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Health and Wellness Administrative Division: Evaluation Plan for the Small Business Relief Fund

Program Description

The goals of the [Small Business Relief Fund](#) are to:

- 1) Provide direct financial relief to assist small business to sustain themselves over the next few months,
- 2) Stabilize small businesses and, in particular businesses owned by black, indigenous, people of color, and women.
- 3) Develop long-term, sustained relationships with partners who support businesses owned by black, indigenous, and people of color.

The Small Business Relief Fund is partnering with the Metropolitan Consortium of Community Developers' Open to Business (MCCD) program to disseminate in two rounds a total of \$15 million¹ in financial relief to small businesses. The funds can be used for operating expenses, including rent payments, mortgage payments, utilities, payments to suppliers, or other critical non-payroll business expenses (including expenses related to reopening) as approved by the fund administrator.²

Round One

In the first round of fund distribution the target population was small businesses with 20 employees or less. Businesses had to be locally owned and operated with a physical establishment in the county; have at least one employee in addition to the owner as of March 1, 2020; have been operating for at least six months prior to March 1, 2020; be licensed and current on property taxes; and demonstrate a significant loss in revenue since March 15. During the first round a total of 861 applications were submitted³ and as of September 11, 2020, has resulted in the awarding of 354 grants, totaling \$3.4 million. Funds were distributed between July and September 2020.

Round Two

In the second round of fund distribution the target population was expanded to include self-employed/sole proprietors and creative businesses, in addition to the small businesses in the first round. Sole proprietors must be locally owned and operated with the physical location in Ramsey County; have been operating for at least six months prior to March 1, 2020; be licensed and in good standing, if applicable; and demonstrate a significant loss in revenue since March 15. Creative businesses are those that contribute to the creative economy in Ramsey County and include musicians, artists, crafters, and media; they must be based in the county; have been doing creative work prior to September 15, 2019 and have a substantial amount of income from their creative work; and have been financially impacted by COVID-19. During the second round a total of 1,179 applications were submitted⁴, including 939 applications from self-employed/entrepreneurs and 240 applications from the creative community. As of Sept. 11, 2020, \$460,155 has been awarded to 52 businesses. Fund distribution began in September 2020 and will continue through December 2020.

¹ Includes both direct funds and administrative fees.

² Round two of funding added the following approved expenses: Production of business contingency plans, technical assistance/reopening services, technology capital or marketing assistance/tools, security

³ Applications for Round 1 were open from May 27-June 12, 2020.

⁴ Applications for Round 2 were open from August 4-21, 2020.

Outreach Partners

Through its mission, vision and goals, Ramsey County seeks to be intentional in its efforts to ensure racial equity in the implementation of this small business relief program. MCCD and its subcontractor, the Alliance, have partnered with culturally based organizations to do outreach, education and technical assistance to ensure small businesses, specifically immigrant, black, indigenous and people of color-owned businesses (BIPOC), are able to successfully apply for eligible emergency programs related to COVID.

MCCD has contracted with 14 organizations in the first round and 12 organizations in the second round to carry out this work. A list of the organizations is in Appendix A.

Evaluation Methods

The evaluation of the Small Business Relief Fund will address the following questions:

- 1) What impact did the Small Business Relief Fund have on small businesses and, in particular, businesses in the targeted communities?
- 2) What proportion of funds went to businesses owned by black, indigenous, and people of color?
- 3) What can Ramsey County learn from its partnership with MCCD and partnering outreach organizations to inform Community Economic Development's future business outreach and collaborations to support and sustain small businesses?

The methods that will be used to answer evaluation questions include:

1. Survey of fund recipients
2. Interviews with technical assistance partners
3. Interviews with MCCD and Alliance representatives
4. Reports submitted by MCCD and subcontractors

Survey of Fund Recipients/ Businesses

A survey will be sent to all round 1 and round 2 fund recipients about 1-3 months after the receipt of the funds. The purpose of the survey is to collect information from the fund recipients about the impact of the funding, the status of their business and feedback for Ramsey County about the funding process and future business funding needs. Surveys will initially be distributed via an online survey. Follow up with non-respondents will include additional options, including a paper survey, telephone or in-person administration. Survey will be provided in multiple languages or administered with help of interpreter when needed.

Interviews with Technical Assistance Partners

Individual interviews will be conducted with representatives from the 12 partner organizations recruited by the Alliance. The purpose of these interviews will be to collect information from the partners about the role that they played, strengths and limitations of the model and how to improve future partnerships. Interviews will be conducted by phone, TEAMS, Zoom or a format requested by the partner.

Interviews with MCCD and Alliance representatives

Individual interviews will be conducted with representatives from MCCD and the Alliance.

Reports submitted by MCCD and Subcontractors

As part of their contract, MCCD is required to submit progress reports to Ramsey County. In turn, the subcontractors are required to submit reports to the Alliance and MCCD. These reports will be reviewed to understand the roles and activities of the partner contractors and subcontractors and to summarize activities carried out and lessons learned from the contract work.

Outreach Partners have been asked to submit tracking forms for both 1:1 work and social media outreach as well as a final report at the end of each contract. This report covers outreach and business support activities that targeted Ramsey County immigrant and BIPOC businesses and women-owned businesses. The report includes:

- A brief summary of lessons learned for what worked and did not work in this overall outreach period (for Ramsey County relief fund and other small business relief programs)
 - If you exceeded or did not reach your work plan goals, offer reflections on that success or challenge
 - Plus, anything surprising you observed or learned

Measures will include:

- % of businesses/fund recipients who are BIPOC
- % of total funds distributed to BIPOC communities (including both fund recipients and outreach partners)
- % of survey respondents who report a positive impact from receiving funds (more specific measure to be developed)

Budget

Six hundred Visa \$50 gift cards, plus postage. Translation of business survey into multiple languages (Spanish, Hmong, Karen, Somali), translation of survey responses, and interviewer mileage/parking expenses.

Timeline and Deliverables

June 2020	First round of applications closed
August 2020	Second round of applications closes
September 2020	Develop evaluation plan Distribution begins for second round of funds Draft business survey Draft outreach partner interviews
October 2020	Finalize business survey October 2- Contracts with outreach partners end
November 2020	Interviews with outreach partners Distribute survey for Round 1 businesses Interviews with MCCD and Alliance representatives
December 2020	Data analysis Interim report on Round 1 and interviews
January?	Distribute survey for Round 2 businesses
February 2020	Final Report

Communication Plan

The primary audiences for this evaluation are Community and Economic Development and Ramsey County leadership involved in the COVID-19 response.

Stakeholders who should be informed of results include MCCD, the Alliance, outreach partners, broader community groups and Ramsey County staff involved with contracting and procurement. Results of evaluation will be shared through RamseyNet, presentations and other methods to be determined.

Community and Economic Development, the County Manager and Ramsey County leadership involved in the COVID response are responsible for responding to the recommendations.

Appendix A: List of Outreach Partners

Below are the technical assistance providers MCCD contracted with to provide

<u>Organization</u>	<u>Email</u>	<u>Phone</u>	<u>Languages Served</u>
<u>African Development Center</u>	info@adcmnnesota.org	612-333-4772	Somali, Oromo, Amharic, Swahili, English
<u>Asian Economic Development Association</u>	biz@aedamn.org	651-222-7798	Hmong, Lao, Vietnamese, English
<u>African Economic Development Solutions</u>	aedscovid19@aeds-mn.org	651-646-9411	Oromo, Amharic, Somali, English
<u>Black Women's Wealth Alliance</u>	service@bwwa-us.com	612- 876-1317	Ebonics, English
<u>East Side Neighborhood Development Company</u>	adejoy@esndc.org	651-288-8744	English
<u>Hmong Chamber of Commerce</u>	info@mnhmongchamber.org		Hmong
<u>Latino Economic Development Center</u>	bizsupport@ledcmn.org	651-621-2758	Spanish, English
<u>Metropolitan Regional Arts Council</u>	anthonia@mrac.org		English
<u>Saint Paul Area Chamber of Commerce</u>	tong@saintpaulchamber.com		English, Hmong
<u>Springboard for the Arts</u>	adia@springboardforthearts.org	651-292-4381	English
<u>Urban Village (serving Karen and Karenni businesses)</u>	urbanvillage.mn@gmail.com		Sgaw Karen, Poe Karen, Karenni, English
<u>WomenVenture</u>	info@womenventure.org	612-224-9540	English