with the follow-up data that will be collected. Second, BSOs should track clients into two categories during intake.

- Category 1: clients coached and in training who are in either the seed idea or start-up stages; and,
- Category 2: clients coached and in training who are in either one of the two following business stages: a) growth and establishment, or b) maturity and possible exit stage.



Recommended Intake Form: A template for BSOs

Client and Registration Instructions: Please complete this form prior to your one-on-one counseling or training. Your personal information is not shared with outside organizations. Part of the way we keep our costs down is by collecting demographic information about the people we serve and sharing this with our funders (*Insert the following language if appropriate*) as a non-profit 501(c)(3). This intake form will ask some questions about you and your business. No public or commercial use of your name, address, or business identity will be made without your prior approval and will be kept confidential. Our services are open to all, even if you are unable to answer certain questions at this time. If you are unsure about an answer, please answer to the best of your ability or skip the question.

If you have a phone or virtual appointment with a counselor, you **MUST** complete this form by 9 am the day of your appointment, otherwise your appointment may be rescheduled. If you have an in-person appointment, you may complete the form when you come in. Please arrive 10 minutes before your scheduled appointment to do so. If you are coming in with a business partner, only one person per business entity needs to enter the business information.

If you have registered for a training or workshop, please complete this form before the training workshop, or the first class in a cohort series, in addition to your training registration.

1. First name:
2. Last name:
3. Suffix:
4. Contact information phone, email and address:
5. Address and Zip code home:
6. Business name, if applicable (if idea or self-employed, write self):.....
7. Address and Zip code of business, if applicable:
8. Gender:
☐ Male ☐ Female
☐ Other:
9. Race/ethnicity (select one):
Your organization may want to disaggregate the ethnicities of Black/African American, Hispanic non-white, and Asian American to help inform culturally responsive services.
☐ Black/African American ☐ Caucasian
☐ Hispanic non-white ☐ American Indian/Alaskan
☐ Asian American Pacific Islander ☐ Native/Native Hawaiian
☐ Middle Eastern/North African ☐ Prefer not to answer
10. Preferred language(s):
11. Identify LGBTQ status:
☐ Yes ☐ No
12. Identify immigrant owner:
☐ Yes ☐ No
13. Identify military status:
☐ Active ☐ Veteran
14. Disability (describe):

15. Description of business or idea, if applicable:
16. Can you read and interpret all of the following business financials: balance sheets, cash flow statements, budgets, profit & loss/income statements, and financial ratios (select one):
- ☐ Yes, and I don't need help ☐ No, but I would like to learn how
- ☐ Yes, but I would like to learn more
17. Do you have existing business debt from business start-up or current operations (personal or commercial)?
- ☐ Yes ☐ No
18. If yes, debt range (select one):
- ☐ <\$5k ☐ \$16-25k
- ☐ \$5k - \$15k ☐ >\$25k
19. Do you have debt from trying to start up your business idea or your current business operations?
- ☐ Yes ☐ No
- Staff: if Yes, if possible, in discussion inquire and make notes to input in the database if the debt is a responsible product or predatory. Select debt range from discussion with client to input:
- ☐ <\$5k ☐ \$16-25k
- ☐ \$5k - \$15k ☐ >\$25k
20. Do you receive any of the following public assistance?
- ☐ W2/TANF ☐ Medicaid
- ☐ Food stamps/SNAP ☐ WIC
- ☐ Rent or Section 8/CHA ☐ UI-Unemployment
- ☐ WIC ☐ Medicare
- ☐ SSI ☐ SSDI or Social Security
- ☐ Utilities and phone ☐ Other
21. Education level:
- ☐ Less than high school ☐ Some college/vocational tech
- ☐ Some high school/GED ☐ Associate degree/certified trade lic.
- ☐ Completed high school/GED ☐ College/post-college
22. Main reason for seeking assistance by (fill-in the name of business service organization):
- ☐ Start-up assistance ☐ Legal issues
- ☐ Government contracting ☐ International Trade
- ☐ Business plan/managing business ☐ Marketing and/or market research
- ☐ Franchising ☐ Customer relations
- ☐ Financing/capital ☐ Business accounting/budgets
- ☐ Buy/sell business ☐ Cash flow management
- ☐ Technology/digital (ecommerce; web/social media; computers/tools) ☐ Tax planning
- ☐ Human resources/managing employees ☐ COVID-19 recovery help
- ☐ Other:

The following questions are for entrepreneurs who currently operate a business or have started-up a business. **Skip this section and go to the signature and date if this does not apply to you.**

23. If you are an idea, start-up, or existing business, about how many hours did you work on your business last month: _____. For none put 0.
24. Please check if you have established any of the following. Select the box to mark yes if you have:
- ☐ Established financial and non-financial recordkeeping processes for accounting and bookkeeping
 - ☐ Established relationships with a bookkeeper or accountant
 - ☐ Established a relationship with a lawyer or affordable law group
 - ☐ Established relationship with a banker/lender (at bank, non-profit lender, credit union)
 - ☐ Legally formed your business on paper. If yes, select one:
 - ☐ Sole proprietorship
 - ☐ General partnership
 - ☐ Limited partnership
 - ☐ Corporation (C-Corp)
 - ☐ Subchapter S corporation
 - ☐ Limited liability company
 - ☐ Non-profit
 - ☐ Other:
 - ☐ Secured a FEIN (Federal Employee Identification Number/tax ID)
 - ☐ Established separate business bank account(s) using your FEIN, and presenting either a Doing Business As (DBA) certificate, or incorporation papers from the legal formation of your business
 - ☐ Maintain mandatory licenses and registrations to operate.
 - ☐ Obtained current insurance to operate, mitigate risk and protect financial investment, or reduce liability from products and services.
 - ☐ Filed federal income tax return for business this past year or last year.
25. On paper, are you the only legal owner of this business? Select one.
- ☐ Yes
 - ☐ No, I have a partner(s)
26. Business and job (Select one)
- ☐ This business is a full-time job 30 hours or more:
 - ☐ This business is a part-time job under 30 hours:
27. Check if applicable.
- ☐ I maintain mandatory licenses and registrations to operate.
 - ☐ I have obtained current insurance to operate, mitigate risk and protect financial investment, or reduce liability from products and services.
28. If your business earned revenue in the last 12 months, as the owner what is the range of your personal income from the business profits (select one)?
- ☐ <under \$20k
 - ☐ \$21-42k
 - ☐ \$43k-\$75k
 - ☐ \$76k-plus
29. Please check any of the following certifications you have
- ☐ WBE
 - ☐ MBE
 - ☐ 8a
 - ☐ HubZone
 - ☐ VOSB
 - ☐ Other:

30. What is your business main industry? Check one.

- | | |
|---|--|
| <input type="checkbox"/> Accommodation and Food Services | <input type="checkbox"/> Professional, Scientific, and Ethnical Services |
| <input type="checkbox"/> Administrative support | <input type="checkbox"/> Public Administration |
| <input type="checkbox"/> Agriculture, Forestry, Fishing and Hunting | <input type="checkbox"/> Real Estate and Rental and Leasing |
| <input type="checkbox"/> Arts, Entertainment and Recreation | <input type="checkbox"/> Retail Trade |
| <input type="checkbox"/> Construction and building trades | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Educational Services | <input type="checkbox"/> Transportation and Warehousing |
| <input type="checkbox"/> Finance and Insurance | <input type="checkbox"/> Waste Management and Remediation Services |
| <input type="checkbox"/> Health Care and Social Assistance | <input type="checkbox"/> Wholesale Trade |
| <input type="checkbox"/> Information | <input type="checkbox"/> Other services (except Public Administration) |
| <input type="checkbox"/> Management of Companies and Enterprises | <input type="checkbox"/> Other: |
| <input type="checkbox"/> Manufacturing | |
| <input type="checkbox"/> Mining | |

31. If you know your NAICS Code, write here.....

32. Besides yourself, roughly how many people does your business regularly employ:

Full-time 30 hours or more:

Part-time under 30 hours:

1099/contract:

(seasonal, and temporary workers in the last 12 months who are either full- or part-time)

NOTE TO BSOs: The following questions on an intake form are best used by BSOs that 1) give direct capital support to clients in the form of debt, grants or equity; and 2) provide training and one-on-one counseling. Clients at intake, and most especially at follow-up, are more incentivized to answer these questions from a business service organization that is also a funder.

33. Besides the owner, what is the:

Average wage of all full-time workers:

Average wage of all part-time workers:

Average annual salary of all salaried workers, if any:

34. How does your business pay the majority of its workers?

- | | |
|--------------------------------------|---------------------------------------|
| <input type="checkbox"/> Electronic | <input type="checkbox"/> Cash |
| <input type="checkbox"/> Paper check | <input type="checkbox"/> Other: |

Client Rights and Responsibilities

We'd like to advise you of certain rights and responsibilities you have as one of our clients: You have a right to expect: 1. Prompt, courteous, and professional counseling services and to be advised if we are unable to provide service within the time frame required. Be aware that due to the demand for our services, cases must often be prioritized by need and training may be recommended before counseling is provided. 2. All information shared with us and any of its resources (staff, faculty, volunteers, and consultants) will be held in strictest confidence for privacy. No information provided by you will be used to the commercial advantage of any staff member, consultant, or other resource of our organization or to the benefit of any third party. 3. That your client status and identification will remain confidential. No public use of your name, address, or business identity will be made without your prior approval. Our role is to counsel and assist small business owners and those planning to go into business. We will not make business decisions or judgments for you, though we will make recommendations and suggestions as appropriate. These will be based upon our best efforts to apply the experience and resources available to us to assist you in making your own business decisions. Our business service organization may not charge a fee or may charge reasonable fees for training programs, special services, and publications.

(Optional phrase to insert): **However, you have a right to feel secure that inability to pay should not be a barrier to one-on-one counseling at INSERT BUSINESS SERVICE ORGANIZATION NAME).**

Also, no recommendations will be made as to the purchase of goods or services from any individual or firm with whom any of our organization's staff or its resources have any financial, familial or personal interest. The counseling services and training provided to you are a part of the effort of our organization and its sponsors to respond to the growing needs of the small business community and to positively affect the economy of Illinois. They are not intended to compete with, replace, or be a substitute for services available from the private sector. Clients whose needs can be fully met by private sector practitioners or firms in an affordable manner will be encouraged to use those resources. In consideration of our organization furnishing you with management and technical assistance, you agree to waive all claims against the (INSERT BUSINESS ORGANIZATION NAME) and its constituent institutions, its staff, or any other resources employed by or used in connection with these services. You will also be expected to cooperate with our organization in its efforts to assure the quality and effectiveness of the counseling services it provides.

In this respect, the (INSERT BUSINESS ORGANIZATION NAME) may ask all clients who receive counseling assistance to complete an evaluation of the services provided. In addition, all clients will be asked to complete follow-up surveys and your response to all of these inquiries will be greatly appreciated.

CLIENT REQUEST FOR CONSULTATION AND TRAINING

I request business consultation services from the (INSERT BUSINESS SERVICE ORGANIZATION NAME), which may include training and workshops classes. I agree to cooperate should I be selected to participate in surveys designed to evaluate the organization's products and services. I permit the (INSERT BUSINESS SERVICE ORGANIZATION) the use of my name, business address and email address for surveys and information mailings regarding products and services. **I understand that any information disclosed will be held in strict confidence and will not be provided to commercial entities.** I authorize the (INSERT BUSINESS SERVICE ORGANIZATION NAME) to furnish relevant information to the assigned management counselor(s). I further understand that the counselor(s) agrees not to: 1) recommend goods or services from sources in which he/she has an interest, and 2) accept fees or commissions developing from this counseling relationship. In consideration of the counselor(s) furnishing management or technical assistance, I waive all claims against the (INSERT BUSINESS SERVICE ORGANIZATION NAME) personnel and that of their resource partners and host organizations, arising from this assistance.

I request business consultation or training, and I agree with the rights and requirements listed.

SIGNATURE **DATE** (month / day / year)

Sample Questions for Client Data Collection

Outcome 1: Sample questions to collect data for metrics on business finance learning and growth status

Outcome 1 applies to BSOs that offer regular counseling and provide regular training programs in the form of classes and workshops on small business finances.

Intake form. See intake form on page 16 for template questions and fields.

Registration forms for training

If some data is not collected on an intake form, then questions 1-4 may be asked on the training registration form for a business finance workshop, training series, class or counseling session.

1. I can create current and projected financial reports to review sales, fixed and variable costs, and cash flow for decision making.
☐ 5-Strongly agree
☐ 4-Agree
☐ 3-Neutral
☐ 2-Somewhat disagree
☐ 1-Disagree
2. I feel confident in my ability to interpret current and projected financial reports to review sales, fixed and variable costs, and cash flow, especially to guide decisions during changes in market conditions or during severe economic disruptions.
☐ 5-Strongly agree
☐ 4-Agree
☐ 3-Neutral
☐ 2-Somewhat disagree
☐ 1-Disagree
3. I am confident that I can manage my personal credit score to help support my business financial and capital needs.
☐ 5-Strongly agree
☐ 4-Agree
☐ 3-Neutral
☐ 2-Somewhat disagree
☐ 1-Disagree
4. I have existing business debt from start-up or current operations (personal or commercial)?
☐ Yes ☐ No
If yes, debt range (select one):
☐ <\$5k ☐ \$16-25k
☐ \$5k - \$15k ☐ >\$25k
(Determine whether this is responsible or predatory debt and make a note on client profile.)

Immediate post-learning survey from training/workshop or one-on-one counseling

These questions should be included in post-training surveys that will be distributed and collected at the close of a business finance class, workshop, training series, or counseling session.

1. I have increased my knowledge and skills on business finance and navigating capital after this training.

- ☐ 5-Strongly agree
☐ 4-Agree
☐ 3-Neutral
☐ 2-Somewhat disagree
☐ 1-disagree

2. I have existing business debt from start-up or current operations (personal or commercial)?

- ☐ Yes ☐ No

If yes, debt range (select one):

- ☐ <\$5k ☐ \$16-25k
☐ \$5k - \$15k ☐ >\$25k

(Counselor would determine whether this is responsible or predatory debt and make a note in client contact profile stored in an electronic database.)

3. I feel confident to interpret current and projected financial reports to review sales, fixed and variable costs, and cash flow, especially to guide decisions during changes in market conditions or during severe economic disruptions.

- ☐ 5-Strongly agree
☐ 4-Agree
☐ 3-Neutral
☐ 2-Somewhat disagree
☐ 1-disagree



Annual survey

To ask on annual surveys with clients who completed your business finance training and/or received one-on-one counseling on business financials, as informed by your client data tracking systems.

4. Following the business financial training class(es) you received from us, or any one-on-one counseling by staff, have you established the following (required).
- ☐ Established electronic financial recordkeeping processes
 - ☐ Have a trusted relationship with an accountant/bookkeeper
 - ☐ Have a trusted relationship with an attorney or law service organization
 - ☐ Have a trusted relationship with banker/lender (at bank, non-profit lender, credit union)
5. I regularly create current and projected financial reports to review sales, fixed and variable costs, and cash flow for decision making.
- ☐ 5-Strongly agree
 - ☐ 4-Agree
 - ☐ 3-Neutral
 - ☐ 2-Somewhat disagree
 - ☐ 1-disagree
6. I feel confident in my ability to interpret current and projected financial reports to review sales, fixed and variable costs, and cash flow, especially to guide decisions during changes in market conditions or during severe economic disruptions.
- ☐ 5-Strongly agree
 - ☐ 4-Agree
 - ☐ 3-Neutral
 - ☐ 2-Somewhat disagree
 - ☐ 1-disagree
7. I am confident that I can manage my personal credit score to help support my business financial and capital needs.
- ☐ 5-Strongly agree
 - ☐ 4-Agree
 - ☐ 3-Neutral
 - ☐ 2-Somewhat disagree
 - ☐ 1-disagree
8. Do you have existing business debt from start-up or current operations (either personal or commercial debt)?
- ☐ Yes ☐ No
- If yes, debt range (select one):
- ☐ <\$5k ☐ \$16-25k
 - ☐ \$5k - \$15k ☐ >\$25k

9. In general, what is your confidence about your skills for small business finance? Select one on scale:
- ☐ Extremely confident
 - ☐ Confident
 - ☐ Neutral – I may need a refresh training
 - ☐ A little confident – I likely need either a refresh training or re-take a full training
 - ☐ Not confident – I'd like to take another training.
10. Following any training or one-on-one counsel you received from our staff, has your business experienced any of the following in the last 12 months? Check all that apply:
- ☐ Improved cash flow management
 - ☐ Expansion of cash reserves
 - ☐ Increased revenue
11. I also grew operations in the last 12 months by (check all that apply):
- ☐ Physical expansion
 - ☐ Online expansion
 - ☐ Market expansion
 - ☐ Hired workers to increase sales

Questions for BSOs to insert in an annual survey to assess growth status; these questions should be sent to every client who completed an intake form and received training and/or one-on-one counseling.

1. Following any training or one-on-one counseling that you received from our staff, has your business experienced any of the following in the last 12 months? Check all that apply:
- ☐ Improved cash flow management
 - ☐ Expansion of cash reserves
 - ☐ Increased revenue
2. I also grew operations in the last 12 months by:
- ☐ Physical expansion
 - ☐ Online expansion
 - ☐ Market expansion
 - ☐ Hired workers to increase sales
3. Following any training or one-on-one counsel you received from our staff, did you decide to close your business, pause your business, or stop pursuing your business idea?
- ☐ I closed my business
 - ☐ I put my business on hold or paused operations.
 - ☐ I've decided not to pursue creating a small business at this time.

Outcome 2: Sample questions to collect data for the metrics on job creation

This recommended data collection is not applicable to all BSOs. Rather, it is most applicable for BSOs that both regularly offer multi-week, cohort-based programs plus counseling and also provide direct capital for its clients. Owners who have received direct financial support from BSOs generally volunteer more information for BSOs to collect.

Intake form. See intake form on page 16 for template questions and fields.

Annual survey

All BSOs use questions 1-4.

1. Is this business a full-time job or a part-time job for you the owner? Check one:
☐ Full-time work 30 hours or more for me
☐ Part time work under 30 hours for me
2. Does your main income come solely from your business? Check one:
☐ Yes
☐ No. I have another job(s).
☐ No. I also have income one or more the following: unemployment benefits; a spouse/partner income; a student stipend; parents; or, retirement.
☐ No. I am mostly, or am, unemployed and do not receive unemployment benefits.
3. If your business earned revenue in the last 12 months, as the owner what was the range of your personal income from the business profits? Select one:

<input type="checkbox"/> <under \$20k	<input type="checkbox"/> \$43k-\$75k
<input type="checkbox"/> \$21-42k	<input type="checkbox"/> \$76k-plus
4. Are you the only legal owner of this business? Check one:
☐ Yes
☐ No, I have a partner(s)

Questions 5-9 are intended for BSOs that provide direct capital support for clients (e.g., provide grants, originate or service loans and/or lines of credit) **and** provide training and one-on-one counseling. (Note: these metrics will provide BSOs that provide funding with baseline measures to compare year-over-year on jobs, pay, and nature of jobs).

5. Not including yourself, how many people does your business employ?
Full-time 30 hours or more:
Part-time under 30 hours:
#1099/contract:
(seasonal and temporary workers in the last 12 months who are either full or part-time)
6. Average wage of workers:
Average wage all full-time workers:
Average wage all part-time workers:
Average annual salary of salaried workers, if any:

7. If you have employees, did your business decrease or increase payroll expenses in the last 12 months? Select one:
- ☐ Increased payroll expenses for workers
 - ☐ Decreased payroll expenses for workers
 - ☐ Not applicable – I am a sole proprietor with no employees and payroll is only for me.
8. In the last 12 months, what is the approximate number of contract/1099 workers, plus any seasonal and temporary workers you paid?
- ☐ Write-in (if zero put “0”):
 - ☐ Not applicable. I had no 1099/contract, seasonal or temporary workers in the last 12 months.
9. How does your business mostly pay its workers? Check all that apply:
- ☐ Electronic
 - ☐ Paper check
 - ☐ Cash
 - ☐ Other:



Outcome 3: Sample questions to collect data for metrics on start-up sustainability

Of note, BSOs can opt to use the data that is collected from clients who are categorized in the seed and start-up stages to compare and analyze with data from outcomes 1 and 2 metrics, if the BSOs is conducting an internal quality improvement analysis of its service impact.

Intake form. See intake form on page 16 for template questions and fields.

Annual survey

1. Following any of our classes, workshops, or one-on-one staff counseling on how to start a business, please let us know if you've secured the following for your business. Check yes if you have done any of the following.

☐ Legally formed your business on paper.

If yes, select one:

☐ Sole proprietorship

☐ General partnership

☐ Limited partnership

☐ Corporation (C-Corp)

☐ Subchapter S corporation

☐ Limited liability company

☐ Non-profit

☐ Other

☐ Secured a FEIN (Federal Employee Identification Number/tax ID)

☐ Established separate business bank account(s) using your FEIN, and presenting either a Doing Business As (DBA) certificate, or incorporation papers from the legal formation of your business

☐ Maintain mandatory licenses and registrations to operate.

☐ Obtained current insurance to operate, mitigate risk and protect financial investment, or reduce liability from products and services.

☐ Filed a federal income tax return this past year or last year for your business?

Outcome 4: Sample questions to collect data for metrics on professional development for business stability and sustainability

For many BSOs, Outcome 4 may be best demonstrated from co-delivering and co-hosting training with active organizational partners and subject matter experts they have relationships, so that BSOs can effectively collect information at intake, registration, evaluation, and follow-up to measure this outcome.

Intake form. See intake form on page 16 for template questions and fields.

Immediate post-learning survey from training and one-on-one counseling in one or more of the four ability areas

BSOs should use a Likert Scale for the following questions in their immediate post-learning surveys, if they offer training in one or more of the four areas for stabilization and sustainability.

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Slightly disagree
- ☐ Disagree

I have increased my knowledge and skills on:

1. Accounting/bookkeeping software skills for (*fill in the blank*) software programs
2. Standard operating procedures (SOPs): How to create and maintain SOPs for business operations
3. Employee management: How to create and maintain a semblance of employee guidelines, rules, and/or an employee manual to outline job functions and expectations for my employees; and/or,
4. Employee relations: How to create and use a system to evaluate workers and provide effective feedback for my employees.

Annual Survey

To follow-up on a BSO's impact with clients who took training or one-on-one counseling in one or more of the following four ability areas. Include these questions in the annual survey to follow-up **only if the BSO offered training in one or more of the four ability areas for stabilization and sustainability.**

1. From my training or one-on-one counseling:
 - ☐ Accounting/bookkeeping software skills: I am applying the skills I learned for the accounting/bookkeeping (e.g., Quickbooks, etc.) **and/or**
 - ☐ Standard operating procedures: I have created and I maintain standard operating procedures for my small business.
 - ☐ Employee management: I have created and maintain a semblance of employee guidelines, rules, and/or an employee manual to outline job functions and expectations; and/or,
 - ☐ Employee relations: I have created and use a system to evaluate workers and provide effective feedback.

2. Select if applicable: I would like additional assistance on:

- ☐ Accounting software skills (e.g., QuickBooks, etc.)
- ☐ How to create standard operating procedures

- ☐ How to create employee guidelines
- ☐ How to evaluate and provide employee feedback

BSOs: Include the following questions if you offered workforce training on employee management and employee relations in order to collect data on the metrics for stability and sustainability.

3. Worker retention was improved from the training and/or counseling I received on employee management and/or relations

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Slightly disagree
- ☐ Disagree

4. The training I received on employee management and/or relations helped me improve the quality of work for employees

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Slightly disagree
- ☐ Disagree



Sample Questions for Self-Assessment

Outcomes 5 and 6 are self-assessment questions for BSOs, funders and ally partners.

Outcome 5: Data collection by all BSOs to measure ecosystem partnership capacity

There are sample questions to assess metrics for use by: 1) BSOs; 2) BSOs that also operate community economic development programs in a discrete geographic boundary; and 3) funders and ally partners that support BSO operations with grant dollars, underwriting and donations.

Annual business service organization self-assessment

Select at least one of the questions to consistently measure progress year-over-year.

1. We can document that we have an active partnership with another business service organization to deliver training, counseling, financial support, or connections by leveraging resources to address gaps in staffing or program services.

☐ Yes

☐ No

BSOs: Your documentation may be MOUs, partner agreements, or informal emails, letters, marketing materials from joint trainings and service activities

2. We can document that we have active referral partnerships with trusted community support organizations to help clients address life challenges that impede their ability to start and grow a small business, especially clients who are undeserved, low- and moderate-income, or disabled (Check as appropriate the community support organizations your organization has an active referral partnership with)

☐ Disability organizations

☐ Child and family care centers

☐ Housing services

☐ Food security support

☐ Public health clinics and health services

☐ Public and private transportation resource

☐ Personal budget and personal finance non-profit service organization

☐ Immigration and limited English language needs

☐ Employment needs

☐ Policy and advocacy engagement

☐ Others:

Documentation for metric #2 may include MOUs, partner agreements, emails, letters, print, video, or audio stories from partners or clients helped, etc.

3. We participated in funder-organized convenings for small business service organizations to build a strong ecosystem of support for clients (if applicable).

☐ Yes

☐ No

Documentation for metric #3 may be collected through an attendance list or registration for confirmation.

Annual business service organizational self-assessment by BSOs that operate community economic development programs

Data collection by all BSOs that operate programs focused specifically on community economic development to measure their ecosystem partnership capacity. These are sample self-assessment questions in which a BSO's economic development programs directly complement its small business training, counseling or financial support services.

Select at least one of the questions that will be consistently used to measure progress year-over-year, *in addition to questions 1-3*.

4. Has our BSO aligned our small business services with the area's Quality of Life plan, as reflected in internal and external documents?
- ☐ Yes ☐ No
5. Did our staff organize in-person or online public shopping events with other partners for small businesses in a defined geography (e.g., retail or food coordinator) such as themed market days or rebate shopping to, as learned by owners sharing information on increased sales from the event?
- ☐ Yes ☐ No
6. If yes, do we track that event data year-over-year with the same businesses to compare activity effectiveness?
- ☐ Yes ☐ No
7. Did our small business staff engage in efforts to bring about a change in regulatory processes or decisions at the local or state level that directly support our programs to provide small business services?
- ☐ Yes ☐ No

If yes, can we describe the efforts in 2-5 sentences and how the outcome supports BSO's small business services?

Can we provide documentation?

☐ Yes ☐ No

Examples of documentation may be client and partner stories of impact, compilation of media exposure, or legislative testimony of decisions that resulted from BSOs engagement with policymakers and elected officials.

Annual funder and ally partner organizational self-assessment

These are sample self-assessment questions **for funders and ally partners** that support BSO operations with grant dollars, underwriting and donations. These metrics recognize that BSOs require philanthropic support to invest in partnership capacity, in addition to funding that helps them implement and utilize the metrics.

1. Have we as funders or donors provided financial support to BSOs to help with staffing or technical resources that facilitate the implementation of and use of the CIGC metrics by BSOs?

☐ Yes

☐ No

Comments:

2. Have we as funder or donors fostered opportunities to expand partnerships between BSOs to strengthen the ecosystem?

☐ Engaged in electronic communications connecting two or more different BSOs

☐ Funded one or more BSOs staff time to invest in partnership and collaborations with other BSOs

☐ If applicable, this past year organized learning and networking convening for BSOs to connect to share best practices and lessons learned.

Comments:

3. Have we as funders or donors connected BSOs to other prospective funders and ally stakeholder partners?

☐ Through electronic means (email or calls)

☐ Through in-person means

☐ Through stories that BSOs received support from funders we may have introduced them

☐ Other:



Outcome 6: Sample questions to collect data for metrics on organizational development, diversity, equity and inclusion (DEI)

These are sample questions for all 1) all BSOs and 2) funders and ally partners that support BSO operations with grant dollars, underwriting and donations in regard to the BSO's professional staff development and approaches from the lens of diversity, equity and inclusion, especially in underserved areas of Chicago neighborhoods.

Annual business service organizational self-assessment

It's recommended BSOs debrief with all staff on questions #1-#5 to compare progress year-over-year.

1. Has our organization provided ongoing staff professional development support to help improve their capacity and skills in providing services as evidenced by the following?

- ☐ We allow paid staff time off for training
- ☐ We paid for a portion or all of training
- ☐ We collect information staff has completed training (certificate copy, sharing a self-assessment statement after training, etc.)
- ☐ We have a policy that outlines the type of professional development support for staff
- ☐ We sought funds to support staff development and training
- ☐ We invested in tools, technologies and other resources to support staff responsibilities and tasks

Comments:

2. We have an orientation for new staff not only to onboard them to our organization, but also to familiarize them with the diverse client demographics and areas we service.

- ☐ Yes ☐ No

3. In the last 12 months, we reviewed our client training and counseling to assure they are accessible and not cost prohibitive with no-cost or low-cost fees.

- ☐ Yes ☐ No

4. In the last 12 months, we attempted to ensure the training and counseling locations are accessible in underserved neighborhoods.

- ☐ Yes ☐ No

If yes:

- ☐ Locations are near public transportation and walkable
- ☐ Locations have affordable parking
- ☐ Locations are ADA compliant
- ☐ Locations have space for family or childcare, if applicable
- ☐ Locations are clean and safe with supplies and equipment to learn and counsel

Comments:

5. We annually review our BSOs commitment to diversity, equity, and inclusion within our internal operations with feedback from all staff and leaders.

☐ Yes

☐ No

☐ NA

If yes:

☐ We review our strategic plan and update as necessary

☐ We created a DEI section, or emphasize it as a principle or value, in our strategic plan

☐ We created or updated a separate DEI plan

☐ We have on paper how we the importance of collaborative partnerships to advance DEI values in our work

☐ Other:

Comments:

Questions #6 and #7 are only used if the BSO selects these corresponding metrics.

6. We offered an annual DEI staff training with an external, third-party DEI trained and skilled facilitator(s) with a focus on anti-bias, concepts of power and privilege and a history of diverse Chicago small businesses.

☐ Yes

☐ No

7. We have conducted a DEI organizational assessment with an external, third-party DEI trained, skilled, and experienced consultant.

☐ Yes

☐ No

Since DEI concepts may be sensitive, it is recommended that BSOs conduct any staff training, organizational self-assessment or a follow-up organizational assessment with the lead of an external, third-party evaluator skilled in DEI.

Annual funder and ally partner self-assessment

1. As funders and donor ally partners, we have provided financial support or funded resources to help BSOs defray the costs of providing accessible and affordable client training.

☐ Yes

☐ No

Comments (examples of what has been funded, such as childcare, adult care, mini tablets, etc.):

.....

2. As funders and donor ally partners we have invested in BSOs to underwrite staff professional development training so they may learn new skills and knowledge to help with client services, or operations such as evaluation programs to measure BSOs impact.

☐ Yes

☐ No

Comments:

Funders, please note that since DEI concepts may be sensitive in nature, it is recommended that BSOs conduct any staff training, organizational self-assessment or a follow-up organizational assessment with the lead of an external, third-party evaluator skilled in DEI.

3. We have funded BSOs to hire a skilled, third-party external staffer to provide DEI staff training.

☐ Yes

☐ No

Comments:

4. As funders and donor ally partners we have funded BSOs to hire a skilled third-party external consultant to conduct an organizational DEI assessment, or requests to hire a third-party external with focus on anti-bias, privilege and history of Chicago small businesses (check all that apply):

☐ Yes. We've had these requests in discussions or formally written but have not funded BSOs as it's not our focus.

☐ Yes. We've received these requests in discussions or formally written and have funded some BSOs, or considering funding them, as it is our focus.

☐ No, we have neither received requests, nor put out requests for funding.

☐ N/A - this is not our focus as a funder or donor

Comments:



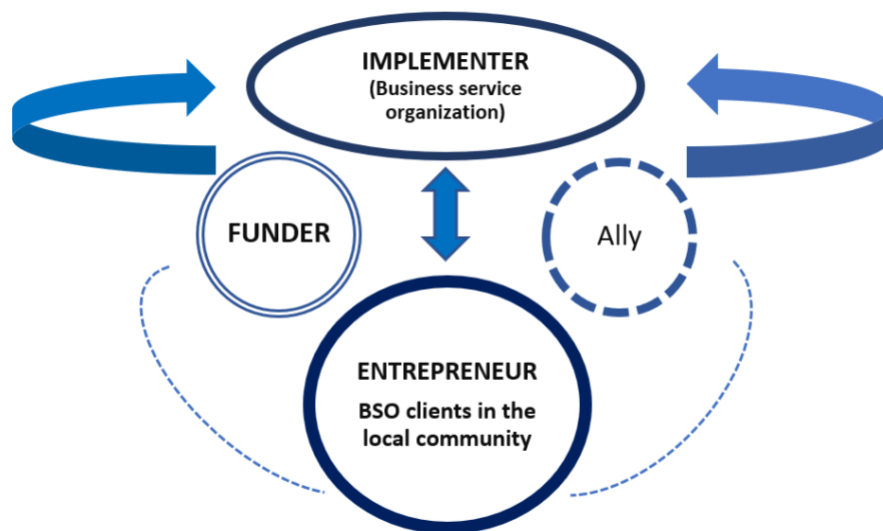
Part 2: Operationalizing the CIGC Standards

Roles and Actions in the Small Business Ecosystem

Although BSOs may be the primary deliverer of support services, to advance the coalition's outcomes by 2025 and annually thereafter, it's necessary for various groups and individuals in the small business ecosystem to recognize their roles (Figure 1).

- **Entrepreneur:** the client that engages with BSOs and is in one of four business stages.
- **Implementer:** the business service organizations that train, counsel, connect to resources and networks, or helps finance its client entrepreneurs and largely rely on funders for support.
- **Funder:** the organizational or individual entity that financially supports BSOs, and may directly fund the entrepreneur on occasion.
- **Ally:** the stakeholder partner who either directly finances small business owners or provides programs and cross-cutting initiatives that support BSOs clients or the underserved communities served by BSOs where clients may also reside. Ally partners may also provide services that address life barriers that impede one's capacity for entrepreneurship.

Figure: Roles in the Ecosystem of Small Business Support



ECOSYSTEM ROLE: ENTREPRENEUR, the Client

The entrepreneur is the client that engages with BSOs, and who is in one of the four business stages, as assessed by the organization's staff: 1) seed idea; 2) start-up; 3) growth and establishment; and 4) maturity and possible exit. The entrepreneur enters the ecosystem of small business support and engages with BSOs.



Entrepreneur Action

- **Connect with Business Service Organizations.** Entrepreneurs in any of the four business stages are encouraged to engage with one or more BSOs, especially the BSOs that provide access to free and low-cost, quality services.

ECOSYSTEM ROLE: IMPLEMENTER, the Business Service Organization

Implementers are the business service organizations (BSOs) that provide training, one-on-one counseling, connect to resources, or support financing.

The six outcomes and recommended metrics are intended for use by all BSOs³ in Chicago but are most relevant for business service organizations that have staff who provide services that are open to all, especially underserved clients in under-resourced areas, through no- or low-cost training, counseling, financing and connecting to resources and networks.



Implementer Action

- **Implement the use of the CIGC standards.** While not compulsory, business service organizations are encouraged to use the CIGC standards and metrics as measurable goals to help assess progress and impact for its clients, especially those in underserved areas.
- **Obtain support from funders.** BSOs should obtain assurance that funders are implementing the coalition's outcome standards and measures for widespread use in the ecosystem.

ECOSYSTEM ROLE: FUNDER, the investors in Business Service Organizations

Funders are the organizations and individuals that financially support BSOs to provide services and collect data for assessments, and on occasion may directly fund an entrepreneur. The coalition's outcomes and performance metrics address a 2018 report finding by Next Street and CRF USA revealing that funders place excessive emphasis on output measures and quantitative data, which is inadequate to determine BSOs' value and impact.⁴ The standards seek to counter this misaligned emphasis by standardizing the increased use of outcomes-based measures, including qualitative metrics.



Funder Action

- **Operationalize the outcomes and metrics.** Funders should phase-in the use of CIGC standards, including the metrics for funders (note: some may already have similar-focused goals and measures, and simply need a review on how their goals and measures align). This may affect grant award and reporting cycles for BSOs, so funders should allot time for BSOs to align their internal data collection operations. Last, for any financial decisions, it is not expected that funders limit their decision making solely on BSOs using the CIGC standards but would consider other unique data that individual BSOs may use to measure its impact for their diverse clients.
- **Support BSOs workforce and their resource needs.** Invest in BSOs workforce professional development to enhance services and strengthen operations that advance the CIGC outcomes. This includes the: a) expansion of paid staff that provide one-on-one counseling, especially for established businesses; b) investment in BSOs to have a lead staffer that oversees data and collection and evaluation efforts; and, c) BSOs data collection tools and equipment.

³ Business Service Organizations are not limited to organizations that are recognized and established as business development centers, but also community and economic development organizations and similar entities.

⁴ NextStreet & CRF Report, *Assessing Chicago's Small Business Ecosystem: Pathways to Improved Coordination, Inclusive Growth, and Shared Prosperity*. January 2019

ECOSYSTEM ROLE: ALLY, the stakeholder partner

The ally is a stakeholder partner that either finances small business owners or has cross-cutting initiatives and programs that facilitate BSOs delivery of services for entrepreneurs. Ally partners may also be community organizations and government agencies that address barriers impeding clients' capacity for entrepreneurship. Numerous organizations, agencies, institutions, and individuals are allies in the ecosystem that realize the CIGC outcomes, as noted in the table below.

Examples of Ally Partners in the Ecosystem

Banking and financial institutions. Regulated financial institutions that lend, provide credit, and may offer deposits may use the outcomes data to demonstrate social impact to improve the design of flexible debt and equity capital for BSOs clients in underserved areas.

Government agencies focused on small business and community economic development. These agencies may find mutual interests by collaborating with BSOs on ways to jointly meet the outcomes (such as the City of Chicago's, Special Service Area programs).

Small business organizations such as membership groups, non-profit economic development groups, industry, trade associations, chambers of commerce and small business policy groups. These small business-focused partners can leverage their resources to partner with BSOs on programs, referrals, research, networking, financing, and program assessments.

Workspaces for business development. Accelerators, incubators, and cooperatives could incorporate the six outcomes in their programs and advance them through training partnerships with BSOs.

Academia. Higher education professionals who work directly with underserved entrepreneurs and BSOs can help provide practical, subject matter expertise and field-informed tools that enhance BSOs' evaluation of services.

Non-small business donors and funders. Funders focused on local neighborhood safety, housing, health, and transportation could be partners on intersecting issues in the community economic development affecting clients.

Human and social service community organizations and government agencies. Human and social safety net programs often provide wrap around services for many entrepreneur clients of BSOs in underserved areas on needs that BSOs cannot address but can refer clients to, as these concerns impede an individual's capacity for entrepreneurship.

Corporate and private enterprise. Private sector partners are already key to financing community economic development ventures that involve BSOs. These corporate partnerships may also serve to provide innovative solutions on ways to help BSOs achieve CIGC outcomes.



Ally Action

- **Dialogue with Business Service Organizations.** Ally partners in the ecosystem should engage with BSOs on how they may help support the achievement of the six CIGC outcomes in Chicago. Examples of this are: provide subject matter expertise for trainings or administrative operations; host or co-sponsor physical or online space and programs; provide finance support for BSOs to achieve the CIGC outcome, or for BSOs client entrepreneurs; or data collection support with tools, technology, and information sharing.

Standards Workgroup on Business Service Organizations

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Abigail Ingram, Coleman Entrepreneurship Center,
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Christine James, Greater Southwest Development
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Benefit Chicago

West Side Forward

Chicago Community Trust

Chicago Urban League

Chicagoland Workforce Funder Alliance

CIBC

City of Chicago, Business Affairs and Consumer
Protection Department

Greenwood Archer Capital (formerly CNI Microfinance)

Coleman Entrepreneurship Center, DePaul University

Coleman Foundation

CRF USA

Far South Community Development Corporation

Federal Reserve Bank of Chicago

Fifth Third Bank

Garfield Park Community Council

Greater Auburn Gresham Development Corporation

Greater Southwest Community Development Corporation

Illinois Small Business Development Center

InUrban Strategies

JP Morgan Chase Foundation

LISC Chicago

Mid South Business Association & Resource Center

New Covenant Community Development Corporation

Nicole Jordan Catering, LLC

Polk Bros. Foundation

Quad Communities Development Corporation

Robert R. McCormick Foundation

SBA, Illinois District Office

Small Business Majority

Somercor

Sunshine Enterprises

Thee Chef Maria

The Resurrection Project

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